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DU E-RELATIONNEL À LA QUALITÉ DE LA RELATION EN LIGNE :  
LE CAS DU SECTEUR FINANCIER

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## RÉSUMÉ

Dans le secteur financier, le développement de relations durables privilégiées avec les consommateurs est crucial. Les avancements technologiques ont fait en sorte que les institutions financières doivent maintenant chercher à étendre leurs stratégies relationnelles sur le Web et suivre l'évolution des liens établis et maintenus en ligne.

À cet effet, la *qualité de la relation*, qui mesure la force globale de la relation, est un métaconstruit dérivé de la littérature du *marketing relationnel* dans un contexte traditionnel qui pourrait être pertinent dans l'évaluation des relations développées sur le Web. Ainsi, ce travail de recherche permet : 1) de mieux saisir les subtilités du marketing relationnel en ligne pour, par la suite, en déterminer les éléments clés, 2) de mieux comprendre la qualité de la relation dans un contexte en ligne et de fournir un outil de mesure pertinent à cet effet, et 3) de déterminer les variables (antécédents et variables modératrices) ayant un impact crucial sur la qualité de la relation en ligne.

Pour ce faire, cette thèse se compose de trois essais empiriques. Le premier article favorise une introspection qualitative en utilisant la technique de la cartographie cognitive. Cette étude exploratoire a permis de raffiner la problématique et le cadre conceptuel du projet de thèse en apportant une meilleure compréhension de l'objet de l'étude. Les cartes cognitives des trois répondants (expert praticien, expert académicien et client bancaire) mettent surtout l'accent sur l'importance de la *satisfaction* et de la *simplicité et de la facilité* de l'expérience Web du client dans un contexte de marketing relationnel.

Quant au deuxième article, il développe et teste une échelle de mesure fiable et valide de la qualité de la relation en ligne. Un sondage Web utilisant un des grands panels de consommateurs canadiens a été réalisé auprès de 476 répondants. Ensuite, les données ont principalement été analysées à partir des équations structurelles en utilisant le logiciel EQS. Les résultats ont confirmé un construit de troisième ordre composé de trois dimensions : confiance, engagement et satisfaction. Ils ont aussi démontré que la confiance est la dimension de la qualité de la relation en ligne sur laquelle il faut mettre davantage l'accent pour favoriser le niveau relationnel des consommateurs.

Finalement, le troisième article examine l'impact des antécédents présents dans un contexte traditionnel (les *caractéristiques de la relation*) ainsi que celui de variables issues du contexte en ligne (les *caractéristiques du site Web*) sur la qualité de la relation en ligne. La même base de données que celle pour le deuxième article a été utilisée. Cette recherche a permis de démontrer que la *facilité d'utilisation* ressort comme la

variable la plus importante du modèle final de cette thèse, suivie du *design du site Web*, de la *qualité de l'information*, de la *sécurité/confidentialité*, des *bénéfices perçus de la relation*, du *conflit* et de la *commodité* (la *communication* n'étant pas significative dans le modèle global). L'effet modérateur des variables *sexe* et *âge* a également été examiné et révèle un plus grand impact de certains antécédents sur la qualité de la relation en ligne pour les différents groupes (un plus grand impact des *bénéfices perçus de la relation* pour les hommes et la génération Y, de la *communication* pour les femmes, de la *facilité d'utilisation* pour les femmes et de la *sécurité /confidentialité* pour les baby-boomers).

Somme toute, cette thèse contribue au développement des connaissances dans le domaine du marketing relationnel et du commerce électronique en fournissant un traitement détaillé des facteurs essentiels à l'établissement des relations gagnant-gagnant en ligne. Le projet s'avère aussi très intéressant pour les gestionnaires, leur permettant de cerner les dimensions et antécédents qui favorisent le succès du marketing relationnel en ligne. De plus, les praticiens sont davantage outillés afin de déceler les clientèles les plus et les moins relationnelles afin de mieux cibler les stratégies et les démarches.

Mots-clés : Marketing relationnel, qualité de la relation, commerce électronique, services bancaires en ligne.

## SUMMARY

In the financial sector, the development of privileged, lasting relationships with customers is crucial. Technological advancements have made it so that financial institutions must now seek to extend their relational strategies on the Web, and monitor links established and maintained online.

For this purpose, *relationship quality*, which measures the overall strength of a relationship, is a metaconstruct derived from traditional *relationship marketing* literature that may be relevant in assessing relationships developed on the Web. Indeed, this research allows one: 1) to better understand the intricacies of online relationship marketing and subsequently determine the key elements thereof; 2) to better understand the quality of the online relationship and provide a relevant tool of measurement; and, 3) to determine the variables (antecedents and moderating variables) critically impacting the quality of the online relationship.

This thesis comprises three empirical essays. The first article presents a qualitative introspection on the topic using a cognitive mapping technique. This exploratory phase allowed us to refine the conceptual framework of the thesis by providing for a better understanding of the subject under study. Cognitive maps of three respondents (banking expert, academic expert and online banking customer) focus mainly on the importance of customer *satisfaction* and of the *simplicity and ease* of the customer's Web experience in a relationship marketing context.

The second article develops and tests a reliable and valid scale of measurement of online relationship quality. A Web-based survey using one of the large Canadian consumer panels was conducted with 476 respondents. Data was subsequently analysed based mainly on structural equations using EQS software. Findings confirmed a third order construct comprising three dimensions: trust, commitment and satisfaction. Findings further identified trust as the dimension of online relationship quality which required additional effort and focus to boost consumer relational levels.

The third article examines the impact of antecedents present in a traditional context (*relationship characteristics*) and that of antecedents derived from a Web-based context (*Web site characteristics*) on online relationship quality. We used the same database as for the second article. Research demonstrated that *ease of use* emerged as the most important variable in the final model of this thesis, followed by *website design*, *information quality*, *security/privacy*, *perceived relationship benefits*, *conflict* and *convenience* (*communication* was not significant in the overall model). The

moderating effect of *gender* and *age* was also examined, revealing that the impact of certain antecedents on online relationship quality varied from one group to the next: heightened impact of *perceived relationship benefits* for men and Generation Y, of *communication* for women, of *ease of use* for women and of *security/privacy* for Baby Boomers.

Overall, this thesis embellishes knowledge development in the field of relationship marketing and e-commerce by providing a detailed assessment of factors critical for establishing win/win online relationships. Of particular interest to practitioners, this project enables the latter to identify the dimensions and antecedents which contribute to the success of online relationship marketing. As a result, practitioners are better tooled to flag the most and least relationship-oriented customers, and more effectively tailor strategies and approaches.

Keywords: relationship marketing, relationship quality, electronic commerce, online banking.

## INTRODUCTION

Depuis son introduction dans la littérature en 1983 par Berry, le marketing relationnel<sup>1</sup>, qui cherche à développer et à maintenir des rapports durables et privilégiés entre les divers partenaires, s'est imposé comme une tendance majeure en marketing (Bonnemaizon, Cova et Louyot, 2007). Selon la définition de Grönroos (2004), le marketing relationnel est « a process of identifying and establishing, maintaining, and enhancing, and when necessary terminating relationships with customers and other stakeholders, at a profit, so that the objectives of all parties involved are met, where this is done by a mutual giving and fulfilment of promises (p. 101) ». Son importance s'est accrue notamment en raison de la croissance du marketing des services (Palmatier, 2008; Sheth, 2002), de l'évolution des besoins et comportements des consommateurs (Bauer, Grether et Leach, 2002) ainsi que de la saturation des marchés et du déclin de la croissance des ventes (Theron et Terblanche, 2010). Ainsi, favorisant la probabilité de la poursuite de la relation, le bouche-à-oreille (recommandation) et la fidélisation/loyauté (Athanasopoulou, 2009 ; Palmatier *et al.*, 2006 ; Rafiq, Fulford et Lu, 2012), le marketing relationnel « est devenu l'un des principaux mantras des cercles de consultants en stratégie » (Palmatier *et al.*, 2006, p. 136) et « a offert aux universitaires comme aux professionnels une source d'amélioration et d'évolution du marketing sans pareil » (Gruen, 2005, p. 72). Bien que la plus grande partie de la recherche en marketing relationnel ait été menée dans un contexte traditionnel (c.-à-d. non électronique) (Zhang *et al.*, 2011), depuis une dizaine d'années, l'approche

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<sup>1</sup> « Marketing relationnel » et « approche relationnelle » sont couramment utilisés dans la littérature et dans cette thèse et réfèrent au même concept. De plus, le marketing relationnel « en ligne », « dans un contexte de commerce électronique ou Internet » et l'« e-relationnel » représentent le même concept et sont aussi utilisés de manière interchangeable dans le texte.

relationnelle évolue dans un contexte particulier, soit celui du commerce électronique où les interactions virtuelles sont préconisées (Berry, 2002).

Les avancées technologiques, incluant Internet, ont apporté des changements fondamentaux à la manière dont les entreprises et consommateurs interagissent et communiquent (Parasuraman et Zinkhan, 2002 ; Tsao et Hsieh, 2012) et devraient mener à de nouvelles possibilités permettant de créer et de maintenir la relation client (Berry, 2002 ; El Fidha et Charki, 2008 ; Sheth, 2002). En effet, certaines des caractéristiques liées à Internet, soit l'interactivité entre l'acheteur et l'entreprise, la coproduction/collaboration des intervenants, ainsi que la personnalisation de l'interaction (Durkin et Howcroft, 2003), sont des composantes du paradigme de l'approche relationnelle. Les technologies devraient faciliter les échanges profitables entre les différentes parties prenantes (Liang et Chen, 2009) et les rendre possibles en tout temps et dans des espaces géographiques différents (Ching et Ellis, 2006).

Toutefois, avec l'accès important des technologies, certains se sont questionnés sur le risque de « déshumanisation » de la relation alors que le relationnel prône une relation personnalisée qui pourrait suggérer la présence « humaine » (Colgate and Smith, 2005; Day and Hubbard, 2003; Gruen, 2005). L'anonymat et la distance ressentie en utilisant Internet comme médium transactionnel font en sorte que les clients se sentent plus à l'aise de quitter l'entreprise (Ching et Ellis, 2006); en effet, changer de fournisseur en ligne peut se faire d'un simple clic (Rafiq, Fulford et Lu, 2012). Le manque de confiance envers la sécurité financière sur Internet de la part des consommateurs peut aussi s'avérer problématique pour l'e-relationnel (Colgate et Smith, 2005). En raison de ces défis, il devient encore plus important pour l'entreprise de gérer et de renforcer les liens avec ses consommateurs.

Ainsi, les relations Web ou virtuelles exigent une attention particulière des gestionnaires (Colgate, Buchanan-Oliver et Elmsly, 2005). Cela dit, il existe encore des écarts dans la littérature, autant du côté de celle en marketing relationnel que celle en

commerce électronique concernant l'approche relationnelle dans un contexte en ligne; d'autres recherches sont nécessaires afin de mieux éclairer ce phénomène (Athanasopoulou, 2009; Ching et Ellis, 2006; Hong and Wang, 2009 ; Walsh *et al.*, 2010). Plus précisément, selon Hong et Wang (2009), les chercheurs doivent revisiter les définitions et conceptualisations des construits relationnels qui ont été antérieurement reconnus comme importants afin de répondre à l'évolution de la relation-client évoquée par les interactions technologiques. À cet effet, la *qualité de la relation*, qui mesure la force globale de la relation (De Wulf, Odekerken-Schroder et Lacobucci, 2001; Palmatier *et al.*, 2006), est un métaconstruit établi dérivé du marketing relationnel dans un contexte traditionnel qui est pertinent dans l'évaluation des relations créées sur le Web. Plus précisément, ce métaconstruit reflète le bien-fondé de la relation (Ndubisi *et al.*, 2012). Dans un contexte électronique, le système relationnel du consommateur est complexe (Boulaire *et al.*, 2004) et les rapports qu'il développe avec l'entreprise et son site Web sont entrelacés et difficilement désintégrés (Li *et al.*, 2006). Ainsi, dans le cadre de cette thèse, la *qualité de la relation en ligne* représente un métaconstruit mesurant la force globale de la relation établie avec le marchand en ligne, tenant compte, à la fois, de la relation développée avec l'entreprise ainsi que celle développée par l'entremise de son site Web.

Ceci étant dit, un cadre pour la recherche future sur la qualité de la relation en ligne doit être établi (Athanasopoulou, 2009). En effet, les recherches sur la qualité de la relation sont beaucoup plus nombreuses dans un contexte traditionnel que dans un contexte Internet (Keating *et al.*, 2011 ; Zhang *et al.*, 2011). Qu'en est-il des dimensions de la qualité de la relation dans un contexte Web? Sont-elles les mêmes? Dans la littérature traditionnelle, un consensus sur les dimensions de la qualité de la relation a émergé autour de la satisfaction, de la confiance et de l'engagement (Hennig-Thurau, Gwinner et Gremler, 2002; Palmatier *et al.*, 2006). Walsh *et al.* (2010) qui cherchent à relever les similarités et les différences concernant la qualité de la relation dans les environnements en ligne et hors ligne, ont montré que ce métaconstruit et ses trois

dimensions, soit la confiance, l'engagement et la satisfaction, sont tout aussi importants dans un contexte électronique. Cependant, dans plusieurs des études, ces dimensions sont évaluées de manière indépendante par les chercheurs. Parce que les dimensions sont considérées comme étant interreliées et que les consommateurs ont tendance à les confondre (De Wulf, Odekerken-Schroder et Lacobucci, 2001), une approche multidimensionnelle *intégrative* de la qualité de la relation en ligne semble plus appropriée.

De plus, une meilleure compréhension théorique et empirique des facteurs qui contribuent à développer et à maintenir des relations à long terme en ligne est nécessaire (Eastlick, Lotz et Warrington, 2006; Walsh *et al.*, 2010). Présentement, il est difficile de reconnaître quels sont les éléments permettant de développer une stratégie relationnelle en ligne performante, ce qui pourrait expliquer notamment une occasion de faire évoluer la relation client sur le Web qui n'est pas réellement engagée par les professionnels (Notebaert, Assadi et Attuel-Mendes, 2008).

Dans les études relationnelles effectuées dans un contexte de commerce électronique, certains (ex. : Lang et Colgate, 2003; Liang, Chen et Wang, 2008; Rafiq, Fulford et Lu, 2012) ont seulement incorporé les antécédents traditionnels du marketing relationnel dans leur modèle (par exemple, les bénéfices perçus de la relation) tandis que d'autres (ex. : Bauer, Grether et Leach, 2002 ; Chung et Shin, 2010) examinent seulement l'impact des variables électroniques (par exemple le design et la sécurité du site Web). En n'incluant que l'un ou l'autre des volets, ces études ne permettent pas d'investiguer le construit de la qualité de la relation en ligne dans toute sa complexité. Examiner à la fois la perspective traditionnelle et en ligne permettrait aux chercheurs de mieux cerner le phénomène sans parler de leur capacité à faire de bonnes recommandations aux praticiens.

L'objectif de la thèse est, dans un premier temps, de mieux comprendre les subtilités du marketing relationnel en ligne pour, par la suite, déterminer les concepts

clés. Deuxièmement, puisque la qualité de la relation est un métaconstruit important ayant fait ses preuves dans la littérature traditionnelle, cette thèse cherche à mieux comprendre son application en ligne et à fournir un outil de mesure pertinent. Finalement, ce projet de recherche vise à déterminer les variables (antécédents et variables modératrices) ayant un impact important sur la qualité de la relation en ligne. Un tel exercice permettra aux entreprises d'évaluer les niveaux relationnels des liens établis avec les consommateurs dans un contexte de commerce électronique, de développer des stratégies relationnelles sur le Web qui sont adéquates, de focaliser les efforts sur les éléments les plus prometteurs et de maximiser ainsi le succès de relations durables sur Internet.

Pour ce faire, cette thèse se compose de trois articles empiriques. Dans les prochaines parties, le cheminement de la thèse est exposé et les détails de chacun des trois articles sont présentés.

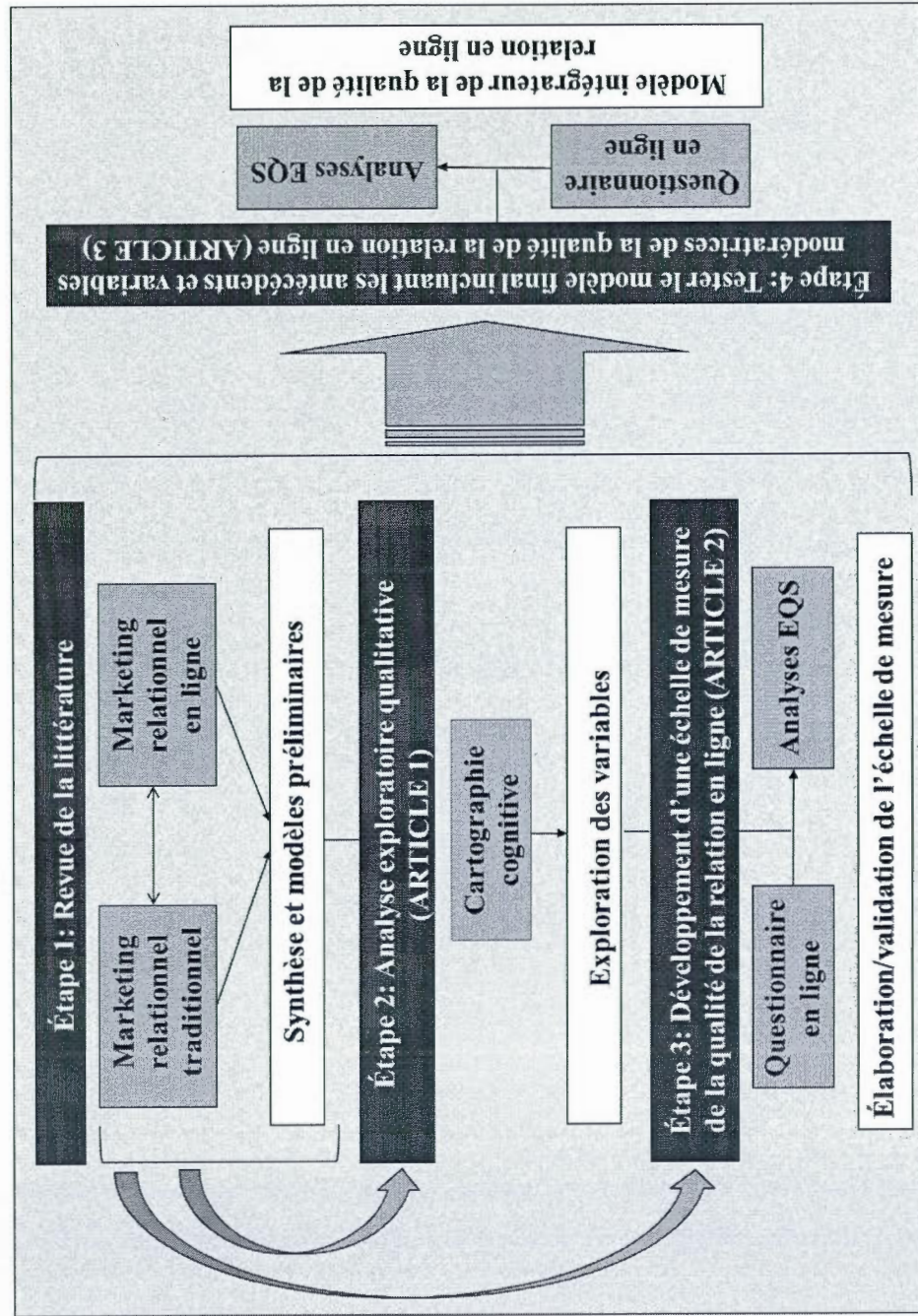
## 0.1 Le cheminement de la thèse

Le cheminement entrepris pour répondre aux objectifs de cette thèse et de ses diverses étapes est présenté à la figure 0.1.

Dans une première étape, afin de mieux comprendre les fondements du marketing relationnel pour arriver à conceptualiser son application dans un contexte en ligne, la littérature de l'approche relationnelle dans un contexte traditionnel, c'est-à-dire non électronique, a été examinée. Par la suite, les études qui examinent l'approche relationnelle en ligne ainsi que la littérature importante en commerce électronique ont été scrutées. Cet examen a permis de mieux comprendre la problématique, de combler les lacunes dans la littérature et de mettre sur pied un modèle préliminaire de la qualité de la relation en ligne. Les dimensions clés du construit ont été établies et les facteurs pouvant les influencer ont été soulevés. Cette première phase est à la base de toutes les

autres étapes, et donc des trois articles. Il faut voir que cette étape s'est déroulée d'une manière intensive au début du projet de recherche, mais des mises à jour continues ont été effectuées.

Figure 0.1 - Le cheminement de la thèse



Sur le plan méthodologique, le projet de thèse est scindé en deux volets, soit un premier volet qualitatif (étape 2 du processus) et un deuxième volet quantitatif (étapes 3 et 4 du processus), favorisant ainsi un devis mixte.

Plus précisément, la deuxième étape du cheminement consiste en une analyse qualitative exploratoire, le but étant de se pencher sur l'e-relationnel afin de mener à une meilleure compréhension de ce phénomène (article 1). Les prochaines étapes (3 et 4) du projet de thèse reposent sur une recherche à caractère plus déductif et quantitatif. Lors de ce second volet, un sondage Web utilisant le panel de Léger Marketing a été réalisé auprès de 476 consommateurs et les données analysées à partir des équations structurelles en utilisant le logiciel EQS ainsi que certaines analyses statistiques sur SPSS. Plus précisément, l'article 2 a pour objectif de développer une échelle de mesure de la qualité de la relation en ligne basée sur la littérature tant en marketing relationnel qu'en commerce électronique. Quant à l'article 3, il teste empiriquement le cadre conceptuel final de la thèse : un modèle global de l'impact des antécédents et des variables modératrices sur la qualité de la relation en ligne.

Les prochaines sections résument les trois articles de thèse.

## 0.2 Premier article : Une introspection en utilisant la cartographie cognitive

Que sait-on sur l'approche relationnelle en ligne? Comment l'opérationnaliser de manière efficace? Quels éléments touchent réellement les consommateurs? La réponse à ces questions est déterminante pour le succès d'une approche relationnelle en ligne. Ainsi, l'objectif du premier article est, dans un premier temps, de mieux comprendre les subtilités du concept du marketing relationnel en ligne pour, par la suite, reconnaître les concepts clés. En raison d'un faible développement théorique dans la littérature du sujet à l'étude, une introspection qualitative a été favorisée. La recherche qualitative permet de mieux comprendre de nouveaux phénomènes et

champs de recherche en évolution tel celui du commerce électronique (Parasuraman et Zinkhan, 2002), mais plus encore celui de l'approche relationnelle dans un tel contexte.

Pour répondre à l'objectif de cette recherche exploratoire, la technique de la cartographie cognitive a été utilisée. Une carte cognitive se définit comme « *a material representation (flowchart or matrix) of the mental representation of an individual on a particular theme at a given moment in time* » (Chaney, 2010, p.111). Elle permet de saisir les schèmes de l'individu (idées et liens entre les idées) sous une forme graphique. Ainsi, la cartographie cognitive se positionne comme un outil de prospection pertinent pour découvrir la représentation mentale des concepts clés sous-jacents au développement de relations gagnant-gagnant en ligne.

Plusieurs méthodologies existent en ce qui concerne l'application de la technique de la cartographie cognitive. Dans la présente recherche, la « méthode des questions spontanées à l'aide de la grille systématique d'exploration » proposée par Cossette (2004) a été utilisée. Cette méthode a été préalablement testée avec succès dans le champ du marketing relationnel par Durif et Perrien en 2008 et Durif, Geay et Graf en 2013. En fait, ce dernier article fut l'un de cinq présentés dans une édition spéciale portant sur la cartographie cognitive du *Journal of Business Research*. Cette édition spéciale provenant d'une revue réputée en sciences de l'administration démontre un intérêt émergeant pour cette méthodologie.

Deux entretiens avec des experts dans le domaine (un académicien et un praticien) ainsi qu'un entretien avec un client des services bancaires en ligne ont été exécutés en utilisant cette méthode. Par la suite, les cartes ont été développées et analysées en utilisant le logiciel *Decision Explorer*®. Le fait que la cartographie cognitive soit peu employée en marketing (Chaney, 2010) et que généralement cette technique soit réalisée sur un seul sujet, plutôt que trois dans cette étude (Cossette, 2003), confère à cet article son originalité et son apport théorique.

Certains apprentissages importants découlant de cette recherche exploratoire ont permis de raffiner la problématique et le cadre conceptuel du projet de thèse en favorisant une meilleure compréhension de l'objet de l'étude.

Le tableau 0.1 résume les informations importantes en lien avec cet essai. L'article au complet, décrivant les démarches, résultats et contributions de cette étude exploratoire est présenté dans le chapitre I de cette thèse.

Tableau 0.1 - Synthèse de l'article 1

Méthodologie	Phase/étape de la recherche
<b>Objectif</b>	<ul style="list-style-type: none"> <li>▪ Mener à une meilleure compréhension du marketing relationnel en ligne; plus précisément, faire ressortir une liste exhaustive des facteurs marquants dans un contexte de marketing relationnel en ligne et reconnaître les plus importants afin d'assurer son succès.</li> </ul>
<b>Méthodologie</b>	<ul style="list-style-type: none"> <li>▪ <b>Trois répondants</b> : expert praticien bancaire, expert académicien bancaire et client des services bancaires en ligne</li> <li>▪ Entretiens individuels en utilisant la <b>méthode des questions spontanées</b> et la <b>grille d'exploration systématique</b></li> </ul>
<b>Cadre d'analyse</b>	<ul style="list-style-type: none"> <li>▪ <b>Recherche qualitative</b> en privilégiant la <b>cartographie cognitive</b> selon la méthode proposée par Cossette (2004) incluant <b>4 types d'analyses</b> des données en utilisant le logiciel <i>Decision Explorer®</i> : <ul style="list-style-type: none"> <li>▪ L'importance relative des concepts, l'analyse des regroupements, les facteurs explicatifs et conséquences, et les boucles.</li> </ul> </li> <li>▪ Comparaison des cartes en utilisant la méthode d'Eden et Ackermann (1998)</li> </ul>
<b>Coauteurs</b>	<ul style="list-style-type: none"> <li>▪ <b>Fabien Durif</b>, professeur à l'ESG UQAM et <b>Line Ricard</b>, directrice de thèse, cotitulaire de la Chaire en management des services financiers et professeure à l'ESG UQAM</li> </ul>
<b>État de la publication</b>	<ul style="list-style-type: none"> <li>▪ L'article a été accepté au mois d'avril 2013 et est publié dans le volume 48 (numéro 3/4) de l'<i>European Journal of Marketing</i> (voir Brun, Durif et Ricard, 2014).</li> </ul>

### 0.3 Deuxième article : Une échelle de mesure de la qualité de la relation en ligne

Certaines échelles pertinentes ont été mises sur pied pour évaluer les perceptions des consommateurs de la *qualité des services électroniques*, par exemple, E-S-QUAL (Parasuraman, Zeithaml et Malhotra, 2005), Sitequal (Yoo et Donthu, 2001), Webqual (Barnes et Vidgen, 2003) et Internet banking service quality scale (Bruce Ho et Lin, 2010). En mesurant la qualité du service, ces échelles focalisent sur le rendement de l'entreprise à un niveau plus transactionnel (Roberts, Varki et Brodie, 2003), ne tenant pas compte de la qualité de l'expérience en ligne à partir d'un point de vue relationnel. Bien qu'il y ait un chevauchement inévitable entre la « qualité de service » et la « qualité de la relation » (Roberts, Varki et Brodie, 2003), la dernière se distingue en mettant l'accent sur une approche à plus long terme. À cet effet, quelques échelles ont été proposées pour mesurer la qualité de la relation dans un contexte traditionnel (hors ligne). À l'exception de l'échelle RQ (Roberts, Varki et Brodie, 2003), qui a été développée pour les relations B2C dans l'industrie des services, elles ont surtout abordé les relations B2B (ex. : RELQUAL développé par Lages, Lages et Lages en 2005 pour examiner les marchés d'exportation),

Ainsi, dans la littérature, il n'existe pas d'échelle de mesure holistique et globale de la qualité de la relation en ligne, ce qui en limite la compréhension et restreint le développement de stratégies relationnelles efficaces dans un contexte de commerce électronique. Ainsi, le deuxième article a pour objectif de développer une échelle de mesure intégrative de la qualité de la relation en ligne, et ce, en suivant l'approche de Churchill (1979).

Pour saisir pleinement l'essence de la qualité de la relation en ligne (c'est-à-dire, la qualité de la relation entre le consommateur et le marchand en ligne), il est jugé nécessaire d'examiner la relation établie avec l'entreprise ainsi que celle développée à travers son site Web. Pour cette raison, l'échelle de mesure incorpore des éléments

concernant à la fois le site Web et l'institution financière, un apport important puisque les autres études focalisent sur un seul de ces aspects.

Ainsi, cette étude teste une échelle de mesure fiable et valide de la qualité de la relation en ligne (construit de troisième ordre composé de trois dimensions : confiance, engagement et satisfaction). Cet outil de mesure de 21 items est pertinent autant pour les chercheurs qui pourront concentrer leurs efforts à explorer les dimensions favorisant une relation à long terme que pour les praticiens qui voudront connaître leur positionnement relationnel et mieux cibler les stratégies et démarches.

Le tableau 0.2 résume les informations importantes en lien avec le deuxième essai. Le chapitre II de cette thèse expose l'article au complet, incluant les démarches, résultats et contributions du développement de l'échelle de mesure.

Tableau 0.2 - Synthèse de l'article 2

Méthodologie		Phase/étape de la recherche
Objectif		<ul style="list-style-type: none"> <li>Proposer et tester une échelle de mesure intégrative de la qualité de la relation en ligne basée à la fois sur la littérature du marketing relationnel dans un contexte traditionnel et sur celle du commerce électronique.</li> </ul>
Méthodologie		<ul style="list-style-type: none"> <li>Administration de <b>3 prétests</b></li> <li>Collecte de données finales auprès de consommateur âgés de plus de 18 ans ayant effectué leurs transactions bancaires sur Internet dans une institution financière au Canada durant la dernière année</li> <li><b>Sondage en ligne</b> en utilisant le panel de consommateurs de <b>Léger Marketing</b></li> </ul>
Cadre d'analyse		<ul style="list-style-type: none"> <li>Développement de l'échelle en suivant l'approche de Churchill (1979)</li> <li>Estimation de la fidélité et de la validité</li> <li>Analyse du modèle théorique fondée sur la <b>modélisation d'équations structurelles</b> en utilisant EQS</li> </ul>
Coauteurs		<ul style="list-style-type: none"> <li><b>Lova Rajaobelina</b>, professeur à l'ESG UQAM et <b>Line Ricard</b>, directrice de thèse, cotitulaire de la Chaire en management des services financiers et professeure à l'ESG UQAM</li> </ul>
État de la publication		<ul style="list-style-type: none"> <li>L'article a été accepté au mois de juin 2013 et est publié dans le volume 32 (numéro 1) de l'<i>International Journal of Bank Marketing</i> (voir Brun, Rajaobelina et Ricard, 2014)</li> </ul>

#### 0.4 Troisième article : Un modèle global de l'impact des antécédents et de l'effet de variables modératrices sur les dimensions de la qualité de la relation en ligne

Qu'en est-il des antécédents de la qualité de la relation en ligne? Diffèrent-ils de ceux dans un contexte traditionnel? D'autres variables importantes issues du contexte Web doivent-elles être prises en compte? Peu de connaissances empiriques et théoriques concernant les facteurs qui contribuent au développement et au maintien de relations durables en ligne existent (Eastlick, Lotz et Warrington, 2006); des différences contextuelles en lien avec les facteurs importants dans un environnement Web méritent d'être examinées (Walsh *et al.*, 2010). C'est en fait le cas dans le secteur bancaire; « So far, to our knowledge, there are few empirical studies on factors that contribute to building, maintaining, even expanding customer-firm relationships with online financial services » (Liang et Chen, 2009, p. 219). À cet effet, l'article 3 examine l'impact des antécédents repérés dans un contexte traditionnel (les *caractéristiques de la relation*) ainsi que l'impact des variables nouvelles issues du contexte en ligne (les *caractéristiques du site Web*) sur les dimensions de la qualité de la relation en ligne afin de tester un modèle plus complet et global. Les résultats de cette étude permettent de déterminer les construits les plus importants.

Puisque les segments de consommateurs distincts ont été associés dans la littérature à des comportements et perceptions différents dans un contexte en ligne, l'article 3 examine aussi l'effet modérateur des variables *sexe* et *âge* sur la relation entre les antécédents et les dimensions clés de la qualité de la relation en ligne.

Les informations importantes en lien avec le troisième essai sont présentées au tableau 0.3. L'article au complet, décrivant les démarches, résultats et contributions du modèle global de la qualité de la relation en ligne est présenté dans le chapitre III de cette thèse.

Tableau 0.3 - Synthèse de l'article 3

Méthodologie	Phase/étape de la recherche
<b>Objectif</b>	<ul style="list-style-type: none"> <li>▪ Tester empiriquement un modèle global de l'impact des antécédents (<i>caractéristiques de la relation</i> et <i>caractéristiques du site Web</i>) sur les dimensions de la qualité de la relation en ligne</li> <li>▪ Déterminer les antécédents les plus importants</li> <li>▪ Examiner l'effet modérateur des variables <i>sexe</i> et <i>âge</i> sur la relation entre les antécédents et la qualité de la relation en ligne</li> </ul>
<b>Méthodologie</b>	<ul style="list-style-type: none"> <li>▪ Administration de <b>3 prétests</b></li> <li>▪ Collecte de données finales auprès de consommateur âgés de plus de 18 ans ayant effectué leurs transactions bancaires sur Internet dans une institution financière au Canada durant la dernière année</li> <li>▪ <b>Sondage en ligne</b> en utilisant le panel de consommateurs de <b>Léger Marketing</b></li> </ul>
<b>Cadre d'analyse</b>	<ul style="list-style-type: none"> <li>▪ Analyse du modèle théorique fondée sur la <b>modélisation d'équations structurelles</b> en utilisant EQS</li> <li>▪ Analyses <b>multigroupes</b> pour vérifier l'effet des variables modératrices</li> </ul>
<b>Coauteurs</b>	<ul style="list-style-type: none"> <li>▪ <b>Lova Rajaobelina</b>, professeur à l'ESG UQAM et <b>Line Ricard</b>, directrice de thèse, cotitulaire de la Chaire en management des services financiers et professeure à l'ESG UQAM</li> </ul>
<b>État de publication</b>	<ul style="list-style-type: none"> <li>▪ L'article sera soumis pour publication au <i>Journal of Service Research</i></li> </ul>

En somme, ces trois articles apportent une contribution originale et importante à l'avancement des connaissances à la fois dans le champ de recherche du marketing relationnel et dans celui du commerce électronique, à partir d'une exploration qualitative du sujet de l'étude, en passant par le développement d'une échelle de mesure du construit d'intérêt, pour clore avec l'examen empirique de ce construit dans un modèle global intégrateur, incluant les antécédents et modérateurs importants. Ensemble, ces articles permettent de mieux saisir le marketing relationnel en ligne et offrent aux praticiens et aux académiciens des pistes intéressantes quant au développement de stratégies qui assureront son succès.

## 0.5 Le secteur bancaire

Aux fins de cette thèse, le contexte du secteur bancaire a été privilégié, car il s'agit d'un terrain de recherche propice au marketing relationnel et au développement technologique (Liang et Chen, 2009), et sa réussite dépend essentiellement de l'établissement de relations durables et bénéfiques avec la clientèle (Ladhari et Leclerc, 2013; Theron et Terblanche, 2010). Selon Toufaily *et al.* (2010, p. 194), l'industrie financière « tente de bénéficier de la technologie pour développer et maintenir des relations durables et personnalisées avec ses clients ». En fait, Des Garets, Paquerot et Sueur (2009, p. 126) manifestent des propos plus forts, mentionnant que « les technologies de l'information ont incontestablement facilité le développement des relations dans les services bancaires ». Cela étant dit, il s'avère que les institutions financières n'ont pas encore été capables d'exploiter à son plein potentiel le développement des relations en ligne avec les consommateurs (Notebaert, Assadi et Attuel-Mendes, 2008). Les résultats de cette thèse permettront de mieux saisir les éléments cruciaux à la réussite des efforts relationnels dans ce domaine de gestion et de mettre en lumière les pistes d'amélioration plausibles.

Finalement, cette introduction a permis de faire ressortir l'importance de la thématique, les écarts dans la littérature qui doivent être abordés et les contributions anticipées. Les trois prochains chapitres sont constitués des trois articles qui ont été brièvement exposés au cours de cette introduction. Le contenu de chacun des trois essais (et ainsi de chacun des trois prochains chapitres) est presque identique à la source de publication originale. Ces articles sont tous les trois écrits en anglais et répondent aux exigences des revues *European Journal of Marketing*, *International Journal of Bank Marketing* et *Journal of Service Research* respectivement. Finalement, une brève conclusion est présentée dans le dernier chapitre de la thèse.

## CHAPITRE I

### E-RELATIONSHIP MARKETING: A COGNITIVE MAPPING INTROSPECTION IN THE BANKING SECTOR<sup>2</sup>

Le premier article a été publié dans des actes de colloque<sup>3</sup>. Par la suite, l'article a été retravaillé et traduit en anglais. Il a été accepté au mois d'avril 2013 et est publié dans le volume 48 (numéro 3/4) de l'*European Journal of Marketing* (Brun, Durif et Ricard, 2014). Le résumé de l'article exigé par la revue est présenté au tableau 1.1.

Tableau 1.1 - Résumé de l'article 1

<b>Purpose:</b> The aim of this paper is to explore and better understand e-relationship marketing and to identify elements (key concepts) that are predominant to ensure success via the Internet.
<b>Design/methodology:</b> The exploratory cognitive mapping technique (Cossette, 2004) employs three types of respondents, namely a banking expert, online banking customer and academic expert.
<b>Findings:</b> The study points up similarities with traditional relationship marketing (e.g. satisfaction, commitment by bank) and identifies several new concepts spawned by the Web-based environment. More precisely, the study highlights the importance of the simplicity and ease of the customer's Web experience.
<b>Research limitations/implications:</b> The exploratory and qualitative nature of this study opens the door to validation with a broader sample using a self-administered questionnaire developed based on the cognitive mapping technique.
<b>Practical implications:</b> In addition to guaranteeing customer satisfaction, it is important: a) that customers perceive the bank's investment in and commitment to the e-relationship strategy; and, b) that customers enjoy a highly positive Web experience (e.g. perceived quality of site and ease of use).
<b>Originality/value:</b> Research findings result in an enhanced understanding of e-relationship marketing. Also, given the combination of sparse use of cognitive mapping in marketing and investigation of three different types of subjects (banking expert, online banking customer and academic expert), author findings lend originality while making a substantive theoretical contribution to topical literature.
<b>Keywords:</b> Relationship marketing, cognitive mapping, banking industry, e-commerce

<sup>2</sup> Le contenu et la présentation des références dans ce chapitre répondent aux exigences de la revue *European Journal of Marketing*.

<sup>3</sup> Brun, Isabelle et Fabien Durif, 2<sup>e</sup> Colloque Des relations durables dans un monde en évolution : *Management relationnel et collaboration dans le secteur des services financiers* au 77<sup>ème</sup> Congrès de l'Association francophone pour le savoir (ACFAS), du 11 au 15 mai 2009 à Ottawa au Canada.

## 1.1 Introduction

Over the past thirty years, the field of marketing has witnessed a number of major developments such as enhanced interest in relationship marketing<sup>4</sup> and the advent/expansion of information technologies. In fact, the ever increasing use of and access to technology, including the Internet and social media, have resulted in the emergence of new opportunities for creating and maintaining personalized relationships with customers (e.g., customer/service provider chat function). These two developments are therefore not irreconcilable. Moreover, for some, the very definition of e-marketing has a relationship-oriented connotation: “e-marketing enables *relational* exchanges in digital, networked, interactive environments” (Kalyanam and McIntyre, 2002, p.497).

What then do we know about relationship marketing in a Web-based context (e-relationship marketing)? How does one effectively develop and maintain an e-relationship? Which aspects of e-relationship marketing do customers genuinely value? Since the introduction of the concept of relationship marketing into topical literature by Berry (1983), abundant research has been conducted, making it possible to identify the principal characteristics of the notion in a traditional context. It is nonetheless difficult, at present, to identify those elements conducive to the development of a successful e-relationship marketing strategy given the dearth of research into the relationship-based approach in an online environment. Thus, the aim of this paper is to explore and better understand e-relationship marketing and to identify elements (key concepts) that are predominant to ensure success via the Internet.

To do so, we elect to focus on the banking industry. For in the financial sector: (i) services are complex, customized and continuous; (ii) consumers may or may not be overly knowledgeable of sector operations; and, (iii) the business environment is

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<sup>4</sup> Relationship marketing and relationship-based approach/strategy are used throughout this paper and refer to the same concept.

both dynamic and uncertain (Crosby, Evans and Cowles, 1990, p.69). Hence, success depends largely upon the development of beneficial, lasting relationships with customers (Theron and Terblanche, 2010). Many academics have tended to favour this particular industry over others for their investigations into the relationship-based approach. Das (2009), in his literature review of 209 relationship marketing papers, found that 36.8% focused on financial services. The banking industry also dominated in the examination of 456 relationship marketing papers by Agariya and Singh (2011). Since this sector of business is deemed conducive to research into both relationship marketing and technological development (Liang and Chen, 2009), banking services, especially in a Web-based environment, should prove of particular interest to academics active in this field. In Canada, where 78% of Internet users conduct banking transactions on the Web (Ipsos Reid, 2012a), e-banking ranks as the most extensive online transactional sector (CEFRIIO, 2011).

Given the scant theoretical understanding of e-relationship marketing, we consider a qualitative, introspective approach appropriate. Qualitative research is generally favoured when the objective is to provide insight into and increase the depth of understanding of the subject at hand through the exploration of a wealth of detailed information (Hanson and Grimmer, 2007; Patton, 2002). The approach is relevant for examining human behaviour (Guba and Lincoln, 1994) and whenever the researcher's aim is to uncover new variables and relationships (Shah and Corley, 2006). The exploratory nature of this research should shed light on the important concepts to consider when developing lasting relationships with consumers in a Web-based environment, more precisely in the banking sector. Hence, this study employs the cognitive mapping technique proposed by Cossette (2004), a technique which generally applies to a lone subject (e.g. Cossette, 2003; Durif, Geay and Graf, 2013; Durif and Perrien, 2008). With this method, sample size is oftentimes considerably reduced owing to the length and complexity of the process, the object being to explore the subject in depth. Given that cognitive mapping is little used in marketing (Chaney, 2010) and that

this study investigates three different types of subjects (banking expert, online banking customer and academic expert), our findings lend originality while making a theoretical contribution to topical literature.

## 1.2 E-relationship marketing

The discipline of marketing, which has traditionally focused on individual transactions (single, isolated exchanges), has been greatly impacted over the years by the likes of the social exchange theory, resulting in a more relationship-based framework (O'Malley *et al.*, 2008). While relationship marketing is a fairly new concept in marketing literature, its application to the buyer/seller exchange process is a longer standing phenomenon (Berry, 1995). Some researchers contend that the relationship-based approach, which aims to develop and nurture enduring relationships with other stakeholders, has spawned a paradigm shift in the field of marketing (Ravald and Grönroos, 1996) and point to its prevalence in recent literature.

Today, it would indeed appear that surging growth in Internet use by businesses and consumers alike has altered the very principles of relationship marketing, with more deep-rooted change expected going forward. Bai *et al.* (2006, p.35) define e-relationship marketing as “a strategic marketing practice of establishing, maintaining, enhancing and commercializing networked customer relationships through promise fulfilment communicated or implemented over certain electronic channels such as the Internet.” Accordingly, e-commerce and the Internet have led to new opportunities for creating and maintaining customer relationships (Berry, 2002), while facilitating relationship management in the banking sector (Des Garets *et al.*, 2009). Indeed, advances in technology have brought to the fore new marketing practices such as database marketing (which includes the gathering of consumer data to track behaviour and target personalized communications) and integrated marketing communications (which include the coordination and integration of all communications tools and

channels with a view to providing a unified message to consumers). Both approaches contribute to the strengthening of Web-based relationships.

This being said, despite the advent and present-day importance of e-commerce (Athanasopoulou, 2009; Das, 2009), little research has focused on the Web-based application of relationship marketing (Ching and Ellis, 2006), especially consumer perceptions of relationships with e-retailers (Kearns and Hair, 2008). Researchers must revisit the definitions and conceptualizations of previously identified relationship-based constructs to see if they are applicable in online environments (Hong and Wang, 2009). According to Colgate *et al.* (2005, p.435), who examined the banking industry, "Internet-based relationships seem to be sufficiently different from traditional relationships to require specialized management attention." One can therefore rightly query whether the nature of traditional relationship marketing extends to e-relationship marketing as well.

More specifically, are the key concepts of relationship marketing such as they have long been studied transferable to Web-based relationship marketing? Do they differ from those identified in non-Web-based environments? Despite the lack of any clear consensus on the key constructs of relationship marketing in a traditional context (i.e. non-electronic), Palmatier *et al.* (2006) underscore in their meta-analysis that 'trust and commitment' followed by 'satisfaction' are the variables most often studied. Theron and Terblanche (2010), in their examination of 125 relationship studies in the financial services industry, point up the same three dominant constructs, as does Athanasopoulou (2009) in a comprehensive review of relationship quality in topical literature. This exploratory study will allow us to compare our findings with the key concepts identified in traditional literature and, more importantly, to expose new factors which tend to dominate in an online context, notably in the banking industry. Albeit rare, several select studies of e-relationship marketing (e.g. Bauer *et al.*, 2002; Chung and Shin, 2010) have examined a limited number of new variables spawned by

the Internet such as the efficient transfer of information, website design, convenience, interactivity and website security. This being said, a better understanding of e-relationship marketing is warranted (Athanasopoulou, 2009; Hong and Wang, 2009), especially in the banking sector where few studies have investigated factors critical to the development and maintenance of Web-based relationships (Liang and Chen, 2009).

### 1.3 Methodology

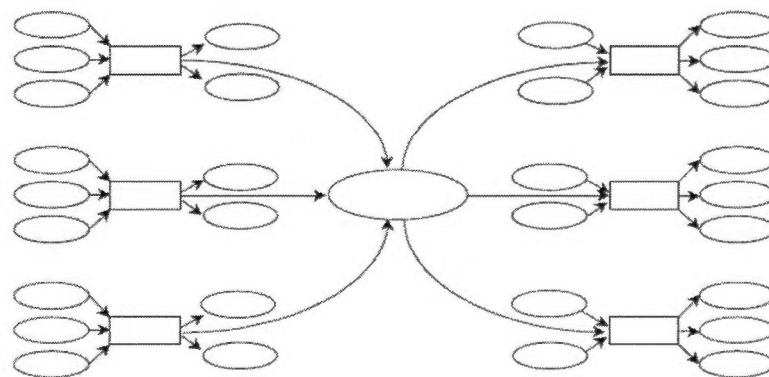
#### 1.3.1 Data collection procedure

To fulfil the purpose of this exploratory qualitative research, we use the cognitive mapping technique. A cognitive map makes it possible to plot in graphic form an individual's mental representation (ideas and links among ideas) with respect to a given subject. "Having access to the thoughts of consumers and managers alike, and being able to represent these [thoughts] make up a large part of the work involved in marketing... cognitive maps, although little known in marketing, can provide a solution to this problem " (Chaney, 2010, p. 94). Thus, we believe that cognitive mapping qualifies as a relevant tool for prospecting and ascertaining the mental representation of the key concepts underlying the development of win/win, Web-based relationships.

Several methodologies exist for employing the cognitive mapping technique. For the purpose of this research paper, we use the '*spontaneous questions and open exploration method*' proposed by Cossette (2004). This method involves interviewing the subject using a '*systematic exploration grid*' (See Figure 1.1), the aim being to lead the respondent to explore his/her own ideas about the topic at hand. Accordingly, all three respondents are asked the same initial question: "*Which questions come to mind when you think about the Web-based relationship between the bank and the consumer?*" Each question voiced by the subject is transformed into a variable by the

researcher and individually placed at the centre of a systematic exploration grid, hence one grid per variable. Together with the subject, the researcher then explores antecedents and consequences associated with the variable, which is to say the factors influencing the said variable (left-hand side of the grid) and the factors influenced by the said variable (right-hand side of grid). The researcher proceeds accordingly for each new variable mentioned through to data saturation by the subject. The variables and links between variables are then coded by the researcher and entered into a specialized cognitive mapping analysis software program known as *Decision Explorer*® which generates a map for each subject.

Figure 1.1 – Blank systematic exploration grid

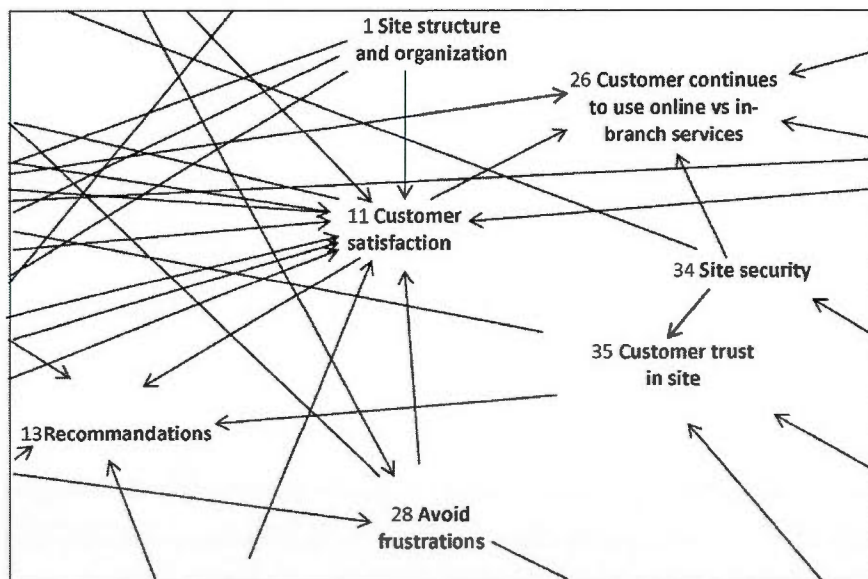


### 1.3.2 Description of sample

The study, conducted in Canada, comprises individuals selected by means of intensity sampling. This method entails selecting persons based on the degree of in-depth information they can supply (Patton, 2002), which is in keeping with the twofold

object of this exploratory research: better comprehend e-relationship marketing and identify key concepts. Three subjects submit to the data collection procedure: A banking expert (employee in her thirties in charge of Web-based customer strategy for eight years with one of Canada's major banks), an academic expert (professor with recognized expertise in the banking sector) and an online banking customer (entrepreneur in his early thirties who conducts the majority of his personal banking transactions on the Web and who has used the online services of his financial institution for at least eight years). The interviews, which last an average of 85 minutes, enable us to develop three separate cognitive maps. Figure 1.2 presents an extract of the online banking customer's cognitive map<sup>5</sup> generated using *Decision Explorer*® software (the arrows represent the links between the different variables).

Figure 1.2 – Extract of online banking customer's cognitive map



<sup>5</sup>Voir appendice A pour les trois cartes cognitives complètes. Elles n'ont pas été incluses dans l'article publié dans l'European Journal of Marketing mais sont ajoutées à la thèse pour consultation.

In the case of the study at hand, interviews for all three subjects are conducted by the same researcher. Using Cossette's cognitive mapping technique, the interviewer guides respondents in voicing their initial questions (the three subjects identified between four and six questions each) and helps them fill out the systematic exploration grid (the antecedents and consequences associated with each variable identified), while remaining neutral throughout the process. Each subject's map is subsequently presented to him or her for validation.

### 1.3.3 Data analysis procedure

The four types of analysis advocated by Cossette (2004) are carried out in this study (See Table 1.2): relative importance of concepts, concept clusters, antecedents and consequences, and loops.

To compare the three cognitive maps, the procedure recommended by Eden and Ackermann (1998) is employed: (1) Individualized examination of the findings for each of the three cognitive maps; and, (2) Comparison of map content from one to the other (Further details in this regard appear in the 'Discussion' section of this study). According to Cossette (2004, p. 172), it is possible to compare maps from different respondents bearing in mind that a cognitive map "must refer to an idiosyncratic concept of the reality under study, which implies that the concepts cannot, in all probability, be the same for each individual". Cossette goes on to add that by honouring the unique character of each of the maps, one can conduct a comparative analysis with a view to pinpointing map similarities and differences. The development and examination of cognitive maps for the three types of individuals (banking expert, online banking customer and academic expert), should improve and deepen the understanding of e-relationship marketing.

Table 1.2 - Four analyses suggested by Cossette (2004)

Analysis	Procedure	Contribution
<b>Relative importance of concepts</b>	Evaluate, based on the number of links to other concepts, either the number of influenced and/or influential factors. It is suggested that one use the 'centrality score' <sup>6</sup> to determine the relative importance of the concept.	Evidences the relative importance attributed by the subject to each of the concepts appearing on his/her cognitive map.
<b>Clusters</b>	Evaluate, by means of a cluster analysis, the similarity of links between concepts. <i>"The cluster analysis reveals the manner in which a subject structures his/her thinking, without necessarily being consciously aware of how he/she does so. [...] Each cluster is made up of concepts strongly linked to one another but weakly linked to other concept clusters."</i> (Cossette, 2004, p.169).	Evidences the specific dimensions used by the subject to organize or structure his/her thinking.
<b>Influenced and influential factors</b>	Evaluate by studying the characteristics of the concepts based on whether the latter belong mainly to: 1) the input category (antecedents), which is to say concepts exerting an influence over a number of others concepts; 2) output category (consequences), which is to say concepts upon which a number of other concepts exert a direct influence; or, 3) both categories to an essentially equal extent, thereby demonstrating that they represent key concepts of respondent thinking.	Evidences the factors that the subject deems, sometimes exclusively, as antecedents or consequence of other factors.
<b>Loops</b>	Evaluate, based on the number and characteristics of concepts involved in the formation of loops, the number and characteristics of both positive (change-oriented) and negative (stability-oriented) loops.	Evidences the somewhat circular, complex and stabilizing logic characteristic of his/her mode of thinking.

<sup>6</sup> A measure which takes into account direct and indirect links to other concepts as well as the length and path of each link, but not the direction of influence (Cossette, 2002) and is calculated as follows: direct links (first-level concepts) are worth 1; second-level are worth 0.5, third-level are worth 0.33; forth-level concepts are worth 0.25, and so on up to the seventh level (Eden and Ackermann, 1998).

## 1.4 Findings: Towards an enhanced understanding of e-relationship marketing

### 1.4.1 Preliminary examination of maps

Firstly, an evaluation of the 'differentiation' and 'integration' (Cossette, 2004) of the cognitive maps (two measures associated with the complexity of a schema, p.167) is conducted. "Differentiation is assessed based on the number of concepts comprising the cognitive map, whereas integration refers to the number of links joining the concepts" (Cossette, 2004, p. 167). The banking expert's map is found to be the most '*differentiated*' with a total of 66 concepts, followed by those of the online banking customer and academic expert with 60 and 49 concepts respectively. Integration, established using the ratio of the number of links to the number of concepts, shows that the cognitive map of the banking expert has an average of 1.86 links for each concept (123 links/66 concepts) versus that of the academic expert which has an average of 1.63 links per concept (80 links/49 concepts), and that of the online banking customer which has 1.56 links per concept (94 links/60 concepts). According to Eden and Ackermann (1998), the typical ratio of individual maps drawn from interviews stands at between 1.15 and 1.25 links per concept. Since the ratio is higher for each of the three respondents, the maps are deemed to be fairly dense and integrated.

The next series of findings are presented based on the first three aspects of the analysis set out in Table 1.2, which is to say the importance of the concepts, clusters and antecedents/consequences. For the fourth aspect, no loops are found which could be an indication of the low cognitive complexity of the three subjects interviewed on the topic of e-relationship marketing. It is noteworthy to indicate that previous studies point up a similar absence of loops (e.g. Durif and Perrien, 2008).

#### 1.4.2 E-relationship key concepts: A measure of relative importance

Table 1.3 presents the dominant concepts (centrality scores shown in brackets) for the three respondents. The concepts are presented based on the grouped themes suggested by the researchers: 'relationship characteristics', 'site characteristics', 'simplicity and ease of customer's online experience', 'bank and partners', and 'resulting benefits'. To ensure proper validation of the theme-based categorization, two external relationship marketing and Web experts—in addition to the researchers, examine the table and, minor modifications aside, produce very similar findings.

Table 1.3 - Concepts key to the success of e-relationship marketing based on centrality scores

	Banking expert	Online banking customer	Academic expert
Relationship characteristics	<ul style="list-style-type: none"> <li>• Satisfaction (41)<sup>7</sup></li> <li>• Added value (35)</li> <li>• Quality of exchange (34)</li> <li>• Impression of receiving better service (customer) (27)</li> <li>• Perceived credibility (21)</li> <li>• Trust (21)</li> </ul>	<ul style="list-style-type: none"> <li>• Customer satisfaction (30)</li> <li>• Avoid frustration (21)</li> <li>• Customer trust in site (14)</li> </ul>	<ul style="list-style-type: none"> <li>• Satisfaction (25)</li> <li>• Communications with customers (23)</li> <li>• Trust in site (18)</li> </ul>
Site characteristics	<ul style="list-style-type: none"> <li>• Visual support (35)*</li> <li>• Integrated, multichannel communications platform (29)*</li> <li>• Consolidated (centralized) overview of customer banking details (26)*</li> <li>• Interactive tools (25)*</li> <li>• Provide web-based financial management tools (22)*</li> <li>• Archive data (22)*</li> <li>• Provide references (22)*</li> </ul>	<ul style="list-style-type: none"> <li>• Site structure and organization (24)*</li> <li>• Site speed (20)*</li> <li>• Search engine (17)*</li> <li>• Appealing visual site design (16)</li> <li>• Rapid, dedicated site server (15)*</li> <li>• FAQ section (14)*</li> <li>• Site shortcuts (14)*</li> <li>• Home page featuring key information (13)*</li> <li>• Site not subject to freezing up (11)*</li> <li>• Site security (12)</li> </ul>	<ul style="list-style-type: none"> <li>• Perceived site quality* (29)</li> <li>• Site personalization* (21)</li> <li>• Site speed (20)*</li> <li>• Possibility of adapting site (19)</li> <li>• Download speed (18)*</li> <li>• Possibility of efficient search engine (17)*</li> <li>• Customer forum* (15)</li> <li>• Site design (15)</li> <li>• Waiting time (15)*</li> <li>• Possibility of providing feedback* (14)</li> <li>• Presence of cookies (13)</li> <li>• Quality of security protocol (12)</li> </ul>

<sup>7</sup> Use of bold: Indicates the most important items for the respondent based on centrality scores.

Use of asterisk (\*): Indicates 'site characteristics' which could 'simplify and facilitate the customer's online experience'.

	Banking expert	Online banking customer	Academic expert
Simplicity and ease of customer's online experience	<ul style="list-style-type: none"> <li>• Simplicity (transactional and communicational) (34)</li> <li>• Accessibility (33)</li> <li>• Enhanced control over personal finances (customer) (33)</li> <li>• Pleasant to conduct business with bank (31)</li> <li>• Speed of service (30)</li> <li>• Ease of exchange (30)</li> <li>• Conduct business w/o changing location (29)</li> <li>• Possibility of selecting means of communication (28)</li> <li>• Conduct business w/ no sales pressure (27)</li> <li>• Conduct business in manner suited to customer (26)</li> <li>• Conduct business at time suited to customer (26)</li> <li>• Facilitate and foster exchange (26)</li> <li>• Customer saves time (25)</li> <li>• Convenient (24)</li> </ul>	<ul style="list-style-type: none"> <li>• Information accessible and easy to locate (25)</li> <li>• Efficiency for customer (25)</li> <li>• Site simplicity (user-friendly) (18)</li> <li>• Conduct business w/o changing location (18)</li> <li>• Transactional simplicity (10)</li> <li>• Fast service (10)</li> </ul>	<ul style="list-style-type: none"> <li>• Ease of conducting business (21)</li> <li>• Ease of access to information (20)</li> <li>• Length of process (14)</li> </ul>
	<ul style="list-style-type: none"> <li>• Employee satisfaction (29)</li> <li>• Bank manages customer expectations (25)</li> <li>• Employees tooled to provide better service (23)</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrates bank working for customers (21)</li> <li>• Demonstrates bank committed to e-commerce (20)</li> <li>• Investment by bank (17)</li> <li>• Team of experts (16)</li> <li>• Research into customer needs (15)</li> <li>• Innovative products and services (12)</li> <li>• Bank seeks to make life easier for customers (12)</li> <li>• R&amp;D team (11)</li> </ul>	<ul style="list-style-type: none"> <li>• Advertising targeted to customer needs (19)</li> <li>• Knowledge of preferences (17)</li> <li>• Cost (rate) (14)</li> <li>• Rapid response by institution to customer requests (13)</li> <li>• Quality of feedback (12)</li> </ul>
Bank and partners			

	Banking expert	Online banking customer	Academic expert
Resulting benefits	<ul style="list-style-type: none"> <li>• Loyalty (25)</li> <li>• Acquires more products (customer) (25)</li> <li>• Speaks highly of bank to others (21)</li> <li>• Recommends bank to others (21)</li> </ul>	<ul style="list-style-type: none"> <li>• Avoids customers switching banks (21)</li> <li>• Recommends bank to others (20)</li> <li>• Customer continues to favour online over in-branch services (19)</li> <li>• Loyalty (19)</li> <li>• Continues to conduct business with bank (16)</li> </ul>	<ul style="list-style-type: none"> <li>• Boost sales and purchase intentions (26)</li> <li>• Recommends bank to others (22)</li> <li>• Motivation to purchase (12)</li> </ul>

As previously mentioned, we begin by examining each of the maps individually. For the **banking expert**, the analysis of the importance of the various concepts shows that for those with the highest centrality scores, many relate to the 'simplicity and ease of the customer's online experience'. Since all concepts in the 'site characteristics' category can help 'simplify and facilitate the customer's online experience' (See items followed by an asterisk), we find that nearly two thirds of the concepts for the banking expert relate to a simple, easy e-experience, thereby demonstrating the determining importance of this dimension. The 'relationship characteristics' category is also dominant, especially since it contains the two concepts with the highest centrality scores, namely '*satisfaction*' (41) which would appear to be a particularly decisive e-relationship key concept in the eyes of this individual, followed by '*added value*' for the customer (35). In this category, '*quality of exchange*' (34) is also found to have a determining impact.

For the **online banking customer**, '*customer satisfaction*' (30) ('relationship characteristics' category) proves by far the most important concept to be considered in the context of a relationship-based website. The next three most important concepts, based on centrality scores, are '*information accessible and easy to locate*' (25), '*efficiency for customers*' (25), and '*sound site structure and organization*' (24). Each of these elements provides for a simpler, easier e-experience. Thus the elements surrounding 'simplicity and ease of the customer's online experience' appear critical in the eyes of the online banking customer, especially since a number of 'site characteristics' relate to this concept. The importance of efforts devoted by the bank through a combination of online and relationship-based strategies comes to light when the 'bank and partners' category is examined. Accordingly, a successful e-relationship is found to require a high level of involvement and commitment by the bank to customers and new technologies. A number of concepts (Table 1.3) support this assertion (e.g. '*demonstrates that the bank is working for customers*', '*demonstrates that the bank is committed to e-commerce*'.)

Lastly, for the **academic expert**, website characteristics prove crucial, especially '*perceived site quality*' (29). Since several concepts in the 'site characteristics' category also make it possible to 'simplify and facilitate the customer's experience', just like in the instance of the other two respondents, this dimension appears to be particularly important to e-relationship marketing. Also, certain elements of the academic expert's cognitive map are linked to the time dimension of the online experience (e.g. '*site speed*', '*waiting time*', '*length of process*'...). In addition, the second most important concept for the academic expert is '*boost sales and purchase intentions*' (26), demonstrating that the e-relationship must come replete with benefits for business. Findings further show that just like in the case of the other two respondents, '*satisfaction*' (25) is crucial to e-relationship marketing.

A **comparison** of results of the analysis of the importance of the concepts of the three cognitive maps brings to light two main components of a successful Web-based relationship approach: 'satisfaction' and 'simplicity and ease of the online experience', which are found to be particularly crucial for all respondents.

#### 1.4.3 An analysis of concept clusters

Table 1.4 presents the findings of the concept cluster analyses conducted using *Decision Explorer*® software for the online banking customer and banking expert. No significant findings come to light for the academic expert. The lesser number of concepts in the latter's map could be proffered as an explanation. Upon examination of the themes broached by the academic expert, it is possible to surmise that the concepts are grouped together into a single 'e-relationship' cluster since the majority of them relate to the site and the relationship. The map therefore demonstrates that the ideas of the academic expert are highly integrated with regard to the study at hand.

Table 1.4 - Concept clusters

Banking expert	Online banking customer
<div data-bbox="331 478 660 596" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 1</b>  <b>Customer Focus</b> </div> <p><b>34 concepts including:</b>  Satisfaction, added value, quality of exchange, speed of service, impression of receiving better service, possibility of selecting means of communication, site tools, interactive/participatory simulations, personalized communications centre, consolidated overview, data archiving, references, conduct business w/o changing location,</p> <div data-bbox="323 863 654 980" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 2</b>  <b>Customer e-experience</b> </div> <p><b>32 concepts including:</b>  Visual support, simplicity (transactional and communicational), enhanced control over personal finances, accessibility, ease of exchange, interactive tools, pleasant to conduct business, convenient, access to site 24/7, facilitates life for customers, saves time, exchange traceability, communications retained over time, perception of</p>	<div data-bbox="979 478 1308 596" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 1</b>  <b>Customer Focus</b> </div> <p><b>17 concepts including:</b>  Customer satisfaction, efficiency for customers, fast service, conduct business w/o changing location, facilitates life for customers, research into needs, questionnaires, customer suggestions, site simplicity, site speed, site structure and organization, appealing visual site design.</p> <div data-bbox="991 810 1319 928" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 2</b>  <b>Investment in loyalty</b> </div> <p><b>17 concepts including:</b>  R&amp;D team, observe competition, provide products and services comparable to others, keep ahead of competitors, provide innovative products and services, bank demonstrates that it is working for customers, that it is committed to e-commerce, that it seeks to make life easier for customers, loyalty, recommendation, customer trust in site and avoids customers switching banks.</p> <div data-bbox="973 1192 1302 1310" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 3</b>  <b>Accessibility of information</b> </div> <p><b>16 concepts including:</b>  Information accessible and easy to locate, sound database, home page featuring key information, FAQ section, site shortcuts, search engine, rapid site-dedicated server, avoids telephone calls to bank, more cost-effective for bank, team of experts, maintain site current, make changes to site as required.</p> <div data-bbox="979 1520 1308 1638" style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Cluster 4</b>  <b>Positive experience and retention</b> </div> <p><b>10 concepts including:</b>  Site security, site well developed, site not subject to freezing up, site devoid of error messages, saves time, avoids frustration, pleasant manner in which to conduct business, customer continues to conduct business with bank, customer continues to favour online over in-branch services.</p>

In the case of the **banking expert**, *Decision Explorer®* reveals two relatively related concept clusters. The first cluster contains 34 concepts linked essentially to 'customer focus'. Businesses engaged in the development of customer focus strive to understand and satisfy customer needs, to surpass customer expectations and to provide appropriate, even personalized solutions. This cluster also includes concepts linked to tools provided by the company with a view to enhancing consumer satisfaction. The second cluster contains 32 concepts largely related to the customer's 'e-experience'. For a business, it is extremely important that the online experience be positively evaluated by customers. As seen earlier, the simplicity and ease of both the e-experience and e-relationship appear to be crucial for the banking expert. The second cluster confirms this claim given that a number of concepts are found to be linked to the notion.

For the **online banking customer**, the software identifies four clusters. The first cluster (17 concepts) relates primarily to 'customer focus'. '*Customer satisfaction*' proves a highly determining factor for the latter, a construct supported by several other concepts such as '*efficiency for the customer*', '*rapidity of service*' and '*conduct business without changing location*'. Lastly, certain aspects of this cluster relate to consumer needs and site characteristics. The second cluster (17 concepts) comprises concepts linked essentially to 'investments in loyalty'. To ensure the success of the bank's relationship-based approach and action devoted to develop customer loyalty, the bank must make certain 'investments' in the form of resources or efforts. This cluster groups together various actions that the bank would be well advised to take. The 'loyalty' aspect is evidenced in the following concepts: '*loyalty*', '*recommendation to others*', '*customer trust in site*' and '*avoid customers switching banks*'. The third cluster (16 concepts) relates to the 'accessibility of information' and contains concepts such as '*information accessible and easy to locate*', '*home page featuring key information*', '*FAQ section*', and a '*search engine*'. The combination of these elements should provide for enhanced access to information for customers while proving more

cost-effective for the bank. The fourth and last cluster (10 concepts) is linked primarily to 'positive experience favouring retention'. A positive e-experience is extremely important for motivating clients to return to the site and avail themselves once again of the bank's services. For the online banking customer, e-experience enhancement is achievable through '*site security*', '*well developed site*', '*site not subject to freezing up*', '*site devoid of error messages*' and '*saves time*'. A positive e-experience should lead to a certain degree of retention evident in two cluster concepts: '*continue to conduct business*' and '*continue to favour online versus in-branch services*'.

In short, individuals create clusters and categories in order to simplifying their perception and reality of the object under study. The presence of a large number of clusters demonstrates the need to organize one's thoughts in a less complex manner (in this instance, the online banking customer) compared with an individual whose map presents a lesser number of clusters (banking expert).

#### 1.4.4 An analysis of antecedents and consequences

Table 1.5 presents the major antecedents and consequences of the cognitive maps of the three subjects under study, as generated by *Decision Explorer*®<sup>8</sup>.

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<sup>8</sup> Like other studies involving the use of cognitive mapping, only concepts directly influenced by at least four other factors and concepts directly influencing at least four other factors are listed as they represent the key concepts.

Table 1.5 - Major antecedents and consequences

Banking expert		Online banking customer	Academic expert
MAJOR ANTECEDENTS			
1.	Visual support (10) <sup>9</sup>	Efficiency for customer (5)	Communication with customers (4)
2.	Accessibility (7)	Site structure and organization (5)	Ease of conducting business (4)
3.	Satisfaction (7)	Team of experts (5)	Site personalization (4)
4.	Ease of exchange (6)	Investment by bank (5)	Download speed (4)
5.	Conduct business w/o changing location (6)	Conduct business w/o changing location (4)	
6.	Integrated, multichannel communications platform (6)	Demonstrates that bank is working for customers (4)	
7.	Simplicity (transactional and communicational) (5)	Customer satisfaction (4)	
8.	Consolidated/centralized overview (4)		
MAJOR CONSEQUENCES			
1.	Satisfaction (17)	Customer satisfaction (10)	Perceived quality of site (11)
2.	Added value (14)	Avoids customers switching banks (6)	Boost sales and purchase intentions (9)
3.	Pleasant to conduct business with bank (7)	Efficiency for customers (5)	Satisfaction (8)
4.	Enhanced control over personal finances for customer (7)	Information accessible and easy to locate (5)	Recommends bank to others (6)
5.	Quality of exchange (6)	Recommends bank to others (5)	Communication with customers (4)
6.	Simplicity (transactional and communicational) (5)	Customer continues to favour online over in-branch services (5)	
7.	Possibility of selecting means communication (5)	Research into customer needs (4)	
8.	Speed of service (5)		
9.	Accessibility (4)		
10.	Interactive tools (4)		
11.	Employee satisfaction (4)		
12.	Acquire additional products (customer) (4)		

<sup>9</sup> ( ) In parentheses, the number of times that the concept influences (antecedent) or is influenced (consequence) by another concept appearing on the map.

For the **banking expert**, '*visual support*' is an important antecedent, as are '*accessibility*' and '*customer satisfaction*'. '*Customer satisfaction*' and '*added value*' are determining consequences of a successful Web-based relationship approach.

For the **online banking customer**, the factors which most influence the e-relationship include '*efficiency for customers*', '*site structure and organization*' '*team of experts*' and '*investment by bank*', whereas the most important major consequences are '*customer satisfaction*' and '*avoiding customers switching banks*'.

For the **academic expert**, major antecedents include '*communications with customers*', '*ease of conducting business*', '*site personalization*' and '*download speed*'. '*Perceived site quality*', '*boost sales and purchase intentions*' and '*satisfaction*' are found to be important consequences.

Certain concepts are both major antecedents and consequences on the maps of all three respondents. This demonstrates that these concepts are central to the cognitive representation of a successful e-relationship strategy. For the **banking expert**, these concepts include as follows: '*customer satisfaction*', '*accessibility*' and '*simplicity (transactional and communicational)*'. For the **online banking customer**, the central concepts are '*efficiency for customers*' and '*customer satisfaction*'. And for the **academic expert**, it is important to underline the central role of '*communications with customers*' which is deemed to be both an explanation for and major consequence of the Web-based relationship approach.

To the foregoing findings must be added several points of interest, namely: (1) The map of the banking expert contains significantly more major consequences than antecedents, indicating that this expert attaches importance to the positive repercussions of e-relationship marketing; (2) The central role of '*satisfaction*' as a key concept in the e-relationship: major antecedent and consequence for the banking expert and online banking customer, and major consequence for the academic expert; and,

- (3) The necessity of providing a site which is easy to use and, more importantly, performance-oriented.

## 1.5 Discussion/conclusion

The purpose of this exploratory qualitative study is to achieve an enhanced understanding of e-relationship marketing and to pinpoint elements of the approach which are both dominant and important to ensuring Web-based success. This is made possible with the analysis and subsequent interpretation of the cognitive maps of the banking expert, online banking customer and academic expert using the cognitive mapping technique proposed by Cossette (2004). More precisely, we are able to examine respondent thought organization with regard to the purpose of this study. By comparing the content of the cognitive maps of the three respondents, certain interesting observations come to light. In the following paragraphs, crucial elements of similarity found on all three maps are examined more closely. Subsequently, differences for each of the three respondents are exposed. In fact, even though certain concepts may not appear in all three maps, the importance of some of them means that they cannot be ignored. Contributions by the study are then underlined, followed by managerial implications. Lastly, the limitations and future direction of research are presented.

### 1.5.1 Similarities applying to all three respondents: Importance of 'simplicity and ease of customer's online experience' and 'satisfaction'

Mention must be made of certain findings which are similar for all three respondents. Firstly, one of the priorities to emerge from all three maps is the 'simplicity and ease' of website use. This finding is in full keeping with a survey conducted in Québec (Canada) which identified, in order of importance, the following

key benefits of online banking services: remote access/no need to make a special trip to the bank, rapidity, round-the-clock availability and ease of conducting transactions (CEFRIO, 2010). In topical literature, certain academics also discuss the importance of the simplicity and ease of the customer's online experience. Szymanski and Hise (2000) as well as Evanschitzki *et al.* (2004) demonstrate that site design and convenience dominate in evaluations of customer online satisfaction. Flavian, Guinaliu and Torres (2006) add that in the case of e-banking, adoption of a Web-based channel may be dependent upon a site's ease of use. Gefen *et al.* (2003), in a study into online trust, explain that perceived ease of use by consumers is important for creating a climate of trust. This finding is highly interesting given the frequency with which 'trust' is stressed in relationship marketing literature. In short, a business' Web-based relationship strategy must include procedures which render the customer experience simpler, easier, accessible and available to all.

Another concept central to the e-relationship for all three respondents is '*satisfaction*'. This comes as no surprise since customer satisfaction remains a dominant theme in both marketing practice and literature. The same also applies to the online banking sector (Ganguli and Roy, 2011). Hence the critical importance for the business, in this case the bank, to ensure customer satisfaction if it aspires to be successful in developing and maintaining relationships with customers. That being said, an interesting question must be posed: Is satisfaction derived from or associated with the same elements in both traditional and e-commerce environments? Several interesting observations can be made upon examination of the antecedents of satisfaction for all three respondents. Table 1.6 shows that certain of these antecedents which could be deemed more 'traditional' are found on all three maps. However, a large number of antecedents of satisfaction appearing on the cognitive maps could be deemed to be more closely related to a Web-based context. Findings demonstrate that in a Web-based environment, certain strategies must be adapted to ensure customer

satisfaction, especially elements relating to site characteristics and convenience of the Web-based channel.

Table 1.6 - Antecedents of satisfaction

In a traditional environment	In a Web-based environment
<ul style="list-style-type: none"> <li>– <i>Impression of receiving better service</i> (banking expert)</li> <li>– <i>Quality of exchange</i> (banking expert)</li> <li>– <i>Ease of exchange or conducting business</i> (banking and academic experts)</li> <li>– <i>Added value</i> (banking expert)</li> <li>– <i>Accessibility</i> (banking expert)</li> <li>– <i>Rapidity of service</i> (banking expert)</li> <li>– <i>Communication with customers</i> (academic expert)</li> <li>– <i>Quality of feedback</i> (academic expert)</li> <li>– <i>Costs and rates</i> (academic expert)</li> <li>– <i>Efficiency for customers</i> (customer)</li> <li>– <i>Avoidance of frustration</i> (customer)</li> </ul>	<ul style="list-style-type: none"> <li>– <i>Site simplicity</i> (banking expert and customer)</li> <li>– <i>Site personalization</i> (academic expert)</li> <li>– <i>Site speed</i> (customer)</li> <li>– <i>Site structure and organization</i> (customer)</li> <li>– <i>Site's appealing visual design</i> (customer)</li> <li>– <i>Efficient search engine</i> (academic expert)</li> <li>– <i>Conduction business w/o changing location</i> (banking expert and customer)</li> <li>– <i>Conducting business at time best suited to customer</i> (banking expert)</li> <li>– <i>Conducting business devoid of sales pressures</i> (banking expert)</li> <li>– <i>Time saved by customers</i> (banking expert)</li> </ul>

### 1.5.2 Differences for the three respondents: Distinct concepts of crucial importance

Findings relating to the three respondents in this exploratory study differ on certain points. It is interesting to pinpoint these differences, especially when corresponding centrality scores are high. Firstly, the **banking expert** deems the concept of '*added value*' as highly decisive. These results concur with the findings of Ravald and Grönroos (1996) for whom value is a central dimension of relationship marketing. When customer perceived value is raised, customer satisfaction is enhanced (Ravald and Grönroos, 1996). The banking sector expert also links the concepts of '*added value*' and '*customer satisfaction*'. The banking expert's map shows that '*added value*' can be achieved through the likes of '*visual support*', '*interactive tools*'

and a '*consolidated or centralized overview of banking products*'. Also, a Web-based environment makes it possible to '*conduct one's business without sales pressures*', '*without having to change location*', as well as at '*the time and in the manner*' best suited to the customer. The Web-based option further provides for data archiving and enhanced control over one's personal finances each of which provides value-added benefits for the customer.

For the **online banking customer**, effort and investment by the bank in a Web-based relationship strategy coupled with a strong dose of customer focus remain the key concepts of e-relationship marketing. In fact, according to Persson (2011), who studied northern Europe's banking sector, investment in the development of relationships with customers can prove an important asset in terms of value creation for business. For the online banking customer it is important that these investments on behalf of the bank be 'visible' as evidenced through concepts such as '*demonstrates that bank is working for customers*' and '*demonstrates that bank is committed to e-commerce*'.

Lastly, for the **academic expert**, '*perceived site quality*' definitely stands out as a concept key to the e-relationship. This concept can be found in relationship marketing literature (i.e. Crosby *et al.*, 1990; Palmatier *et al.*, 2006). However, it is important to note that these authors refer generally to service or relationship quality. For the academic expert, quality is to be understood in the electronic context, hence website quality. The second most important concept for the academic expert is '*boost sales and purchase intentions*'. The notion of profit ranks front and centre for this respondent, demonstrating that relationship-based strategies must, in addition to seeking to establish long term relationships with stakeholders, be profitable.

### 1.5.3 Contributions by the study

Contributions by the study are multiple. Firstly, there is the theoretical contribution brought to the fore when the findings of this exploratory study are compared with the key constructs identified in the literature surrounding relationship marketing in a traditional context. More specifically, what about the three key traditional components of relationship marketing, namely trust, commitment and satisfaction? Are they present? :

(1) 'Trust' surfaces in the responses of all three respondents but does not rank among the concepts deemed to be of the greatest importance (34<sup>th</sup> place ranking for the banking expert and greater than 10<sup>th</sup> place ranking for each of the academic expert and online banking customer) even when concepts relating to security are considered (For example, certain authors such as Chen and Barnes (2007), when conceptualizing about online trust, automatically associate the latter with the notion of security). This result perhaps owes to online trust being taken for granted by the respondents, especially since this study focuses on the banking sector. Accordingly, respondents do not feel the need to raise the issue of trust. Similarly, in an examination of scores assigned to Web-based transaction security by adult Quebecers, the NETendances (2009) report, presented by CEFRIO, demonstrates that trust respecting bank transaction security was higher than for other organizations with a score of 8.8/10, followed by the Government of Quebec, large retail franchises, uniquely Web-based businesses and small independent enterprises.

(2) 'Satisfaction', as previously mentioned, clearly emerges as a key concept of e-relationship marketing for each of the three respondents. Whereas satisfaction in a more traditional context derives largely from buyer/seller interaction, online customer satisfaction flows from an evaluation of the e-experience (Evanschitzky *et al.*, 2004), hence the importance of website

characteristics (Bansal, McDougall, Dikolli and Sedatole, 2004). As one might expect, antecedents of satisfaction differ depending on the setting, online or offline. The findings set out in Table 1.6 shed light on some of the important antecedents in a Web-based environment.

(3) 'Commitment', another concept central to relationship-based approach, does not surface directly in this study of an e-relationship environment. However, concepts relating to retention – '*loyalty*' (banking expert and online banking customer), '*continues to favour online over in-branch services*' (online banking customer), '*continues to conduct business with bank*' (online banking customer) and '*boost sales and purchase intentions*' (academic expert) – are identified. This dimension is slightly more observable in the case of the online banking customer for whom commitment by the bank to the relationship is found to be important (concepts include '*demonstrates that bank is working for customers*', '*demonstrates that bank is committed to e-commerce*' and '*investment by bank*').

Secondly, to better underline the contributions made by this study, findings are examined to ascertain whether they are new, closely related to online strategy or primarily those expected in relationship marketing in the context of more traditional-style interaction. The banking expert's map contains 30 'electronic-related' concepts out of total of 66. The academic expert's map contains 27 'electronic-related' concepts out of a total of 49. And the online banking customer's map contains 29 out of total of 60. Based on these findings, close to half of all study concepts directly relate to the electronic domain. Findings indeed clearly indicate that, in the context of an e-relationship, it is important to assign a leading role to the 'e-experience' and the 'characteristics of the website'.

Lastly, this exploratory research demonstrates that cognitive mapping is a good tool for better understanding e-relationship marketing in the banking industry. Albeit

rarely used in marketing (Chaney, 2010), this technique provides a certain methodological contribution through our demonstration of its relevance.

#### 1.5.4 Managerial implications of the study

This research imparts managerial contributions of interest since it helps guide businesses in developing Web-based relationship strategies. More specifically, elements of importance (in *Italics* in the following paragraphs) recorded on the cognitive maps of this study must be brought to the fore by business to guarantee the success of win/win Web-based relationships.

The study reveals the major impact of the e-experience through '*perceived site quality*' and '*simplicity and ease of use*'. According to study respondents, a positive online experience can be achieved by ensuring that a website is '*easy to use*', that '*site structure and organization*' are user-friendly, that '*site design*' is appealing and provides '*visual support*', and that site presentation allows for a '*consolidated or centralized overview of customer banking details*'. Moreover, Gefen *et al.* (2003) suggests that businesses develop websites similar in structure and design to those of other companies in their field. As a result, previous customer experiences would be transferable, thereby simplifying the overall customer experience and boosting customer trust.

It is also important to make '*information readily accessible and easy to locate*'. Site efficiency is therefore found to be of great importance and achievable by including tools such as the following: '*search engine*', '*onsite shortcuts*', '*home page featuring key information*', '*FAQ section*', '*interactive tools*' and functions providing for '*personal financial management*', '*data archiving*', etc. Given the wealth of information available via the Web, it is important to ensure appropriate '*information*

*quality*' measured in terms of authenticity, relevance and completeness (Mukherjee and Nath, 2007).

With respect to satisfaction, '*personalization*' is also found to be of influence. The accumulation of information over time (i.e. possibility of retrieving information about most recent site visits) should be used by businesses operating online to personalize customer visits, communications (messages and advertising), web-based offerings and the overall customer experience (Ching and Ellis, 2006; Day and Hubbard, 2003). Enabling consumers to '*adapt sites*' to their individual preferences also provides for a more personalized online experience. A website that makes it possible to '*conduct business without changing location*' (from anywhere in the world where one enjoys access to a computer and the Internet), at the moment in '*time best suited to the customer*' (24 hours a day, 7 days a week) and with '*no sales pressure*' (given the absence of face-to-face contact) also contributes to a certain degree of customer satisfaction. In short, it is important to render the customer experience '*convenient*', thereby providing customers with an '*enhanced measure of control over their finances*' and '*saving them time*'. This latter element implies '*rapidity of service*', '*site speed*' and '*download capability not subject to freezing up*' during use.

A further element of apparent importance is '*commitment to and investment by the bank*' in its e-relationship marketing strategy. More specifically, to '*better manage customer expectations*', the bank should conduct '*research into consumer needs*', '*be knowledgeable of their preferences*' and provide an '*innovative product and service offering*'. This process must be flexible and ongoing to ensure customer satisfaction over time. This could extend to '*employees being better tooled to provide better service*'. It also suggests that businesses invest in the development of their websites and that Web projects be led by '*teams of experts*'. In fact, according to Gefen *et al.* (2003), whenever a service provider ('bank' for the purposes hereof) invests in the development of a well-structured website which is easy to use and readily navigable,

this demonstrates that the service provider in question is committed to the relationship. Hence the provider in question is perceived as '*working for customers*', '*seeking to make life easier for customers*' and '*committed to e-commerce*'. In conclusion, banking institutions must develop an e-marketing relationship approach based on customer focus and a quality website designed to '*facilitate and foster exchange*'. This will make it possible for them to optimize the customer e-experience while enhancing customer retention.

#### 1.5.5 Limitations and future directions of the study

Through the use of the cognitive mapping technique, it has been possible to explore the realm of e-relationship marketing in the banking sector. However, this study remains exploratory in nature and the topic needs to be investigated in greater depth. The key concepts identified herein could be combined with those found in topical literature, thereby paving the way for a larger-scale, quantitative study. Such a research project would counter one of this study's limitations, notably sample size (although this study indeed examines the cognitive maps of three respondents, whereas others using the technique proposed by Cossette (2004) generally include but one subject). Another of this study's limitations relates to the use of the cognitive mapping technique. As maps are developed by researchers based on their own representations of ideas expressed by respondents, the technique remains subjective (Cossette, 2002). It is impossible to portray in identical fashion the thought processes of individuals, even if respondents are required to confirm that the maps indeed reflect their thinking. However, this limitation is inherent in qualitative research of this nature. Furthermore, this research focuses solely upon the banking sector and there could be differences were the study to be expanded to other fields of endeavour.

This study is nonetheless ripe with research potential. As mentioned above, the exploratory and qualitative nature of this study provides a starting point for the conduct

of a quantitative study using a larger sample. To do so, it would be helpful to develop and test a scale of measurement relevant for measuring relationship-based constructs in an online environment. Additionally, it would be advisable to examine in greater detail the variables and dimensions which appear crucial in this study, such as online satisfaction, and the simplicity and ease of the e-experience. Given the mediatization of online banking transactions, it would be interesting to examine whether customer satisfaction with a banking institution's website impacts overall satisfaction with the banking institution itself. Lastly, it would be interesting to examine whether results would be the same for mobile banking or another field altogether. For example, in the tourism sector, which is more hedonistic in nature, other important dimensions or concepts could be identified. There can be no doubt that e-relationship marketing remains ripe with interesting opportunities and merits further study so that field practitioners might ensure its success and reap its promising benefits. Ongoing research is indeed a must if we are to tap into the full potential of this new field.

## CHAPITRE II

### ONLINE RELATIONSHIP QUALITY: SCALE DEVELOPMENT AND INITIAL TESTING<sup>10</sup>

Le deuxième article a été accepté au mois de juin 2013 et est publié dans le volume 32 (numéro 1) de l'*International Journal of Bank Marketing* (Brun Rajaobelina et Ricard, 2014). Le résumé de l'article exigé par la revue est présenté au tableau 2.1.

Tableau 2.1 - Résumé de l'article 2

<b>Purpose:</b> The aim of this paper is to propose a reliable and valid integrative scale for online relationship quality based on both the relationship marketing and electronic commerce literature.
<b>Design/methodology/approach:</b> The scale was developed using the approach put forward by Churchill (1979). The scale development and validation process includes a qualitative exploratory phase, three pre-tests and a final study using an online questionnaire (476 members of a consumer panel).
<b>Findings:</b> The findings support a third-order integrative model of online relationship quality composed of three dimensions (trust, commitment and satisfaction). The final scale is made up of 21 items.
<b>Research limitations/implications:</b> The study shows a lack of discrimination between satisfaction and trust, which other studies have also found. As the scale is validated in only one sector, online banking, it should be tested and replicated in other contexts (e.g., insurance).
<b>Practical implications:</b> An instrument for assessing online relationship quality between banks and consumers is important for marketing professionals who want to determine their relational positioning and focus on those dimensions that promote long-term online relationships. The scale developed here can be used to assess customers' perceptions of the quality of the relationship with an online financial institution, to segment those customers more effectively, and to improve targeting of marketing strategies and activities.
<b>Originality/value:</b> This study contributes to the enrichment of the body of theory and provides researchers with a tool for the further investigation of the quality of online relationships.
<b>Keywords:</b> Relationship marketing; online relationship quality; measurement scale; e-banking

<sup>10</sup> Le contenu et la présentation des références dans ce chapitre répondent aux exigences de la revue *International Journal of Bank Marketing*.

## 2.1 Introduction

Electronic commerce has become ubiquitous in the banking sector. For example, 59% of Internet users worldwide carry out banking transactions online (Ipsos, 2012b). While the Internet offers many advantageous characteristics — including interactivity, connectivity and ability to customize (Ching and Ellis, 2006) — this can be a double-edge sword for financial institutions, given the dehumanization of the relationship (Liang and Chen, 2009). Because the physical and social proximity that banks have long relied upon is substantially reduced in the online setting (Ganguli and Roy, 2011; Mukherjee and Nath, 2003), it is more important than ever for banks to better track, manage and improve their relationships with consumers.

At the same time, contemporary marketing literature has focused on a more customer-centric approach and service-logic perspective in which interactive, collaborative and reciprocal value are emphasized and cultivating relationships is privileged (Vargo, 2009; Vargo and Lusch, 2004). Indeed, considerable research has been devoted to relationship marketing centered on establishing, developing and maintaining successful long-term relationships (Morgan and Hunt, 1994), as such marketing efforts can generate positive word-of-mouth, customer loyalty, relationship longevity, customer retention and improved sale performance (Athanasopoulou, 2009; Palmatier *et al.*, 2006). In the financial sector — an industry with a 5% annual defection rate and a 24% reduction in account balances, and where 35% of clients deal with multiple financial institutions (Aurier and N'Goala, 2010) — there is clearly growing interest in developing lasting and beneficial relationships with consumers (Theron and Terblanche, 2010), particularly in the online environment (Toufaily *et al.*, 2010).

That said, an instrument for assessing the quality of online relationships between banks and consumers is important for marketing professionals in the field who would like to determine their relational positioning and focus on those dimensions which promote long-term online relationships. Although some pertinent scales have

been developed to assess consumer perceptions of the quality of electronic services, these scales do not examine the quality of the online experience from a relationship-based standpoint. Examples include *E-S-QUAL* (Parasuraman *et al.*, 2005), *Sitequal* (Yoo and Donthu, 2001), *Webqual* (Barnes and Vidgen, 2003) as well as an *Internet banking service quality scale* (Bruce Ho and Lin, 2010). These scales focus on service quality, which measures the organization's performance on a more transactional level (Roberts *et al.*, 2003), and include dimensions such as efficiency, ease of use, security, privacy, web design, information provision, and so on. While there is an inevitable overlap between the 'service quality' and 'relationship quality' constructs (Roberts *et al.*, 2003), service quality is "a necessary, but not sufficient, condition for relationship quality" (Crosby *et al.*, 1990, p.68), which emphasizes a more long-term approach. To better address this issue, *relationship quality* is an established metaconstruct providing an overall measure of the strength or closeness of the relationship (De Wulf *et al.*, 2001; Palmatier *et al.*, 2006) which was derived from relationship marketing in a traditional context (i.e., not online) and which can be usefully adapted to measure the quality of consumer relationships in the online environment. A few scales have been proposed to measure relationship quality in offline environments, but they have mostly addressed B2B relationships (e.g., *RELQUAL* developed by Lages *et al.* in 2005 to examine export markets), with the exception of the *RQ Scale* (Roberts *et al.*, 2003), which was developed for B2C relationships in the service industry. Although a few studies have examined the relationship quality construct in an online context, there is little consensus as to how the concept should be operationalized: 1) there are differences in the choice of key dimensions and 2) in several cases, the chosen dimensions are evaluated independently. This being said, there are no holistic scales for measuring the overall or global quality of the online relationship, which limits understanding of the construct and hence the development of efficient strategies. Another gap in the literature is that some studies used items related to the website to measure relationship quality, whereas others used items related to the firm. We believe that in order to fully

capture the essence of online relationship quality (i.e., the quality of the relationship between the consumer and the online merchant), both the relationship developed with the organization and that developed through its website need to be examined (especially in an industry where the customer uses both offline and online services, as is the case in the banking sector). More specifically, the customer does not consider the website and the online merchant as separate entities, the former being viewed as a representative of the latter; the relationship that the customer develops with the website and the merchant thus remain intertwined (Li *et al.*, 2006).

The aim of this paper is thus to develop an integrative scale for *online relationship quality* based on both the relationship marketing and electronic commerce literature. Such an instrument would contribute to the body of theory and provide researchers with a tool to further investigate the quality of online relationships. This study focused on the banking sector because this industry is particularly relevant to the development of both relationship marketing and technological advancements such as the Internet and electronic commerce (Liang and Chen, 2009). In fact, Das (2009) and Agariya and Singh (2011), in their examinations of relationship marketing literature (209 and 456 papers reviewed, respectively), found that the financial industry was the most frequently studied. Indeed, a considerable number of relationship marketing studies in an Internet context have also focused on the banking industry (e.g., Liang and Chen 2009; Rexha *et al.*, 2003; Sanchez-Franco 2009).

The following literature review presents online relationship quality and its dimensions, as well as the existing measurement scales that address those dimensions. The methodology used to validate the online relationship quality construct and the main results will then be presented, followed by the discussion and the conclusions of the study, including the limitations and future directions for research.

## 2.2 Online relationship quality

Introduced by Dwyer and Oh (1987), consolidated by Crosby *et al.* (1990) and further refined by many researchers since 1995, relationship quality is an important concept emerging from research on relationship marketing in a traditional context (Athanasopoulou, 2009). “Relationship quality can be regarded as a metaconstruct composed of several key components reflecting the overall nature of relationships between companies and consumers” (Hennig-Thurau *et al.*, 2002, p. 234). More specifically, these key components are thought to reflect the extent to which the relationship is appropriate and, in turn, to determine the extent to which the relationship marketing outcomes are favourable (Ndubisi *et al.*, 2012).

Although the examined components of relationship quality vary from one study to another, several research groups in relationship marketing in a traditional context consider satisfaction, trust and commitment to be the key indicators of this metaconstruct or multidimensional construct (e.g., De Wulf, *et al.*, 2001; Hennig-Thurau *et al.*, 2002; Lang and Colgate, 2003; Palmatier *et al.*, 2006; Vesel and Zabkar, 2010). Indeed, these three dimensions are interrelated (Hennig-Thurau *et al.*, 2002; Palmatier, 2008); more precisely, each dimension captures a different facet of the quality of the relationship between the consumer and the company (Palmatier, 2008). Moreover, in their article, De Wulf *et al.* (2001, p. 36) mention: “we prefer the abstract relationship quality construct over its more specific dimensions because, even though these various forms of attitude may be conceptually distinct, consumers have difficulty making fine distinctions between them and tend to lump them together”. In keeping with this view, the current study considers online relationship quality as a multidimensional integrative construct.

Thus, although there are a fair number of studies on relationship quality in a traditional context, considerably fewer were conducted in an online context (Keating *et al.*, 2011, Walsh *et al.*, 2010). While some studies that have examined online

relationship quality retained only two of the three dimensions – for example, satisfaction and trust (e.g., Zhang *et al.*, 2011; Liang *et al.*, 2008) or trust and commitment (e.g., Keating *et al.*, 2011) – the three key dimensions of the construct have been shown to be important in an electronic context by a number of researchers (e.g., Chung and Shin, 2010; Rafiq *et al.*, 2012; Walsh *et al.*, 2010). In these latter studies, however, the impact of each of the three dimensions was tested separately, thus online relationship quality was not conceptualized as a multidimensional integrative construct. Moreover, the main goals of these studies were to empirically test relationship models and not to propose and validate a relationship quality scale designed specifically for the context of online commerce, which is the explicit aim of the current study.

Although online and offline relationships are distinct in various ways (e.g., physical distance between individuals, use of different communication media, etc.), several tenets of relationship marketing can be transferred to the electronic commerce context (Ching and Ellis, 2006). Walsh *et al.* (2010) examined differences in relationship quality between online and offline settings, providing insight into the generalizability of the construct and its dimensions (trust, commitment and satisfaction) in both environments. Hence, because trust, commitment and satisfaction are the most prevalent dimensions examined in the literature on relationship marketing in the traditional context and because studies have shown that they are also important in an e-commerce environment, these three dimensions of online relationship quality will be considered in this study. Furthermore, trust and commitment will be considered as multi-dimensional in themselves; although the dimensions of relationship quality have been considered at the abstract level by most researchers, they should instead be regarded as complex, multi-faceted constructs (Yaqub and Hussain, 2013). The three dimensions are discussed separately in the following sections.

### 2.2.1 Trust

Since the 1950s, trust has been a research topic of great interest (Corritore *et al.*, 2003). Indeed, there are substantial streams of research on trust in the fields of psychology (e.g., Rotter, 1967), sociology (e.g., Lewis and Weigert, 1985), economics (e.g., Williamson and Craswell, 1993), management (e.g., Ramonjavelo *et al.*, 2006), and marketing (e.g., Morgan and Hunt, 1994). Trust in the online environment has also received much attention from both academics and marketing professionals (Beldad *et al.*, 2010) due to the increasing importance of electronic commerce. Specifically, online trust is defined as a set of positive beliefs or expectations with respect to the competence, integrity and benevolence of a firm in an online environment (McKnight *et al.*, 2002). Other than the fact that the Internet places a physical distance between buyers and sellers, online trust is not fundamentally different from traditional trust (Urban *et al.*, 2009). The main distinction is that, in addition to assessing the trust in the organization, trust in the website itself must also be taken into consideration. However, several factors – the anonymous nature of the Internet (Ching and Ellis, 2006), the higher perceived risk of the online setting and the lack of available information that would allow consumers to judge the credibility and competence of the online seller (Casalo *et al.*, 2007; Liang, Chen and Wang, 2008) – all result in trust being more difficult to gain and thus of even greater importance in an online environment.

This study conceptualizes online trust based on the three dimensions of competence, integrity and benevolence, in keeping with the constructs used by many authors (Bhattacharjee, 2002; Chouk and Perrien, 2005; Flavian and Guinaliu, 2006; Gefen, 2002; McKnight *et al.*, 2002; Palvia, 2009; Toufaily *et al.*, 2010).

The *competence* dimension captures the individual's perception of the partner's skills and abilities (Flavian and Guinaliu, 2006) and is related to perceived expertise (Ganesan, 1994). Competence thus reflects one party's capacity to meet the needs and

expectations of the other (McKnight *et al.*, 2002; Nusair *et al.*, 2010). In an online context, competence may be associated with the retailer's efficient execution of transactions on the website (Chouk and Perrien, 2005; Flavian *et al.*, 2005), particularly whether they are made correctly and on time.

The second dimension, *integrity*, is "the belief that the trusted party adheres to accepted rules of conduct, such as honesty and keeping promises" (Gefen, 2002, p. 40). In the Internet context, it is the belief that the online retailer keeps promises and commitments, and provides reliable information on its website (Chouk and Perrien, 2005; Toufaily *et al.*, 2010).

Finally, *benevolence* represents seeking joint gains and being concerned about the other's welfare (Doney and Cannon, 1997). In the Internet context, this may be manifested as appropriate resolution of problems and the efforts made to ensure a satisfying online experience. The online retailer must be seen as taking the consumer's interests into consideration in their actions (Ching and Ellis, 2006).

In short, we believe that by examining consumers' trust through its dimensions of competence, integrity and benevolence, banks will be able to assess a component that is crucial to ensuring the success of online relationships.

### 2.2.2 Commitment

Originating in social exchange theory (Cook and Emerson, 1978), commitment is one of the key concepts in relationship marketing (Keh and Xie, 2009). Marketing scholars have also borrowed various components of commitment from the organizational behaviour literature (Fullerton, 2005). Commitment represents "the consumer's psychological attachment toward the online service provider, along with his/her willingness to maintain the customer-firm relationship" (Liang and Chen, 2009, p. 222). Consumers are considered committed if they are prepared to work, invest

resources, make significant efforts and/or make sacrifices in order to continue the relationship with the firm (Eastlick *et al.*, 2006; Morgan and Hunt, 1994; Theron and Terblanche, 2010). In the e-commerce literature, commitment has been conceptualized by some authors as having one dimension, but with three underlying facets: affective, calculated and normative (e.g., Rajaobelina *et al.*, 2011). However, others have viewed it as having two distinct dimensions: affective and calculated (e.g., Casalo *et al.*, 2007; Nusair *et al.*, 2010). In the literature concerning the traditional context, commitment is more often conceptualized taking into account three sub-dimensions: affective, normative and calculative (e.g., Bansal, Irving and Taylor, 2004; Cater and Zabkar, 2009; Gruen *et al.*, 2000; Herscovitch and Meyer, 2002; Meyer and Herscovitch, 2001). Thus, to ensure that this study examines the full complexity of commitment in terms of its contribution to online relationship quality, the three dimensions of affective commitment, normative commitment and calculative (or continuance) commitment are taken into account.

*Affective commitment* represents the psychological bond that emerges from favorable feelings towards a firm (Gruen *et al.*, 2000). Affective commitment develops because the consumer identifies with and likes the firm and the firm's website (Cater and Zabkar, 2009; Meyer and Herscovitch, 2001; Vesel and Zabkar, 2010). It is thus an attachment based on the individual's desire to use the website and continue the relationship (Bansal, Irving and Taylor, 2004; Herscovitch and Meyer, 2002; Meyer and Herscovitch, 2001).

The second dimension, *normative commitment*, can be manifested as behaviours resulting from a sense of obligation (Bansal, Irving and Taylor, 2004; Cater and Zabkar, 2009; Gruen *et al.*, 2000; Herscovitch and Meyer, 2002; Nusair *et al.*, 2010), and because it is the right and moral thing to do (Vesel and Zabkar, 2010). For example, consumers may feel an obligation to continue using a firm's website because

of the benefits previously received or the fact that they have already had a long relationship with the retailer.

*Calculative commitment* takes into account the costs — in terms of time, money and effort — of ending the relationship or transferring to a relationship with another company (Bansal, Irving and Taylor, 2004; Casalo *et al.*, 2007; Herscovitch and Meyer, 2002). Thus, this type of commitment results from a rational and economic calculation (Vesel and Zabkar, 2010). In an online setting, calculative commitment stems from the fact that it may be difficult for consumers to stop using a firm's website for various reasons, such as having invested heavily in its use or a paucity of available alternatives.

As standalone concepts, trust and satisfaction have received more attention from online marketing researchers than has commitment (Chung and Shin, 2010). Some studies examining relationship quality in an online context have also excluded commitment (e.g., Liang *et al.*, 2008; Zhang *et al.*, 2011). However, this dimension should be regarded as equally important (Chung and Shin, 2010), as it is a key element in assessing the strength of the online relationship. In fact, affective commitment, being essentially an emotional concept, may well be more difficult to develop in an online environment versus offline, as the latter setting favours social interactions with employees who are more directly accessible (Walsh *et al.*, 2010). In light of this, monitoring levels of commitment to the online firm and its website could prove to be very useful in developing a better understanding of the nuances of the online context and in establishing adequate strategies.

### 2.2.3 Satisfaction

There is growing interest in the concept of satisfaction in the online environment (Nusair and Kandampully, 2008). The expectancy-disconfirmation paradigm introduced by Oliver (1981) has long been used to assess consumer

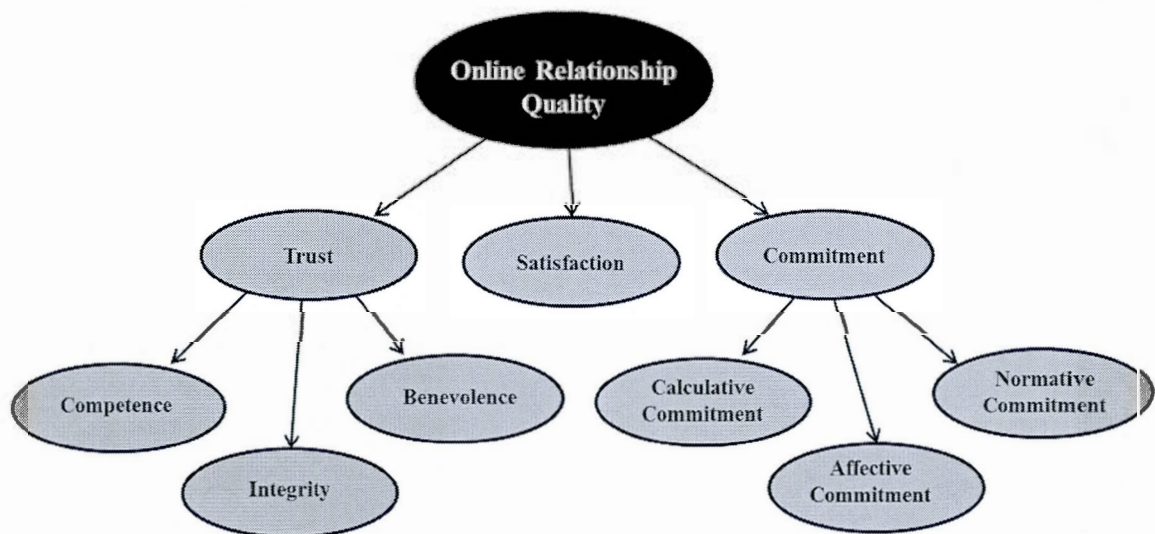
satisfaction in the retail and service industries (McKinney *et al.*, 2002; Oh, 1999). According to this model, the customer's final assessment of the benefits received compared to their expectations results in the confirmation or disconfirmation of those expectations, the first providing some degree of satisfaction and the second, dissatisfaction (Hennig-Thurau and Hansen, 2000). However, studies of consumer reactions to new technologies have shown that people have difficulty articulating their expectations concerning online services (Zeithaml, 2000; Allagui and Temessek, 2004). Rust *et al.* (1999) suggest that when expectations are not clear, consumer opinions based on experience should be measured. Thus, rather than evaluating the difference between expectations and performance, the current study considers satisfaction based on cumulative experience, as was done by Krishnan *et al.* (1999) and Balasubramanian *et al.* (2003). Consequently, satisfaction is defined here as "an overall evaluation based on the total purchase and consumption experience with a good or service over time" (Garbarino and Johnson, 1999, p. 390), which, especially in the Internet context, "results from customer interactions with an online service provider over time" (Liang *et al.*, 2008, p. 774). In this perspective, satisfaction is considered a cumulative or overall assessment of the *relationship* and the consumer's *experience* (Palmatier *et al.*, 2006; Theron and Terblanche, 2010).

In the online context, which is characterized by interactive client interfaces based on technology and self-service (Allagui and Temessek, 2004), users often have to rely on the quality of the online system and the information provided on the website when evaluating their shopping experience, to compensate for the lack of physical contact (McKinney *et al.*, 2002). Consumer satisfaction is thus often linked to the website and its features (Sanchez-Franco, 2009). Although prior research would suggest that higher levels of overall satisfaction can be more easily attained in online settings (Sanchez-Franco, 2009), it is imperative for organizations to monitor consumer satisfaction with both the firm and its website, especially in the banking industry, where defection and loyalty are pressing issues (Aurier and N'Goala, 2010).

### 2.3 Model

The preliminary third-order construct, with the three dimensions forming the model used to measure online relationship quality, is shown in Figure 2.1.

Figure 2.1 - Preliminary online relationship quality model



### 2.4 Existing measurement scales

The aim of this paper is not to develop a completely new instrument, but rather to develop a more integrative scale for relationship quality that is adapted to the online banking context. With this in mind, whenever possible, existing scales for trust, commitment and satisfaction that have proven effective in an online context are identified and advocated, as discussed in the following paragraphs.

Three studies have developed scales to assess online trust: Bhattacharjee (2002), McKnight *et al.* (2002), and Chouk and Perrien (2005). Despite certain limitations, including unsatisfactory model fit (McKnight *et al.*, 2002), no follow-up request (Bhattacharjee, 2002), and unknown sampling method and non-representative respondent group (Chouk and Perrien, 2005), these scales were useful in developing the instrument for assessing the trust dimension of online relationship quality in the current study. Indeed, these scales measure trust with three facets, in keeping with our conceptualization in this study. Despite the shortcomings mentioned above, these studies have demonstrated methodological rigor in terms of validity and reliability and are often cited by other scholars. For these reasons, they served as the basis for the development of our scale.

To our knowledge, there has been no research specifically aimed at developing a scale for assessing commitment in an online setting. However, a scale developed by Kumar *et al.* (1994) was particularly useful in addressing the commitment dimension of relationship quality, even though their study was conducted in a traditional context. This scale measures commitment in a B2B context and was adapted from that of Allen and Meyer (1990), which was developed from an organizational psychology perspective and intended for evaluation of employee commitment rather than consumer commitment. One challenge is thus to adapt this scale to the B2C sector as well as to the Internet banking context.

Finally, the four instruments for assessment of online satisfaction examined for this study are the electronic commerce user-consumer satisfaction index (Cho and Park, 2001), the customer information satisfaction (CIS) scale (Wang *et al.*, 2001), the web customer satisfaction scale (McKinney *et al.*, 2002), and the website user satisfaction scale (Muylle *et al.*, 2004). These scales include rather large numbers of items (between 16 and 51) related to various website characteristics. Although they are useful for focusing on satisfaction, there are too many items for all to be incorporated in this

study, considering that we are measuring an integrative construct composed of other dimensions as well. In addition, these scales and their development have certain limitations, including lack of pre-testing (Cho and Park, 2001), use of exploratory factor analysis rather than confirmatory factor analysis (Wang *et al.*, 2001), and a sample composed entirely of students (McKinney *et al.*, 2002).

Overall, these scales can be used as a starting point but they have to be modified for purposes of this study (i.e., to measure relationship quality in e-banking). Other studies (e.g., Flavian, Guinaliu and Gurrea, 2006; Li *et al.*, 2006; Liang and Chen, 2009) have also examined trust, satisfaction and/or commitment in an online relationship marketing context without necessarily proposing a specific scale. As these scales measure other interesting aspects of the construct not addressed in other studies, they can nonetheless be useful in developing an instrument for online relationship quality.

## 2.5 Methodology

### 2.5.1 Development of the scale

Although there are a number of approaches to developing measurement instruments in the field of marketing (e.g., the C-OAR-SE method proposed by Rossiter, 2002), the approach put forward by Churchill (1979) remains a widely accepted general paradigm (Hardesty and Bearden, 2004). The current study adopted Churchill's suggestions regarding the steps in developing quality instruments.

Table 2.2 presents this multistage process and the techniques that were used to develop the final instrument for assessing the online relationship quality construct and demonstrate its validity and reliability. The steps used in this study to develop and validate the final instrument are further discussed below.

Table 2.2 - Stages of development and validation of the online relationship quality scale (Based on Churchill, 1979)

Stages	Techniques suggested for this study
Specification of the domain of the scale	<ul style="list-style-type: none"> <li>Define and delineate online relationship quality and its dimensions based on the literature and the results of a qualitative exploratory study.</li> </ul>
Item generation	<ul style="list-style-type: none"> <li>Generate a list of items derived from the literature.</li> <li>Reconcile, reformulate and, when necessary, create items suitable for the online banking context.</li> <li>Consult with a panel of experts (3 individuals).</li> </ul>
<b>PRE-TEST 1</b>	
Data collection	<ul style="list-style-type: none"> <li>Administer a paper-based questionnaire (46 students).</li> </ul>
Clarification of the measures	<ul style="list-style-type: none"> <li>Improve the instrument by clarifying wording and bringing precisions to certain items</li> </ul>
<b>PRE-TEST 2</b>	
Data collection	<ul style="list-style-type: none"> <li>Administer online questionnaire (197 online banking consumers — convenience sample).</li> </ul>
Improvement of the measures	<ul style="list-style-type: none"> <li>Perform exploratory factor analysis (EFA).</li> <li>Improve the instrument based on EFA findings.</li> <li>Consult with a panel of experts (7 individuals).</li> </ul>
<b>PRE-TEST 3</b>	
Data collection	<ul style="list-style-type: none"> <li>Administer online questionnaire (49 members of a consumer panel to simulate the conditions to be used for the final questionnaire).</li> </ul>
<b>FINAL STUDY</b>	
Data collection	<ul style="list-style-type: none"> <li>Administer online questionnaire (476 members of a consumer panel).</li> </ul>
Scale reliability	<ul style="list-style-type: none"> <li>Perform EFA and confirmatory factor analysis.</li> <li>Assess reliability.</li> </ul>
Scale validity	<ul style="list-style-type: none"> <li>Assess convergent validity.</li> <li>Assess discriminant validity.</li> <li>Assess predictive validity.</li> </ul>

### 2.5.2 Specification of the domain of the scale

During this stage, the dimensions of relationship quality in the context of e-commerce (online relationship quality) were identified and described through a review of the literature. As stated earlier, the dimensions of trust, commitment and satisfaction

were selected for this study. Furthermore, a preliminary exploratory investigation of relationship marketing in an online environment was conducted using qualitative research. More specifically, a cognitive mapping technique proposed by Cossette (2004) was used to better understand the development and maintenance of long-lasting successful relationships in online banking. By examining the cognitive maps of three different types of respondents (banking experts, online banking customers and academic experts), we were able to set out the scope of the subject matter (see: Brun, Durif and Ricard., 2014). This qualitative introspection concerning the banking sector allowed us to establish the variables that should be taken into consideration for the development of enduring long-lasting relationships online; among other things, concepts related to trust and commitment were identified, but more prominently, the importance of satisfaction was strongly demonstrated.

### 2.5.3 Item generation

To ensure that the variables were well represented by the questionnaire items, we examined the literature concerning the development of scales for the identified dimensions of online relationship quality (trust, satisfaction and commitment), particularly those instruments that have been validated in further studies.

The items for the dimension of trust were primarily derived from the scales developed by Bhattacharjee (2002), McKnight *et al.* (2002), and Chouk and Perrien (2005). The items for the satisfaction dimension were based on the scales developed by Cho and Park (2001), McKinney *et al.* (2002), Muylle *et al.* (2004) and Wang *et al.* (2001). Finally, the items for the commitment dimension were derived from the scales used in studies by Bansal, Irving and Taylor (2004), Cater and Zabkar (2009), and Gruen *et al.* (2000) which were in turn adapted from Allen and Meyer (1990) and Kumar *et al.* (1994). When necessary, items were created, reconciled, reformulated and adapted to the online banking context to arrive at a quality scale. Furthermore, we

included items regarding the website as well as the financial institution (e.g., trust in the website and trust in the financial institution). When a customer develops a relationship with a website, this relationship cannot be dissociated from other established connections, including those he or she has developed with the brand or the institution (in this case, the bank), because they are all a part of a complex relational system (Boulaire *et al.*, 2004). For example, trust in the online service may be influenced by other interactions or experiences with the organization, especially if that organization offers both offline and online services (Rafiq *et al.*, 2012). Consequently, we believed that to fully capture the strength of the online relationship in all of its complexity, we needed to measure both facets when examining the customer's level of trust, satisfaction and commitment. Incorporating items relating to both the website and the institution is a contribution of this paper, as previous studies have examined only one aspect or the other.

To verify the content, format and duration of the questionnaire, it was reviewed by one e-commerce and two relationship marketing professionals who are experts in their respective fields. Among other concerns, the experts were asked whether they noticed any ambiguity in the items and, if so, they were asked to recommend changes (DeVellis, 1991). Another advantage of consulting experts at this stage is that they can detect whether there are gaps in the questionnaire or whether the concept is thoroughly covered, making it possible to improve the content validity of the scale (DeVellis, 1991), as discussed later in this paper.

The preliminary version of the questionnaire consisted of 33 items (using 7-point Likert scales), including 12 items for trust, 10 for satisfaction and 11 for commitment<sup>11</sup>. The initial number of items was relatively small, but this is appropriate considering that the three dimensions under study have already been the subject of

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<sup>11</sup> Voir l'appendice B qui présente un tableau indiquant le nombre d'éléments retenus à chaque étape du processus du développement de l'échelle de mesure de la qualité de la relation en ligne.

empirical studies. Analysis and comparison of the existing scales made it possible to identify the key items for inclusion in the online relationship quality scale.

#### 2.5.4 Pre-test 1: Data collection and clarification of the measures

An initial pre-test of the paper-based questionnaire was conducted with the primary objective of assessing the clarity of the items. To do so, we used a convenience sample of 46 undergraduate students who do business with an online financial institution. Students usually have a fairly high level of experience as consumers in the electronic marketplace and share similar characteristics with online users in general (Palvia, 2009). A few minor modifications were made to the questionnaire, mostly regarding wording and precision of items.

#### 2.5.5 Pre-test 2: Data collection and improvement of the measures

A second pre-test using an electronic format of the questionnaire was conducted with a convenience sample of 197 online banking customers. Of the participants, 53% are women and 47% men, most are between 25 and 34 years old (62%), and nearly a third have a gross annual personal income between \$50,000 and \$74,999. On average, the participants have used the financial institution's website for 5.86 years, and made 12.55 site visits per month and 10.11 transactions per month.

A web survey was used to approximate the conditions to be used for the final data collection. The data thus collected was analyzed by exploratory factor analysis (EFA) using SPSS 17.0 to verify the factor stability of the scale, and further refine and improve it.

The final version of the scale was submitted to a second panel of seven experts including four relationship marketing professors, two e-commerce professors and one specialist in questionnaire design. The panel of experts confirmed the modified

instrument and recommended only a few minor changes to improve comprehension (slight modification of the instructions, reformulation of a few items and some linguistic corrections). At this stage, the scale includes 27 items (11 for the trust, 9 for commitment and 7 for satisfaction).

#### 2.5.6 Pre-test 3: Data collection

Before distributing the questionnaire on a large scale, a third and final pre-test was conducted under conditions that most closely approximated the context the final study (web survey), with 49 members of one of the largest consumer panels in Canada. At the time of data collection, there were 353,601 panelists enrolled with the firm. The results of this last pre-test led to a few additional changes, mainly related to adding “really” or “very” to the responses for some questions to help achieve greater variance (Perry, 1996).

#### 2.5.7 Final study: Scale validation and final assessment of the latent structure

The final data collection was conducted using the same Canadian consumer panel used for the third pre-test, but with a new group of respondents. Invitations were sent to 4,302 prospective panelists. A follow-up email was also sent. In total, 878 opened the questionnaire; of these, 280 were excluded based on responses to the two screening questions<sup>12</sup> and 517 completed the questionnaire. Ultimately, 476 questionnaires were included in the study. Table 2.3 provides a description of the final sample.

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<sup>12</sup> The two screening questions are: 1) Do you work for a financial institution? and 2) In the last year, have you carried out banking transactions on the Internet?

Table 2.3 - Description of the final sample

Variable	Categories	Frequency (%)
<b>N</b>		476
<b>Sex</b>	Male	276 (58.0) <sup>x</sup>
	Female	200 (42.0)
		MV=0
<b>Age<sup>13</sup></b>	18 - 24 years of age	52 (10.9)
	25 - 34 years of age	67 (14.1)
	35 - 44 years of age	74 (15.5)
	45 - 54 years of age	117 (24.6) <sup>y</sup>
	55 - 64 years of age	85 (17.9)
	65 - 74 years of age	64 (13.4)
	75 years of age or older	17 (3.6)
		MV=0
<b>Level of education</b>	Elementary	2 (0.4)
	High school	91 (19.2)
	College	157 (33.1) <sup>y</sup>
	University (certificates and diplomas)	45 (9.5)
	University Bachelor	135 (28.4)
	University Master	36 (7.6)
	University Doctorate	9 (1.9)
		MV=1
<b>Total household income before taxes</b>	\$19,999 or less	36 (8.7)
	\$20,000 – 39,999	67 (16.1)
	\$40,000 – 59,999	104 (25.0)
	\$60,000 – 79,999	59 (14.2) <sup>y</sup>
	\$80,000 – 99,999	59 (14.2)
	\$100,000 or more	91 (19.1)
		MV=60
<b>Number of years with the financial institution (in years)</b>		20.66 (13.41)
		MV=0
<b>Number of years carrying out transactions on the Financial institution's website (in years)</b>		5.90 (3.57)
		MV=18
<b>Average number of visits per month on the financial institution's website</b>		13.85 (11.34)
		MV=14
<b>Average duration of a visit on the financial institution's website (in minutes)</b>		8.30 (5.49)
		MV=19
<b>Average number of transactions per month</b>		10.70 (10.11)
		MV=28
<b>Average number of hours per week using Internet</b>		20.10 (14.68)
		MV=30

MV = Missing values ; <sup>x</sup>=Mode ; <sup>y</sup>=Median

<sup>13</sup>There is no missing value because respondents were forced to provide an answer in order to continue to respond to the survey. Another open question on age (year of birth) was asked at the end of the questionnaire: mean = 47.86, SD = 15.89; MV = 6.

The sample was randomly divided into two pools, following the example of other researchers (e.g., Cavusgil and Zou, 1994; Sin *et al.*, 2005), in order to first conduct an EFA and then a confirmatory factor analysis (CFA; using the EQS 6.1 software for structural equation modeling; Bentler, 2006). The results are summarized in Table 2.4.

Table 2.4 - Final factorial structure

CONSTRUCTS	Factor loadings EFA (n=239)/ CFA (n=237)	AVE (CFA)	Alphas (S1)/ Comp. rel. (S2)
<b>FACTOR 1: Trust</b>		<b>0.66</b>	<b>0.94/0.95</b>
This financial institution is really competent in its field	0.75/0.84		
I can count on this financial institution to perform my transactions carried out on its Website in a timely manner	0.69/0.73		
I can count on this financial institution to ensure that my transactions carried out on its Website are without error	0.71/0.81		
I know what to expect from this financial institution	0.68/0.84		
This financial institution keeps its promises and commitments	0.74/0.80		
I think that the information presented on the Website is reliable	0.74/0.88		
I can count on this financial institution to be honest with me	0.77/0.89		
The service promised on the Website always corresponds to the service delivered	0.71/0.91		
<i>This financial institution will do what it takes to make sure that I am satisfied with my experience on its Website</i>	0.44*		
When having problems, I expect that this financial institution will make every efforts to solve them	0.63/0.70		
This Website represents an organization that keeps my best interests in mind	0.48/0.70		

*In italic, the items eliminated through the development stages:*

\* items eliminated based on EFA

CONSTRUCTS	Factor loadings EFA (n=239)/ CFA (n=237)	AVE (CFA)	Alphas (S1)/ Comp. rel. (S2)
<b><i>FACTOR 2: Satisfaction</i></b>		<b>0.73</b>	<b>0.93 /0.91</b>
I am very satisfied with the ease of use of the Website	0.84/0.89		
I am very satisfied with the information provided by the Website	0.76/0.85		
<i>I am very satisfied with the personalization offered by the Website</i>	<i>0.68/0.57**</i>		
My experience with the Website is very satisfactory	0.80/0.92		
I am very satisfied with the design of the Website	0.63/0.74		
<i>I am very satisfied with the support offered by this financial institution in case of problems</i>	<i>0.36*</i>		
<i>I am very satisfied with my relationship with this financial institution</i>	<i>0.42*</i>		
<b><i>FACTOR 3: Affective commitment</i></b>		<b>0.87</b>	<b>0.95 /0.93</b>
<i>I really like this financial institution's Website</i>	<i>0.38*</i>		
I am very attached to this financial institution	0.62/0.93		
I feel a strong sense of belonging to this financial institution	0.68/0.94		
<b><i>FACTOR 4: Calculative commitment</i></b>		<b>0.53</b>	<b>0.81 /0.77</b>
It would be very difficult for me to stop using this financial institution's Website	0.57/0.83		
<i>I have too few alternatives to consider leaving this financial institution</i>	<i>0.61/0.54**</i>		
The management of my personal finances would be disrupted if I decided to stop using this financial institution's Website	0.81/0.71		
I think that the cost in time, money and effort to switch to another financial institution is high	0.84/0.63		
<b><i>FACTOR 5: Normative commitment</i></b>		<b>0.78</b>	<b>0.88 /0.87</b>
I feel an obligation to use this financial institution's Website when I carry out online banking transactions	0.81/0.90		
I feel an obligation to maintain a relationship with this financial institution	0.80/0.86		

*In italic, the items eliminated through the development stages:*

*\* items eliminated based on EFA*

*\*\* items eliminated based on CFA*

## 2.6 Research findings

The EFA identifies trust as a one-dimensional construct. Some authors (e.g., Bhattacharjee, 2002) have shown that better fit indices are obtained for trust with one dimension than with three<sup>14</sup>. Satisfaction and commitment show the expected structure, with the identification of one dimension and three dimensions, respectively. Based on the EFA results, four items with factor loadings below 0.5 were removed from the scale. An additional two items were removed based on the CFA results, as only items with factor loadings above 0.7 were retained (Fornell and Larcker, 1981), with the exception of one item with a factor loading above 0.6 (*The cost in time, money and effort to switch to another financial institution is high*), which was retained because it provides a good representation of calculative commitment.

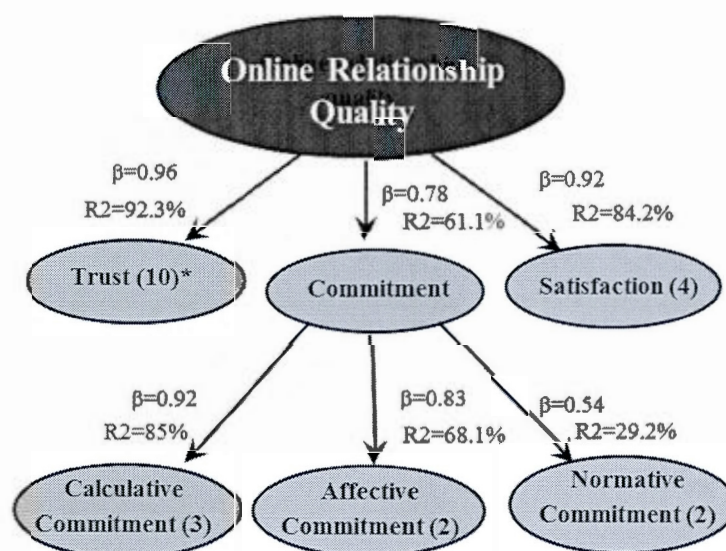
The results of the CFA for the final online relationship quality model — which includes 21 items (10 items for trust, 7 items for commitment, and 4 items for satisfaction) — suggest a good fit of this third-order construct model to the data (Figure 2.2). The  $\chi^2$  value is 342.32 with 183 degrees of freedom. However, the likelihood ratio chi-square statistic is known to be sensitive to the sample size (Byrne, 2006), thus the relative chi-square statistic ( $\chi^2/\text{df}$ ) is increasingly used as a measure of fit. The value of  $\chi^2/\text{df}$  in this study is 1.87; values below 2.5 are considered an indication of good fit (Bollen, 1989). The NNFI of 0.97 is above the 0.90 threshold recommended by Kline (2005). The CFI of 0.98 also indicates a good fit, as values above 0.95 are recommended (Byrne, 2006). The root mean square error of approximation (RMSEA) is an indicator of how well the model would fit the population covariance matrix if it

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<sup>14</sup> As Bhattacharjee (2002), we believe that although 'trust' appears not to comprise three distinct dimensions, this one-dimensional construct derived from our findings is nonetheless well represented by the three facets of competence, integrity and benevolence (See Table 2.4, Factor 1: Trust: The first 4 items are representative of *competence*, the next 4 of *integrity* and the last 3 of *benevolence*. Other research, the object of which was not to develop a scale, also considered or found 'trust' to be one-dimensional albeit comprising these three facets (e.g. Pavlou, 2003).

were available; the value of 0.06 (90% confidence interval of 0.056, 0.078) obtained for this model indicates a reasonable fit.

Figure 2.2- Final online relationship quality model



\* In parenthesis are the numbers of items retained

### 2.6.1 The reliability and validity of the scale

The results show excellent reliability, with Cronbach's alpha values for Sample 1 between 0.81 (for calculative commitment) and 0.95 (for affective commitment) and with composite reliability statistics (Jöreskog's rho) for Sample 2 between 0.77 (for calculative commitment) and 0.95 (for trust). All of the values are above the

recommended threshold of 0.70 (Fornell and Larcker, 1981; Nunnally, 1978), demonstrating that the online relationship quality scale is reliable.

Four types of validity were examined: content validity, convergent validity, discriminant validity and predictive validity.

Content validity examines whether the items in the scale fully capture the true nature of the construct (Bollen, 1989; Gefen, 2002). This type of validity is assured by conducting a comprehensive literature review (Casalo *et al.*, 2007, 2008; Gefen, 2002) and confirmed by consulting a panel of experts. In this study, experts were consulted twice during the process: once in the first stage of generating items and again after the second pre-test.

As evidence of convergent validity, all items have factor loadings above 0.70 (Fornell and Larcker, 1981), with the exception of one item for calculative commitment which has been retained (see explanation in the previous section, *Final study: scale validation and final assessment of the latent structure*). In addition, the inherent indices for average variance extracted range from 0.53 (calculated commitment) to 0.87 (affective commitment), thus all are above the 0.50 threshold, as recommended by Fornell and Larcker (1981).

Discriminant validity is also confirmed, as none of the squared correlations (off-diagonal values) are greater than the AVE values on the diagonal (Fornell and Larcker, 1981), with the exception of satisfaction and trust (Table 2.5)<sup>15</sup>. This lack of discrimination between satisfaction and trust has also been shown by earlier research conducted in traditional contexts (e.g., Arcand *et al.*, 2010; Vesel and Zabkar, 2010). Some studies conducted in online settings have also shown high levels of correlation between satisfaction and trust (e.g., Chung and Shin, 2010; Rexha *et al.*, 2003). As

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<sup>15</sup> Voir l'appendice C pour la matrice de corrélation

mentioned above, De Wulf, *et al.* (2001) explains that consumers have difficulty distinguishing between the three dimensions of relationship quality and therefore often cognitively group them together. It is thus likely that a satisfying relationship with an online retailer shares certain similarities with a relationship of trust (Arcand *et al.*, 2010). Consequently, it was pertinent to verify whether a hybrid construct combining these two dimensions would be preferable to the preliminary model; however, the goodness-of-fit indices for this alternative model are not as good as for the original model.<sup>16</sup> The initial structure, in which a distinction is made between satisfaction and trust, is thus retained.

Table 2.5 - Discriminant validity of the constructs\*

	1	2	3	4	5
Trust (1)	0.66				
Satisfaction (2)	<b>0.77</b>	0.73			
Affective commitment (3)	0.39	0.30	0.87		
Calculative commitment (4)	0.09	0.08	0.16	0.53	
Normative commitment (5)	0.07	0.06	0.15	0.44	0.78

\*Average variance extracted on-diagonal and squared correlations among constructs off-diagonal

### 2.6.2 Alternative models

Additional analyses concerning alternative models were performed to verify the relevance of the proposed measurement scale. In addition to the three factors included in the original model, it is possible that other dimensions should be integrated into the concept of online relationship quality. Theron and Terblanche (2010), in their meta-analysis of relationship marketing in the banking industry, also identify communication as a fourth important construct examined in the literature. With regard to relationship

<sup>16</sup>  $\chi^2 = 396.60$ ;  $df = 184$ ;  $\chi^2/df = 2.16$ ; RMSEA = 0.07; CFI = 0.97; NNFI = 0.96.

quality in particular, Ndubisi *et al.* (2007) also includes communication as one of the important dimensions in a banking context. Similarly, Keating *et al.* (2003) incorporate communication in their study in an online retail setting. Indeed, it would seem that in an electronic environment, communication would be of even greater importance due to its interactive nature. A first alternative model (No. 1) including communication as the fourth dimension was also tested, but it does not result in satisfactory goodness-of-fit indices.<sup>17</sup> In addition, alternative model No. 2, in which trust is measured with three second-order dimensions (as in the preliminary model of Figure 2.1), was tested, but the resulting goodness-of-fit indices are not as good as those of the original model.<sup>18</sup> These results may be explained by the lack of discrimination among the three dimensions of trust in this study. Thus, the most successful construct for online relationship quality includes the three dimensions of satisfaction, commitment and trust, where commitment is itself composed of three dimensions.

Finally, predictive validity was assessed by examining the impact of online relationship quality on intentions, as measured by two items (*intention to continue the relationship* and *intention to continue using the website*). The results show that online relationship quality has a significant positive impact ( $\gamma = 0.66$ ) on intentions and explains 43.6% of their variance.

## 2.7 Discussion and Conclusion

In the last few decades, relationship marketing, which seeks to develop privileged relations with customers, has become established as a major marketing trend (Bonnemaizon *et al.*, 2007). At the same time, technological advances such as the Internet have brought fundamental changes to how firms, including financial

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<sup>17</sup>  $\chi^2 = 695.67$ ;  $df = 268$ ;  $\chi^2/df = 2.60$ ; RMSEA = 0.09; CFI = 0.95; NNFI = 0.94 (4-item scale).

<sup>18</sup>  $\chi^2 = 385.31$ ;  $df = 178$ ;  $\chi^2/df = 2.16$ ; RMSEA = 0.08; CFI = 0.97; NNFI = 0.96.

institutions, interact with their customers (Flavian, Guinaliu and Torres, 2006). Consequently, a better understanding of relationship marketing in an online environment is needed (Hong and Wang, 2009), more specifically regarding the metaconstruct of relationship quality (Athanasopoulou, 2009). As there is presently no reliable and valid measure of online relationship quality in the literature, this paper proposes a 21-item scale with three dimensions (trust, commitment and satisfaction) and tests it using the approach put forward by Churchill (1979).

This new scale for online relationship quality makes several theoretical contributions. First, this study confirms that, in an online context, the same dimensions traditionally associated with relationship quality remain important, but they must be adapted to the web environment. More precisely, this study shows that online relationship quality is an integrative construct with three key dimensions: trust, commitment and satisfaction. In addition, the creation of a measure to assess commitment in the context of the Internet is an innovative aspect of this scale. Furthermore, the final third-order construct for online relationship quality makes it possible to confirm that commitment in the Internet context is in turn three-dimensional (affective, calculative and normative commitment), as previously demonstrated in traditional, offline settings (e.g., Bansal, Irving and Taylor, 2004; Gruen *et al.*, 2000). Although at the outset a multidimensional structure for the trust dimension was also considered, the results show that it is a one-dimensional construct with three facets (competence, benevolence and integrity), which supports the trust scale developed by Bhattacharjee (2002). Another important contribution is the fact that the scale incorporates items regarding both the website and the financial institution, while other studies focus on only one of these aspects.

This new scale to measure online relationship quality also provides a self-assessment tool that marketing professionals in the financial industry can use to measure the relational levels of their Internet consumers. It should help managers

segment and identify customers based on the strength of their relationship with the bank in order to target strategies and actions more appropriately and better allocate resources. In addition, using the scale should help firms identify areas of weakness in order to modify and improve their online strategies. Furthermore, this study demonstrates that of the three dimensions, online service providers in the banking industry should focus on trust to foster higher levels of relationship quality among their customers ( $R^2$  of 92.3%, versus 84.2% for satisfaction and 61.1% for commitment).

One of the limitations of this study is the lack of discrimination between satisfaction and trust, even though this has also been the case for other studies (e.g., Arcand *et al.*, 2010; Vesel and Zabkar, 2010). Furthermore, the scale is validated in only one sector, online banking. Before generalizing its applicability to other sectors, it should be tested and replicated in other contexts (e.g., insurance). This new scale could also be used in empirical studies to help identify the antecedents and consequences of online relationship quality. In short, by developing a scale to measure a global integrative construct of online relationship quality, this study should serve as a springboard for further research in a sector where long-term relationships with customers are of paramount importance.

### CHAPITRE III

#### ONLINE RELATIONSHIP QUALITY: TESTING AN INTEGRATIVE AND COMPREHENSIVE MODEL IN THE BANKING INDUSTRY<sup>19</sup>

Le troisième article<sup>20</sup> a été coécrit en anglais avec Lova Rajaobelina, professeur à l'Université du Québec à Montréal et Line Ricard, directrice de thèse et professeure à l'Université du Québec à Montréal. Il sera soumis pour publication dans le *Journal of Service Research (JSR)*. Le résumé de l'article exigé par la revue est présenté au tableau 3.1.

Tableau 3.1 - Résumé de l'article 3

**Abstract:** Relationship quality, an established metaconstruct derived from traditional relationship marketing literature, can be adapted for use by service providers to assess and monitor the strength of relational ties developed with online consumers. In this paper, we examine *online relationship quality* as a multidimensional, integrative construct comprising trust, commitment and satisfaction. We also investigate important antecedents of the construct identified in traditional relationship marketing and e-commerce literature (classified respectively under '*relationship characteristics*' and '*website characteristics*'). A Web-based questionnaire is administered to 476 online banking users, members of a large consumer panel. Findings demonstrate that website characteristics (in order of importance: *ease of use*, *website design*, *information quality* and *security/privacy*) are especially important for fostering online relationship quality in the banking sector. We also examine the moderating effect of *gender* and *age*, while highlighting telling differences (greater impact of certain antecedents on online relationship quality) between the various groups. These include greater impact of *perceived relationship benefits* for men and Generation Y, *communication* for women, *ease of use* for women and *security/privacy* for Baby Boomer. Online relationship quality is a meaningful tool for practitioners, enabling them to evaluate the success of an organization's relationship-based efforts and identify areas in need of improvement.

<sup>19</sup> Le contenu et la présentation des références dans ce chapitre répondent aux exigences de la revue *Journal of Service Research*.

<sup>20</sup> Cet article repose sur la même base de données que l'article 2 (chapitre II). Ainsi, certaines similitudes pourraient exister entre les deux articles dans la présentation de la méthodologie et des variables clés.

### 3.1 Introduction

The transition to service-based economies figures as one of the key factors having contributed handsomely to rendering relationship marketing of central importance in marketing strategy and literature (Gummesson 2002; Palmatier 2008). This reflects a business world reality in which interaction and privileged, long term relationships between service providers and their customer base are paramount. Today, it would appear that surging growth in Internet use by businesses and consumers has altered the very principles of relationship marketing, with further deep-rooted change anticipated going forward. Nonetheless, knowledge in the field needs to be enhanced and expanded (Ching and Ellis 2006; Das 2009; Kearns and Hair 2008). In practical terms, although growing numbers of marketing professionals recognize the importance of e-relationships, they could undoubtedly more effectively exploit the potential inherent in the development of online relationships with consumers (Notebaert, Assadi, and Attuel-Mendes 2008). For academics, “the nature of online relationships needs further studying in order to create an established framework for future research in this very complex field” (Athanasopoulou 2009, p. 604).

More specifically, according to Hong and Wang (2009), researchers need to revisit the definitions and conceptualizations of relational constructs previously identified as important to address changing customer relationships in a technological context. Accordingly, a number of studies examine how the concepts and theoretical frameworks of *traditional* relationship marketing (i.e. unrelated to either Web- or e-based commerce) can be applied to virtual B2C marketplaces. *Relationship quality*, a measure of the overall strength or closeness of a relationship (De Wulf, Odekerken-Schroder and Lacobucci 2001; Palmatier et al. 2006) and an established metaconstruct derived from traditional relationship marketing has begun to attract the attention of academics involved in the study of e-commerce. In traditional literature, satisfaction, trust and commitment form the basis of academic consensus on the dimensions of

relationship quality (Hennig-Thurau, Gwinner, and Gremler 2002; Palmatier et al. 2007). Walsh et al. (2010), who seek to identify similarities and differences in relationship quality in online and offline environments, demonstrate that the metaconstruct and the three aforementioned dimensions are of equal importance in an e-services environment.

There is, however, little empirical and theoretical understanding of the factors which contribute to the development and preservation of long term online relationships. Further research is therefore warranted (Eastlick, Lotz, and Warrington 2006; Walsh et al. 2010), especially in the light of apparent gaps in existing literature respecting the antecedents of online relationship quality. While a limited number of studies have examined traditional relationship marketing antecedents in electronic environments (e.g. Lang and Colgate 2003; Liang, Chen, and Wang 2008; Rafiq, Fulford, and Lu 2012), these studies neglect to include new electronic-based variables such as website design and security. The absence of the latter necessarily limits our understanding of the concept given their undeniable importance in an online environment. On the other hand, authors such as Bauer, Grether, and Leach (2002) and Chung and Shin (2010) do include electronic-based variables, but exclude factors often examined in a traditional relationship marketing environment and of likely relevance in a Web-based context (e.g. relationship benefits). In choosing not to examine variables applicable to both traditional and online perspectives, researchers may unwittingly be precluding an understanding of online relationship quality in all its complexity, not to mention their ability to make sound recommendations to practitioners.

Furthermore, studies examining the moderating role of consumer characteristics in relationship marketing literature are not commonplace (Athanasopoulou 2009; De Wulf, Odekerken-Schroder, and Lacobucci 2001). Research into perceptions of Web-based consumer relationships with organizations would benefit tremendously from an investigation of various demographic components

such as age, gender and cultural differences (Kearns and Hair 2008). E-commerce studies to date already point to differences from one customer segment to the next. For example, the determinants of online trust differ for younger and older customer cohorts (Obal and Kunz 2013). In online environments, relationship-based strategies might therefore need to be tailored to specific target markets.

It turns out that additional research is required to examine the key factors and consumer characteristics to be considered when developing B2C relationships in an online environment. Accordingly, the object of this paper is twofold:

- Examine the key antecedents of online relationship quality (derived from both traditional and e-commerce contexts);
- Investigate the moderating effect of gender and age.

From a theoretical point of view, this research is intended to enhance learning in the fields of relationship marketing and e-commerce by integrating knowledge derived from each and testing a comprehensive, global model of online relationship quality. The study will also prove of interest to service providers, enabling them to target those constructs which are crucial for fostering online relationship quality and to understand, in greater depth, the factors underpinning the development of win-win, online relationships.

In our review of topical literature, we introduce online relationship quality, examine its various dimensions and identify antecedents (from both electronic and non-electronic environments) investigated in research to date. We then present our methodology, key findings and a discussion of these findings, followed by study conclusions, including limitations and possible directions for future research.

### 3.2 Theoretical background

Relationship marketing, which strives to develop lasting relationships with customers, is currently undergoing change to adapt to the ever expanding context of e-commerce. Many authors have defined the construct<sup>21</sup> in the traditional context but have failed to agree a consensual definition (Agariya and Singh 2011; Harker 1999; Theron and Terblanche 2010). Few, however, have attempted to define e-relationship marketing which Bai, Hu, and Jang (2006, p. 35) term as “a strategic marketing practice of establishing, maintaining, enhancing, and commercializing networked customer relationships through promise fulfilment communicated or implemented over certain electronic channels such as the Internet.”

Opportunities for developing and maintaining lasting, personalized relationships with customers in a Web-based environment (Berry 2002) are countless. “E-relationships have specific qualities that spawn new markets, new management modes, and new purchasing and consumption behaviour” (Gummesson 2002, p. 50). Internet-based interactivity and connectivity make it possible for stakeholders to exchange information at any time, regardless of geographical location (Ching and Ellis 2006). Moreover, given the possibility of obtaining information about recent customer website visits, online businesses can customize the online experience and present products tailored to each individual consumer (Colgate and Smith 2005). Many researchers and marketing professionals agree that the use of the Internet and

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<sup>21</sup> A distinction should be made between relationship marketing and customer relationship management (CRM), erroneously employed interchangeably (Agariya and Singh 2011; Palmatier 2008; Das 2009), even in technological contexts. CRM is defined as “the practice of analysing and utilizing marketing databases and leveraging communication technologies to determine corporate practices and methods that will maximize the lifetime value of each individual customer” (Verhoef et al. 2010, p. 122). Advances in databases and data mining make it possible to use available information to identify and develop relationships with consumers (Schoenbachler and Gordon 2002). In short, CRM is more a tool or platform used to manage relationships. “If relationship marketing is the science or physics of relationships, then customer relationship management represents its application or engineering (p. 9)” (Palmatier 2008).

incorporation of the latter into relationship marketing strategy can generate competitive advantage (Allan and Chudry 2000; Duncan 2000; El Fidha and Charki 2008; Schoenbachler and Gordon 2002). Businesses must then be poised to assess the scope of the relational bonds they forge with their customers. Developed to do just that, the concept of relationship quality has begun to attract the attention of ever increasing numbers of academics in the field.

### 3.2.1 Online relationship quality

Relationship quality is “an overall assessment of the strength of a relationship, conceptualized as a composite or multidimensional construct capturing the different but related facets of a relationship.” (Palmatier et al. 2006, p. 138) In an electronic environment, we believe that these facets must take into account both online and offline perspectives. Indeed, consumer relational systems are complex (Boulaire et al., 2004) since relationships developed with businesses and their websites are inextricably intertwined (Li et al., 2006). For the purpose of this paper, online relationship quality therefore represents a metaconstruct which measures the overall strength of the relationship with the online merchant and takes into account both the relationship developed with the company and that developed through the latter’s website.

As the quality of a relationship determines its success or failure (Athanasopoulou 2009), by evaluating the key dimensions of the construct, one can assess the appropriateness of the relationship (Ndubisi et al. 2012) and implement strategies best suited to the circumstances. Studies focusing on relationship quality in a traditional context are fairly numerous. In the literature review of sixty-four studies on relationship quality by Athanasopoulou (2009), the author identifies customer trust, commitment and satisfaction as the three key variables most often examined in a traditional context. While research in the field is less frequently conducted in an electronic setting (Keating et al. 2011, Walsh et al. 2010), online relationship quality

has begun to attract the attention of an ever increasing number of academics. For example, Chung and Shin (2010), Tsao and Hsieh (2012) and Walsh et al. (2010) validate the significance of the same three key dimensions in an e-commerce environment. For the purpose of this study, we therefore draw on the dominant conceptualization of relationship quality based on trust, commitment and satisfaction. While some authors treat and test dimensions separately in their models (e.g. Chung and Shin 2010; Walsh et al. 2010), we have chosen to draw on the works of De Wulf, Odekerken-Schroder and Lacobucci (2001) and measure the metaconstruct using a global, integrative approach. More specifically, given that the dimensions of relationship quality are deemed to be interrelated (Hennig-Thurau, Gwinner, and Gremler 2002; Palmatier, 2008) and that consumers often have a hard time distinguishing between them (De Wulf, Odekerken-Schroder, and Lacobucci 2001), we believe that online relationship quality should be considered as a multidimensional, aggregated construct and tested accordingly by researchers.

### 3.2.2 Dimensions of online relationship quality

The three dimensions of online relationship quality, namely trust, commitment and satisfaction are further discussed in the following sections.

#### 3.2.2.1 Trust

Trust, a dimension of central importance in traditional relationship marketing literature, is viewed as substantiating the belief that the other party will honour all commitments and promises (Mohr and Spekman 1994) and adopt behaviour which generates a positive outcome (Anderson and Narus 1990; Gruen 1995). Trust therefore portends the formulation of appropriate favourable expectations (Gefen 2002). Academics and practitioners have tended to focus attention on the construct in an electronic environment (Beldad, de Jong and Steehouder 2010). Pavlou (2003)

describes online trust as “the belief that allows consumers to willingly become vulnerable to Web retailers after having taken the retailers' characteristics into consideration (p. 106)”. While trust in an Web-based context is not fundamentally different from trust in a traditional context (Urban et al. 2009), several challenges have been reported with respect to Web anonymity (Ching and Ellis 2006), enhanced uncertainty in a Web-based environment (Pavlou 2003) and issues of online security (Nusair and Kandampully 2008). For these reasons, it would appear even more imperative to focus on trust when seeking to develop e-relationships.

Given the complexity of the construct of trust, it has often been conceptualized as comprising three elements: 1) *competence* (or ability) as the latter relates to beliefs respecting the skills and knowledge required to perform the expected behaviour; 2) *integrity* as the latter relates to beliefs that certain rules of conduct will be followed and obligations or promises met; and, 3) *benevolence* as the latter relates to beliefs that partners value the interests and wellbeing of others and intend to do good (Gefen 2002; Bhattacharjee 2002). Examples of how these may be applied in an electronic context include as follows: For *competence*, efficient, timely, accurate execution of Web-based transactions (Chouk and Perrien 2005; Flavian, Guinaliu, and Torres 2005); For *integrity*, reliable, accurate Web-based information (Chouk and Perrien 2005; Toufaily et al. 2010); For *benevolence*, problems appropriately resolved and efforts devoted to ensure a satisfying online experience (Brun, Rajaobelina, and Ricard 2014). Although a multidimensional structure is favoured in some studies (e.g. Flavian and Guinaliu 2006; Gefen 2002), this study considers trust as a unidimensional construct with three inherent facets (competence, integrity and benevolence), an interpretation supported by Bhattacharjee (2002) and Bart et al. (2005). More specifically, although these three facets may be conceptually different, they have been shown to be empirically inseparable (Bhattacharjee 2002).

### 3.2.2.2 Commitment

Commitment, also deeply rooted in relationship marketing literature, refers to “partners’ desire to maintain valued relationships and thus their relational motivation toward partners (p. 22)” (Palmatier 2008). Commitment indicates a psychological attachment to a service provider (Liang and Chen 2009), which ensures relationship continuity over time (Chung and Shin 2010; Hennig-Thurau, Gwinner, and Gremler 2002; Morgan and Hunt 1994) since the consumer is motivated to devote efforts as required to maintain and solidify the bonds forged (Bauer, Grether, and Leach 2002; Morgan and Hunt 1994; Theron and Terblanche 2010). While commitment has been extensively researched in a traditional context, it has been investigated far less frequently in research centring on an online environment. Chung and Shin (2010) believe the dimension to be of equal importance in both contexts and should therefore not be neglected. In fact, the anonymity and social distance experienced when using the Internet as a transactional medium make customers feel more comfortable about abandoning their loyalty (Ching and Ellis 2006). Hence a powerful sense of commitment is key for developing and maintaining an e-relationship.

In traditional relationship marketing literature, commitment is often conceptualized as a multidimensional construct comprising three components, namely *affective* commitment, *calculative* or continuance commitment, and *normative* commitment (e.g. Bansal, Irving, and Taylor 2004; Cater and Zabkar 2009; Gruen, Summers, and Acito 2000; Herscovitch and Meyer 2002). *Affective* commitment implies identifying with and liking an organization (and the organization’s website) (Fullerton 2003; Cater and Zakbar 2009; Meyer and Herscovitch 2001), whereas *calculative* commitment is more a dependency-based attachment linked to the cost of switching providers or lack of alternatives (Fullerton 2003). In the case of the latter, a consumer may, for example, feel that he or she would be incurring a loss were he or she to cease using a website or switch to another provider given the time and energy

spent on learning how to use and navigate a given site (Brun, Rajaobelina, and Ricard 2014). *Normative* commitment stems more from feelings of obligation (Herscovitch and Meyer 2002). A consumer may indeed feel that he or she has to pursue the relationship or continue using an organization's website for reasons of moral accountability (Brun, Rajaobelina, and Ricard 2014; Vesel and Zabkar 2010). In a nutshell, and consistent with the findings of Allen and Meyer (1990), the three dimensions relate to different psychological states: 1) *affective* commitment infers a 'want' to engage; 2) *calculative* commitment infers a 'need' to engage; and, 3) *normative* commitment infers an 'obligation' to engage. Based on prior findings, commitment in the study at hand will be conceptualized as a second-order, multidimensional construct.

### 3.2.2.3 Satisfaction

Satisfaction has proven an important construct in both online and offline marketing research. Anderson and Srinivasan (2003) define online satisfaction as "the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm" (p. 125). Thus, satisfaction involves an ongoing assessment of the overall consumption experience (Nusair and Kandampully 2008) and can be termed as 'backward looking' as it examines consumer appreciation to date (Vesel and Zabkar 2010). Hence, in this study, we choose not to focus on encounter-specific evaluations, rather on consumer satisfaction in the context of the overall online experience. To compensate for the lack of physical proximity in an online environment (McKinney, Yoon, and Zahedi 2002), consumer satisfaction is often linked to a given website and the features of the latter (Bansal, McDougall, Dikolli, and Sedatole 2004; Sanchez-Franco 2009).

To address gaps in existing literature, it would be beneficial to conduct additional research into the antecedents of online relationship quality (Walsh et al.

2010). In the following sections, we examine published findings on the antecedents of relationship quality and moderating variables for inclusion in our framework, the object being to support and substantiate the hypotheses set out herein.

### 3.2.3 Antecedents and moderators of online relationship quality: Hypothesis development

To better understand online relationship quality, it is important to investigate if and how existing knowledge from offline-based literature can be transferred to online-based applications of relationship marketing (Walsh et al. 2010). Certain studies indeed point to similarities between online and offline exchanges (e.g. Casalo, Flavian, and Guinaliu 2007; Colgate and Smith 2005; Ching and Ellis 2006; Eastlick, Lotz, and Warrington 2006). In our model, we therefore include important antecedents of relationship quality found in traditional literature (*relationship characteristics*). Since many different variables have been examined as antecedents in traditional literature, we have chosen to base ourselves on the meta-analytic framework of relationship marketing by Palmatier et al. (2006). In their work, the authors identify nine relationship attributes. While some may appear less relevant for the purpose of the study at hand (e.g. dependence on the seller which is more important in a B2B context) or others may already have been integrated into the dimensions of relationship quality (e.g. seller expertise relates to the competence aspect of trust), we find *communication*, *relationship benefits* and *conflict* to be of particular interest. Indeed, in a literature review of sixty-four studies, Athanasopoulou (2009) highlights these same variables as important antecedents of relationship quality.

This having been said, despite the similarities between traditional and digital relationship marketing, some authors (e.g. Bauer, Grether, and Leach 2002; Chung and Shin 2010) have shown that variables manifest in Web-based environments are important factors for fostering e-relationships. We also believe that it is extremely

important to incorporate new, Web-based antecedents of relationship quality (*website characteristics*). To determine which *website characteristics* to incorporate into our model, we draw inspiration from a study by Chung and Shin (2010) who investigated the antecedents and consequences of relationship quality in Web-based shopping. The authors examined various e-commerce studies to identify important online or website attributes. In the wake of their research and findings, we include the following variables which each proved an important antecedent of relationship quality in an online environment: *convenience*, *website design*, *information quality* and *security/privacy*<sup>22</sup>.

To ensure that no other relevant antecedent was overlooked, we conducted an exploratory qualitative study to more properly comprehend the object of our research, and to refine both the problem and the conceptual framework (Brun, Durif, and Ricard 2014). Given that online relationship quality warranted more extensive examination, we wanted to be certain to grasp this complex concept in its entirety, leaving no important variables unturned. Focusing on the banking sector, we employed the cognitive mapping technique proposed by Cossette (2004) to explore and better understand e-relationship marketing, while identifying dominant elements or concepts critical to Web-based success. More specifically, we examined the cognitive maps of three different types of respondents: banking expert, online banking customer and academic expert. We then established the central concepts of each of the three maps and found that those relating primarily to satisfaction tended to dominate (trust and commitment, albeit to a lesser extent, were also identified) as did factors found in topical literature for both relationship characteristics (e.g. communications and relationship benefits) and website characteristics (e.g. website design, convenience and information quality). However, another key concept which emerged from our study

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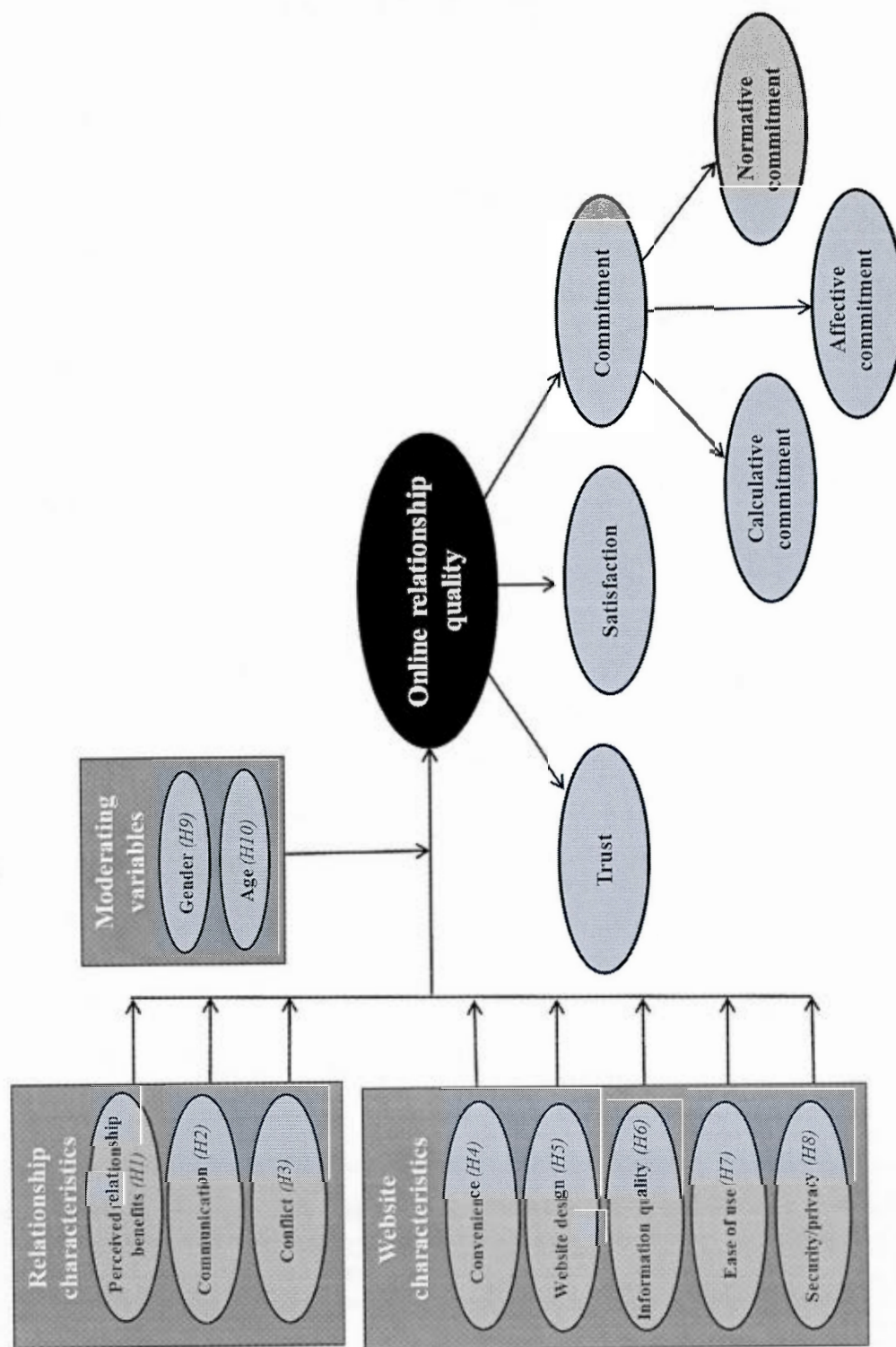
<sup>22</sup> Their model had a fifth important variable, *communication*, which we have already included in *relationship characteristics*. Communication can be observed as being important in both offline and online environments, but since this concept has its roots in traditional relationship marketing literature, we have elected to retain it as a relationship characteristic in our model.

was the simplicity and ease of the customer's online experience which Chung and Shin (2010) did not include in their model. The maps clearly show that the use and navigation of a website need to be easy, simple and accessible. For this reason, we have added the antecedent *ease of use* to our framework. While research regarding e-relationships has rarely included this variable, it must be noted that *ease of use* has been examined in other Web-based studies, providing further support for the inclusion of this variable in our final model. For example, Casalo, Flavian and Guinaliu (2008) and Liao and Cheung (2008) found that website *ease of use* positively impacted consumer satisfaction respecting online banking services.

Lastly, past studies examining consumer characteristics have revealed behavioural and perceptual differences from one group to the next. For this reason, we believe that testing the moderating effect of variables such as *gender* and *age* in our model could provide interesting insights into our understanding of online relationship quality. Furthermore, as demographic variables are more readily identifiable than personality traits, it becomes much easier to target characteristics of the like when developing managerial strategies and action (Weijters et al. 2007).

The following sections present the hypotheses for each of the antecedents (classified under '*relationship characteristics*' and '*website characteristics*'), as well as those for the moderating variables (see Figure 3.1).

Figure 3.1 - Hypothesized model of online relationship quality



### 3.2.3.1 Relationship characteristics

The relationship characteristics of our proposed model include *perceived relationship benefits, communication and conflict*.

*Perceived relationship benefits* represent the added value generated by a relationship (Mukherjee and Nath 2003). For the customer, benefits can relate to a service (timely, convenient), product delivery (Palmatier et al. 2006), product performance (Morgan and Hunt, 1994) or the relationship itself (personal recognition) (Hennig-Thurau, Gwinner, and Gremler 2000). The greater the perceived relational benefits, the more a partner is seen to be engaged in the relationship (Morgan and Hunt 1994; Theron and Terblanche 2010). Accordingly, a positive relationship can be said to exist between this variable and commitment, as demonstrated by Morgan and Hunt (1994) and Mukherjee and Nath (2007) in a traditional context. It is therefore possible to surmise that a positive relationship also exists for the other two dimensions. For example, should a consumer deem benefits to be superior, the latter can be understood to surpass expectations, necessarily leading to a sense of satisfaction. Indeed, Palmatier et al. (2006) found that perceived relationship benefits positively impacted the three key dimensions of satisfaction, commitment and trust. Hence the following hypothesis:

H1: Perceived relationship benefits positively impact online relationship quality

*Communication* is one of the most discussed variables in relationship marketing (Palmatier et al., 2006). Several authors in both traditional and online contexts (e.g. Ching and Ellis, 2006; Li, Browne and Wetherbe, 2006, Morgan and Hunt, 1994; Mukherjee and Nath, 2003 and 2007, Theron and Terblanche, 2010) use the definition coined by Anderson and Narus (1990): Communication relates to the "the formal as well as informal sharing of meaningful and timely information" (p. 44). This concept reflects the level, frequency, quality and credibility of information exchanged or shared

(Mohr and Speckman, 1994; Vatanasombut et al, 2008). With the Web, the instantaneity of real-time communication (Chouk and Perrien, 2004) and the dynamic nature of online media (Toufaily and Perrien, 2006) positively impact the customer experience. As a number of researchers have found, this variable positively relates to the key dimensions of relationship quality in online settings from the dual standpoint of trust (Li, Browne and Wetherbe, 2006; Mukherjee and Nath, 2003 and 2007; Toufaily et al, 2010; Vatanasombut et al, 2008) and satisfaction (Chung and Shin, 2010; Kim, Kim and Kandampully, 2009). In fact, in their examination of relationship quality in online shopping, Chung and Shin (2010) found 'communication' to be the most powerful antecedent in their model. As for the relationship between 'communication' and 'commitment', Palmatier et al. (2006) lend support in a traditional context. Hence the following hypothesis:

H2: Good communication positively impacts online relationship quality.

Another important antecedent in relationship marketing literature is *conflict*. Conflict is characterized by the frequency, intensity and duration of tension or disagreement between partners (Anderson and Narus 1990). In literature, some researchers (e.g. Kumar et al. 1995; Roberts, Varki, and Brodie 2003) refer to affective conflict which is defined as feelings of hostility, frustration or anger towards a partner. Indeed the presence of conflict is detrimental to fostering long term bonds and, in extreme cases, can even lead to the dissolution of the relationship (Morgan and Hunt 1994). Unlike the other antecedents in this study, conflict is the only variable that is posited to have a negative impact on relationship quality. For example, when dealing with in-branch bank personnel, should a customer perceive a measure of conflict in his or her interactions, the latter may negatively impact his or her relationship with the financial institution. In an online setting, a perception of conflict between a consumer and an online service provider may arise should the consumer's Web-based experience prove frustrating or inefficient. In their meta-analysis of the field of relationship

marketing, Palmatier et al. (2006) point to conflict as the factor having the greatest absolute negative impact on the relational dimensions of trust, commitment and satisfaction. In an online banking context, Lang and Colgate (2003) also rank conflict as the most sensitive factor influencing consumer use and appreciation of channels made available through information technology. Hence the following hypothesis:

H3: Conflict negatively impacts online relationship quality.

### 3.2.3.2 Website characteristics

In our model, website characteristics include *convenience*, *website design*, *information quality*, *ease of use* and *security/privacy*.

*Convenience* is one reason that consumers like electronic commerce (Chung and Shin 2010). Companies can be reached when needed (Parasuraman, Zeithaml, and Malhotra 2005) since the Web can be accessed anytime—24 hours a day, 7 days a week—from just about anywhere (Bauer, Grether, and Leach 2002). Consumers can conduct research, evaluate prices, access the latest promotions, ask questions or seek support via any access point (Kalyanam and McIntyre, 2002). Prior to the advent of the Internet, sophisticated means of garnering considerable quantities of information with relatively little effort simply did not exist (Parasuraman and Zinkhan 2002). The very accessibility of the Internet greatly enhances the convenience aspect of the customer experience. In the banking industry in particular, convenience (access anytime from anywhere) and transaction speed are the main reasons why consumers subscribe to online services (CEFRIO 2010). The convenience aspect necessarily plays a leading role in the evaluation of online consumer satisfaction (Bansal, McDougall, Dikolli, and Sedatole 2004; Chung and Shin 2010; Evanschitzky et al. 2004; Kim, Kim, and Kandampully 2009; Szymanski and Hise 2000). The availability of and easy access to

information (convenience) also positively influence trust and commitment (Bauer, Grether, and Leach 2002; Toufaily and Perrien 2006). Hence the following hypothesis:

H4: Convenience positively impacts online relationship quality.

*Website design* “combines elements of form and substance, including colours, graphics, animations, fonts used, etc.” (p. 80) (Chouk and Perrien 2004). In an electronic context, site design serves as the physical environment (Chung and Shin 2010), making the experience more tangible for the consumer. A positive assessment of a site’s virtual ambience is, as a consequence, extremely important (Bressolles 2006). As site design provides a first impression of the company to the consumer, it must be neat (Chouk and Perrien 2004), well organized and clutter-free with an overall pleasing ambience (Szymanski and Hise 2000). A positive relationship has been found to exist between website design and both satisfaction (Kim, Jin, and Swinne, 2009) and trust (Schlosser et al, 2006). Chung and Shin (2010) found that website design directly influenced satisfaction, while indirectly impacting trust and commitment. Hence the following hypothesis:

H5: A good website design positively impacts online relationship quality.

*Information quality* relates to authenticity, relevance and completeness (Mukherjee and Nath 2007). More specifically, to have value, information must be relevant, accurate, reliable and customized to the needs of the client (Toufaily and Perrien 2006). Technological advances make it possible for consumers to access large amounts of information quickly and to compare products and services much more easily at little or no cost. Day and Hubbard (2003), Duncan (2000) and Szymanski and Hise (2000) find that the wealth of more extensive, higher quality information available online enables consumers to make more enlightened purchasing decisions, thereby increasing satisfaction. For Mohr and Spekman (1994) in a traditional context and Chung and Shin (2010) in an electronic environment, findings are comparable. These

authors also find that, through satisfaction, quality of information indirectly relates to each of trust and commitment. According to Ivens and Mayrhofer (2003), the exchange of relevant information is a sign of confidence. Bauer, Grether and Leach (2002) point to a positive relationship between the efficient transfer of information and commitment. Lastly, Ladhari and Leclerc (2013) deem information quality as the most important predictor of online trust and the second most important predictor of online satisfaction in online financial services. Hence the following hypothesis:

H6: Information quality positively impacts online relationship quality.

In topical literature, some academics stress the importance of *ease of use* of a website and easiness of the online customer experience (e.g. Chouk and Perrien 2004; Toufaily and Perrien 2006; Zeithaml, Parasuraman, and Malhotra 2002). Online transactions can seem intimidatingly complex, hence the importance of a consumer being able to navigate and interact with a website with ease (Bressolles and Nantel 2007). A consumer should be able to readily access and locate the products and information they seek or need (Chouk and Perrien 2004), especially in a Web-based context where information availability can be very extensive (Geiger and Martin, 1999). In the financial services sector, the ease of conducting transactions is one of the key attributes substantiating the use of online banking facilities (CEFRIO 2010). Several authors argue that ease of use enhances satisfaction (Casalo, Flavian, and Guinaliu 2008; Flavian, Guinaliu, and Gurrea 2006; Liao and Cheung 2008; Szymanski and Hise 2000). The perceived ease of use by consumers is also important for creating an online climate of trust (Chen and Dhillon 2003; Flavian, Guinaliu, and Gurrea 2006; Gefen, Karahanna, and Straub, 2003). Gefen, Karahanna and Straub (2003) even advocate that a site which is not easy to use can cause a consumer to call into question corporate honesty and transparency, thereby undermining the establishment and maintenance of a successful relationship. One can surmise that a site's ease of use also has the power to impact commitment, resulting in consumers being encouraged to

continue using a company's website and maintain an ongoing relationship. Hence the following hypothesis:

H7: Ease of use positively impacts online relationship quality.

Online *security/privacy* is an essential dimension of a company's website and comprises two important components (Kalyanam and McIntyre 2002; Zeithaml, Parasuraman, and Malhotra 2002): 1) Security, which includes the protection of personal data and credit card information during the exchange or transaction process (risk of fraud or financial loss); and, 2) Privacy of personal data which relates to the manner in which the company collects and uses consumer information. Consumers must be secure in the knowledge that the information they provide is received, stored and handled in a manner devoid of undue risk (Flavian and Guinaliu 2006). Despite the fact that perceived risks associated with online security are beginning to wane, they remain present and continue to represent a challenge for businesses (Lawson-Body and O'Keefe 2006). In fact, the security of online transactions is one of the dominant factors of online satisfaction (Szymanski and Hise 2000), especially in the financial services sector (Liao and Cheung 2008). Security and privacy of information are also key to enhancing online trust (Casalo, Flavian, and Guinaliu 2008; Chen and Dhillon 2003; Kim, Jin, and Swinney 2009; Mukherjee and Nath 2007; Toufaily et al. 2013). Lastly, Chung and Shin (2010) point to a direct relationship between security and satisfaction, and an indirect link between the construct and trust and commitment. Hence the following hypothesis:

H8: Security/privacy positively impacts online relationship quality.

To provide an even more complete understanding of the relationships under study, we tested the moderating effect of gender and age. The next section examines existing literature on the subject and helps us develop our propositions postulating that

the bearing of the aforementioned antecedents will be different for different groups of consumers.

### 3.2.3.3 Moderating effect of gender and age

In her literature review of relationship quality (forty-seven studies reviewed), Athanasopoulou (2009) finds examination of moderating variables to be exceedingly rare. In fact, only four studies are observed to have investigated the moderating effect of one or two variables. Given the scarcity of moderating variables in topical literature, we decided to adopt an exploratory approach in predicting the impact of *gender* and *age* on hypothesized antecedents of online relationship quality. We perused studies demonstrating differences between men and women, and between different age groups. In the case of the latter, some researchers focused on intergenerational categories. More specifically, a recent study (Obal and Kunz 2013) examined how consumers from different generational cohorts developed trust in a website. The authors focused on Millennials (or Generation Y) born between 1979 and 1994, and Baby Boomers born between 1946 and 1964. With the object of ascertaining whether or not differences among various groups actually exist, we, like Obal and Kunz (2013) (and others, including Parment (2013) in the retail sector) have elected to focus on Generation Y and Baby Boomers since these groups can be seen to represent various extremes. More specifically, the younger generation (*digital natives*) has, since birth, interacted with online technologies whereas the older generation (*digital immigrants*) only learned to use these technologies as adults (Obal and Kunz, 2013). Interesting differences are therefore bound to manifest.

Being exploratory in nature, the hypotheses of this study respecting the moderating effect of gender and age remain general. However, in Table 3.2, we have included the predicted impact of each antecedent based on our examination of existing literature.

H9: The impact of antecedents on online relationship quality will differ for men and women.

H10: The impact of antecedents on online relationship quality will differ for Generation Y and Baby Boomers.

Table 3.2 – Predicted impact of moderating variables

CONSTRUCTS	Impact of moderating variables			
	GENDER		AGE	
	Men	Women	Gen Y	Baby Boomers
<i>Perceived relationship benefits</i>	+		+	
<i>Communication</i>		+	<i>No difference</i>	
<i>Conflict</i>	?		?	
<i>Convenience</i>	<i>No difference</i>		+	
<i>Website design</i>		+	+	
<i>Information quality</i>		+	+	
<i>Ease of use</i>		+	+	
<i>Security/privacy</i>	-			+

Firstly, we examine the anticipated differences between men and women. As for the *perceived relationship benefits* construct, consumers must feel that the relationship results in added value or is ripe with benefits. In the matter of gender differences, brand relationships tend to be more affect-based for women and more cognitive- or fact-based for men (Sahay et al. 2012). This could help justify why *perceived relationship benefits* may have a greater impact on men. After all, for one to perceive added value in a relationship, one must make some form of evaluative judgement (more effective product offering (Vatanasombut et al. 2008) or superior product performance (Morgan and Hunt 1994)).

When it comes to information processing: 1) Men are considered heuristic processors, gathering and processing less information from a website (Ladhari and Leclerc 2013); and, 2) “Women are comprehensive processors who tend to assimilate all available information, encode more cues, and elaborate more on them. Women attempt to engage in a rather effortful, comprehensive, piecemeal analysis of all information.” (Arcand and Nantel 2010, p.157) For these reasons, one could predict that *information quality* and *communication* would more strongly impact online relationship quality for women.

Also, women tend to be influenced more by website aesthetics, including colours, pleasing appearance and design (Arcand and Nantel 2010), which could result in *website design* having greater impact on online relationship quality in the study at hand. Additionally, Arcand and Nantel (2010) observe that some determinants of perceived *ease of use* of a website are more important for women than for men. As for Chiu, Lin and Tang (2005), they demonstrate that for women (with lower levels of perceived ease of e-purchasing), ease of purchasing more strongly impacts online purchasing intentions than in the case of men. Our study could therefore well reveal interesting differences in terms of the more powerful impact of ease of use of a website for women.

In the case of online shopping, men perceive lower levels of risk (Garbarino and Strahilevitz 2004) and are more trusting (Cho and Jialin 2008). *Security/privacy* can therefore be expected to have a lesser impact on online relationship quality than for women. Regarding *convenience*, Hui and Wan (2007) found that there existed no difference between male and female respondents with respect to their perception of Web-based convenience. We therefore anticipate similar findings in the study at hand.

In the instance of age group as a moderating variable, some interesting predictions can also be made. Since Generation Y consumers are generally more educated, consumption-oriented and involved in their choices and purchases than other generations (Lazarevic, 2012), it could be posited that *perceived relationship benefits* and *information quality* would prove to have a greater impact on this younger group of consumers.

In the case of online satisfaction, service and website quality appear to be of lesser importance for individuals in the upper age brackets (Floh and Treiblmaier 2006). These authors also find that navigation (which they qualify as website layout and ease of searching and browsing a site) is more crucial for the younger cohort. Accordingly, we can surmise that *ease of use* and even *website design* are likely to have a greater impact on the younger generation in our study.

From another standpoint, however, adoption of technology would appear to prove more challenging for older generations. Older consumers are not as comfortable with self-serve technology (Dean 2008) and prefer direct contact with employees (Simon and Usunier 2007). Could it be that *communication* would be more important for this segment? Furthermore, findings show that feedback and vendor advice are more important to the Millennials (Floh and Treiblmaier, 2006). Accordingly, *communication* could prove to be important for both segments, with no significant observable differences. As for convenience, because younger clientele use online banking services more than their older counterparts (CEFRIIO 2012), it could be expected that Generation Y find online services more convenient than Baby Boomers.

Obal and Kunz (2013) observe that privacy is a more influential determinant of online trust for Baby Boomers. In fact, older consumers show lower levels of trust in online shopping than their younger counterparts (CEFRIIO 2011). One can therefore expect to find that *security/privacy* more powerfully impacts older population segments.

Lastly, as for *conflict*, it has more often than not been examined in a B2B context and literature is quite sparse in terms of demographical differences applying to this construct. This being said, we make no predictions regarding the impact of conflict on online relationship quality for either gender or age.

The following section presents the methodology used to test the proposed model and related hypotheses.

### 3.3 Methodology

We selected the banking sector to test our online relationship quality model because it is a service-based industry favourable to both relationship marketing and technological development (Liang and Chen 2009). In fact, in their literature review of relationship marketing in a traditional context, Agariya and Singh (2011) find that the banking industry is one of the three most studied sectors in this field. A number of studies into Web-based relationship marketing also centre around the banking industry (Johnson 2007; Liang and Chen 2009; Rexha, Kingshott, and Aw 2003; Sanchez-Franco 2009; Vatanasombut et al. 2008).

#### 3.3.1 Data collection and sample profile

The data collection method consisted of an online survey, particularly relevant in the context of the study at hand, since we targeted Internet users. To gather our data, we used one of the largest consumer panels in Canada. A generic e-mail invitation was randomly sent to 4302 panel members (out of a total of 353 601 panellists at the time of data collection); a total of 878 questionnaires were opened. Of the individuals who chose to complete the questionnaire, 280 respondents were excluded based on their

responses to the two screening questions<sup>23</sup>. The final number of useable Web-based, self-administered questionnaires represented a sample of 476 Canadian residents. These individuals were customers of a Canadian financial institution, aged 18 years or older, users of online banking services but not employees of a financial institution. When answering, respondents were asked to refer to the financial institution with which they carried out the majority of their Web-based financial transactions.

The final sample was represented by a proportion of 58% of men. The median pre-tax income per household stood at between \$60 000 and \$79 999, and the median age at between 45 and 54 years. Respondents having a university degree represented 47.4% of the aggregate sample. On average, respondents had been customers of their financial institution for 20.66 years and had been conducting online transactions on their financial institution's website for 5.9 years. The average number of website visits per month worked out to 13.85 (average duration of 8.3 minutes per visit), with the average number of transactions totalling 10.70 per month.

### 3.3.2 Measures and pretests

Firstly, to measure the construct of online relationship quality, we used a scale derived from our prior research (Brun, Rajaobelina, and Ricard 2014). For the purposes hereof, we tested a valid, reliable, 21-item scale representing a third-order construct for online relationship quality with satisfaction deemed unidimensional, commitment tri-dimensional (affective, calculative and normative commitment), and trust also unidimensional as conceptualized by Bhattacharjee (2002) with three facets (competence, benevolence and integrity). To develop our instrument of online relationship quality, existing scales for trust and satisfaction having proven effective in an online context were identified and favoured. For items of commitment, no scale had

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<sup>23</sup> These two questions were: 1) Do you work for a financial institution? 2) In the last year, have you conducted banking transactions on the Internet?

been developed respecting an online environment, so scales empirically tested in a non-electronic environment were used and adapted (See Table 3.3). As for the antecedents of online relationship quality, the measurement items were adapted from prior empirical research. Whenever necessary, items were reformulated, adapted or developed (See Table 3.3).

The respondents could choose to respond to the online survey either in French or in English. To ensure the proper translation of the questionnaire, the two researchers responsible for the development of the measurement scales used a *collaborative and iterative translation approach*<sup>24</sup> as advocated by some authors (e.g. Douglas and Craig, 2007). A linguist and a banking expert also reviewed the French and English questionnaires<sup>25</sup>. A final check of the translation was executed by an expert of the firm (consumer panel) used for the final data collection.

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<sup>24</sup> This team-based approach is an extension of the double or parallel translation where two or more independent translations are completed and then compared. For this study, we favoured a committee-based approach where the majority of the work was carried out collaboratively. The two study translators worked closely with one another to provide an accurate translation of the questionnaire.

<sup>25</sup> Les deux questionnaires au complet sont présentés dans les appendices D et E.

Table 3.3 – Final factorial structure for online relationship quality

Dimensions	CONSTRUCTS			Adapted from	
	CONSTRUCTS	Factor loadings	AVE	Alphas / Comp. rel.	Adapted from
	<b>Trust</b>		<b>0.66</b>	<b>0.94/0.95</b>	
	I think that the information presented on the Website is reliable	0.87			Bhattacharjee (2002); McKnight, Choudhury, and Kacmar (2002); and Chouk and Perrien (2005)
	The service promised on the Website always corresponds to the service delivered	0.87			
	I can count on this financial institution to be honest with me	0.84			
	I can count on this financial institution to ensure that my transactions carried out on its Website are without error	0.83			
	This financial institution is really competent in its field	0.82			
	This financial institution keeps its promises and commitments	0.82			
	I can count on this financial institution to perform my transactions carried out on its Website in a timely manner	0.81			
	I know what to expect from this financial institution	0.81			
	When having problems, I expect that this financial institution will make every efforts to solve them	0.72			
	This Website represents an organization that keeps my best interests in mind	0.69			
	<b>Affective commitment</b>		<b>0.89</b>	<b>0.94 /0.94</b>	
	I am very attached to this financial institution	0.95			Bansal, Irving and Taylor (2004); Cater and Zabkar (2009); Gruen, Summers, and Acito (2000).
	I feel a strong sense of belonging to this financial institution	0.94			
	<b>Calculative commitment</b>		<b>0.53</b>	<b>0.77 /0.77</b>	
	The management of my personal finances would be disrupted if I decided to stop using this financial institution's Website	0.77			*see affective commitment
	I think that the cost in time, money and effort to switch to another financial institution is high	0.72			
	It would be very difficult for me to stop using this financial institution's Website	0.70			

CONSTRUCTS		Factor loadings	AVE	Alphas / Comp. rel.	Adapted from
Dimensions	<b>Normative commitment</b>		<b>0.76</b>	<b>0.88 / 0.87</b>	
	I feel an obligation to maintain a relationship with this financial institution	0.95			*see affective commitment
	I feel an obligation to use this financial institution's Website when I carry out online banking transactions	0.79			
	<b>Satisfaction</b>		<b>0.75</b>	<b>0.92 / 0.92</b>	
	My experience with the Website is very satisfactory	0.93			Cho and Park (2001); McKinney, Yoon, and Zahedi (2002); Muylle, Moenaert and Despontin (2004); and Wang, Tang, and Tang (2001)
	I am very satisfied with the ease of use of the Website	0.91			
Antecedents	I am very satisfied with the information provided by the Website	0.88			
	I am very satisfied with the design of the Website	0.72			
	<b>Perceived relationship benefits</b>		<b>0.76</b>	<b>0.89 / 0.91</b>	
	It is really worth maintaining a relationship with this financial institution	0.93			Vatanasombut et al. (2008)
	I believe that my relationship with this financial institution has great value	0.91			
	It is really worth continuing to use this financial institution's Website	0.77			
	<b>Communication</b>		<b>0.74</b>	<b>0.91 / 0.92</b>	
	This financial institution provides me with meaningful information	0.91			Cho (2006); and Li, Browne, and Wetherbe (2006)
	This financial institution communicates sufficiently with me using its Website	0.85			
	This financial institution communicates with me in a timely manner	0.85			
	This financial institution keeps me informed of new offers and opportunities using its Website	0.83			

Antecedents	CONSTRUCTS			Factor loadings	AVE	Alphas / Comp. rel.	Adapted from
	<i>Conflict</i>				<b>0.71</b>	<b>0.87/0.88</b>	
	Overall, my relationship with this financial institution is frustrating		0.92				Palmatier et al. (2007)
	Overall, my relationship with this financial institution is conflictual		0.92				
	Overall, my interaction with this financial institution's Website is inefficient		0.67				
	<i>Convenience</i>				<b>0.67</b>	<b>0.69/0.79</b>	
	It is very important to me to be able to carry out online banking transactions when I want (24 hours a day, 7 days a week)		0.97				Liao and Cheung (2002)
	It is important to me to be able to carry out online banking transactions from anywhere (through any access point)		0.63				
	<i>Website design</i>				<b>0.78</b>	<b>0.93/0.92</b>	
	Overall, the Website is visually appealing		0.92				Bressolles (2006)
	The Website is creative		0.90				
	I like the design (e.g. colors, font size, graphics, animations, etc.) of the Website		0.83				
	<i>Information quality</i>				<b>0.77</b>	<b>0.90/0.91</b>	
	According to me, the Website always provides up-to-date information		0.92				Bressolles (2006); and Bart et al. (2005)
	The Website provides in-depth information about the products or services proposed		0.86				
	The information on the Website is relevant		0.85				
	<i>Ease of use</i>				<b>0.74</b>	<b>0.88/0.89</b>	
	It is very easy to find what you are looking for on the Website		0.91				Bressolles (2006)
	It is very easy to carry out transactions on the Website		0.85				
	Overall, the Website is very easy to use		0.81				

Antecedents

CONSTRUCTS		Factor loadings	AVE	Alphas / Comp. rel.	Adapted from
Antecedents	<i>Security/privacy</i>		0.83	0.93/0.94	
	I think that online transactions carried out on the Website are secure	0.94			Chen and Barnes (2007)
	I think that the personal information that I provide to the Website is well protected	0.91			
	I think that this financial institution assures the confidentiality and privacy of my personal information	0.88			

In the banking industry (as is the case with multiple service providers), the consumer uses both the offline and online services on offer. In this instance, the consumer does not dissociate his or her relationship with the financial institution from his or her interaction with the website as the latter is deemed a representative of the organization (Li, Browne, and Wetherbe 2006). For this reason, we herein examine both the relationship developed with the organization and that developed via the organization's website. Accordingly, most variables include items respecting both the website and the financial institution (e.g. trust in the website and trust in the financial institution). All items on the questionnaire are then evaluated using a seven-point Likert scale ranging from 1 (totally disagree) to 7 (totally agree), except for certain items such as demographic data.

Three pretests were administered: 1) a paper-based questionnaire distributed to a convenience sample of 46 students; 2) a Web-based survey completed by a convenience sample of 197 online banking customers; and, 3) an online questionnaire completed by 49 members of a consumer panel<sup>26</sup>. Each time, the questionnaire was reviewed, modified and refined (for example, by deleting, adding or reformulating items, or changing wording or layout, etc.) until quality instruments were obtained. Field experts were also consulted since they can help detect ambiguities or gaps, and recommend modifications (DeVellis 1991) beneficial to the outcome of a study. More specifically, three experts (one e-commerce and two relationship marketing experts) were consulted in the initial stages of proceedings (prior to administration of the first pretest) and another seven experts (four relationship marketing academics, two e-commerce academics and one specialist in questionnaire design) were consulted later in the process (subsequent to the second pretest).

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<sup>26</sup> This last pretest was administered to approximate as much as possible the conditions of the final study. The same panel of consumers was used for final data collection. However, the 49 individuals involved in the pretest were not allowed to take part in the final survey.

### 3.4 Findings

In the following sections, the theoretical framework is tested using structural equation modelling (EQS 6.2). A two-step approach, such as recommended by Anderson and Gerbing (1988), is used where we first estimate the measurement model and then the structural model. Lastly, we perform multiple-group analyses to test the moderating effect of *age* and *gender* on the impact of the antecedents (*relationship* and *website* characteristics) on online relationship quality.

#### 3.4.1 Measurement model results

The measurement model reveals acceptable fit when examining the results provided by EQS 6.2 software. The  $\chi^2$  value is 2181.740 with 903 degrees of freedom. However, the relative chi-square statistic ( $\chi^2/df$ ) is increasingly used as a measure of fit since the likelihood ratio chi-square statistic is known to be sensitive to sample size (Byrne, 2006). The value of  $\chi^2/df$  in this study stands at 2.42 which indicates good fit of the model since it falls below 2.5 (Bollen 1989). The NNFI of 0.97 is greater than the 0.90 threshold recommended by Kline (2005) and the CFI of 0.97 greater than the recommended 0.95 cut-off (Byrne 2006). The root mean square error of approximation (RMSEA) is an indicator of how well the model would fit the population covariance matrix if it were available; the value of 0.06 (90% confidence interval of 0.059, 0.066) obtained for this model indicates a satisfactory fit (Bentler and Hu 1999).

##### 3.4.1.1 Reliability

The final confirmatory factor analysis results determine unidimensionality showing that the indicators each load on their respective construct. Statistics for each factor are presented in Table 3.3. More specifically, all coefficient alpha estimates are greater than 0.70 (Nunnally 1978) (ranging from 0.77 for *calculative commitment* to

0.94 for *affective commitment* and *trust*), except for *convenience* with an alpha of 0.69 which we consider to be adequate since it is just below the established limit. As for composite reliabilities, they are all greater than 0.60 (Bagozzi and Yi 1988) (ranging from 0.77 for *calculative commitment* to 0.95 for *trust*). Reliability through internal consistency is thereby confirmed.

#### 3.4.1.2 Validity

Content validity is confirmed by the comprehensive literature review and use of an expert panel in the scale development process. Construct validity is assessed by verifying both convergent and discriminant validity. For demonstrating convergent validity, it is recommended that factor loadings be significant and greater than or equal to 0.60 (Hair et al. 2006). This threshold is achieved for all items (see Table 3.3). In addition, the average variance extracted (AVE) is examined to see if it is greater than or equal to 0.50, which is the case for all constructs (ranging from 0.53 for *calculative commitment* to 0.89 for *affective commitment*), demonstrating that variance owing to measurement error is less than variance explained by the construct (Fornell and Larcker 1981). To show discriminant validity of the constructs, AVE must be greater than the variance (squared correlations) between the proposed factor and all other factors (Fornell and Larcker 1981). Results in Table 3.4 show that discriminant validity is achieved in this study<sup>27</sup>. This being said, readers will note that *communication* and *ease of use* are both correlated with *information quality*. We elaborate further on this point in the discussion which follows.

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<sup>27</sup> Voir l'appendice F pour la matrice de corrélation.

Table 3.4 - Discriminant validity<sup>a</sup>

CONSTRUCTS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<i>Perceived relationship benefits (1)</i>	0.76							
<i>Communication (2)</i>	0.34	0.74						
<i>Conflict (3)</i>	0.16	0.11	0.71					
<i>Convenience (4)</i>	0.05	0.08	0.07	0.67				
<i>Website design (5)</i>	0.13	0.20	0.06	0.09	0.78			
<i>Information quality (6)</i>	0.20	0.47	0.11	0.12	0.35	0.77		
<i>Ease of use (7)</i>	0.19	0.27	0.14	0.11	0.29	0.54	0.74	
<i>Security/privacy (8)</i>	0.15	0.27	0.17	0.18	0.22	0.34	0.35	0.83
<b>Correlations with online relationship quality</b>	<b>0.65</b>	<b>0.71</b>	<b>-0.53</b>	<b>0.47</b>	<b>0.71</b>	<b>0.83</b>	<b>0.82</b>	<b>0.76</b>

<sup>a</sup> Average variance extracted on-diagonal and squared correlations among constructs off-diagonal

### 3.4.2 Structural model results

As for the structural model, it fits the data well (Goodness-of-fit indices:  $\chi^2$  (903) = 2181.741,  $\chi^2/df$  = 2.42, NNFI = 0.97, CFI = 0.97, RMSEA = 0.06 with 90% confidence interval of 0.059, 0.066).

The results show that the conceptual model explains 95.3% of the variance of online relationship quality. By examining the structural model estimates (see Table 3.5), support is found for all hypothesized causal paths except for one. Firstly, we examine the path coefficients for the *relationship characteristics*. Hypothesis 1 which posits that *perceived relationship benefits* positively impact online relationship quality is supported ( $\gamma$  = 0.19,  $p < 0.01$ ). On the other hand, while *communication* has been shown in topical literature to impact the dimensions of online relationship quality, Hypothesis 2 is the only one that is not supported. This finding is further discussed in the following section. Lastly, conflict is found to have a direct negative effect on online relationship quality ( $\gamma$  = -0.12,  $p < 0.01$ ), thereby confirming Hypothesis 3.

Secondly, we examine the impact of the *website characteristics* on online relationship quality. *Convenience* is found to impact the construct significantly ( $\gamma = 0.08, p < 0.05$ ), lending support to Hypothesis 4. Hypotheses 5 and 6 are also confirmed, showing that *website design* ( $\gamma = 0.22, p < 0.01$ ) and *information quality* ( $\gamma = 0.21, p < 0.01$ ) positively impact online relationship quality. Such is also the case for each of Hypotheses 7 and 8: *ease of use* ( $\gamma = 0.25, p < 0.01$ ) and *security/privacy* ( $\gamma = 0.21, p < 0.01$ ).

### 3.4.3 Impact of gender and age

As the impact of certain antecedents on online relationship quality varies from one group to the next, as shown by the results of the multiple-group analyses, our study confirms Hypotheses 9 and 10 (see Table 3.5). Firstly, we find significant differences between men and women. While the effect of *perceived relationship benefits* on the construct is stronger for men ( $\gamma = 0.23, p < 0.01$  versus  $\gamma = 0.13, p < 0.05$  for women), the effect of *ease of use* is stronger for women ( $\gamma = 0.33, p < 0.01$  versus  $\gamma = 0.18, p < 0.05$  for men). Also interesting is our finding relating to Hypothesis 2 which was not supported in our structural model but with respect to which *communication* is observed to have a positive significant impact on online relationship quality for women ( $\gamma = 0.16, p < 0.05$ ) but not for men.

Table 3.5 - Standardized parameter estimates for the structural model of online relationship quality

CONSTRUCTS	Mean (SD) <sup>28</sup>	Global impact on online relationship quality	Impacts of moderating variables			
			GENDER		AGE	
			Men (n=276)	Women (n=200)	Generation Y (n=96)	Baby Boomers (n=190)
<i>Perceived relationship benefits</i>	5.80 (1.27)	0.19***	0.23***(+)	0.13**	0.49***(+)	0.16***
<i>Communication</i>	5.32 (1.33)	ns	ns	0.16**(+)	ns	ns
<i>Conflict</i>	2.05 (1.41)	-0.12***	-0.11***	-0.10**	-0.11*	ns
<i>Convenience</i>	6.12 (1.18)	0.08**	ns	0.12**	-0.12*	ns
<i>Website design</i>	5.15 (1.21)	0.22***	0.20***	0.23***	0.18***	0.28***
<i>Information quality</i>	5.70 (1.04)	0.21***	0.23***	0.17***	ns	0.17**
<i>Ease of use</i>	6.02 (1.01)	0.25***	0.18**	0.33***(+)	0.47***	0.33***
<i>Security/privacy</i>	6.14 (0.95)	0.21***	0.20***	0.21***	ns	0.14**(+)

\*\*\* significant at 99%

\*\* significant at 95%

\* significant at 90%

ns non significant

(+ ) Group for which the difference is significantly higher

<sup>28</sup> The mean and standard deviation for the dimensions of online relationship quality are as follows : trust 5.93 (0.89), affective commitment 5.22 (1.61), calculative commitment 4.61 (1.62), normative commitment 4.35 (1.85) and satisfaction 5.83 (1.03),

When *age* is considered, results show that the effect of *perceived relationship benefits* on online relationship quality is greater for Generation Y ( $\gamma = 0.49$ ,  $p < 0.01$  versus  $\gamma = 0.16$ ,  $p < 0.05$  for Baby Boomers). Furthermore, while *security/privacy* is not significant for Generation Y, it is for Baby Boomers ( $\gamma = 0.14$ ,  $p < 0.05$ ).

### 3.5 Discussion and implications

Technological advances such as the Internet have fundamentally changed how service organizations interact with their customers and significantly impacted the field of relationship marketing. This paper examines the influence of several antecedents on a multidimensional integrative construct of *online relationship quality* using structural equation modelling. It is one of only a few to consider online relationship quality as a multiple-order construct and to examine the effects of both *traditional* and *electronic* variables. Findings largely support the proposed framework as the model explains 95.3% of online relationship quality. Our research also showcases the moderating power of consumer characteristics. Given the originality of our framework and the necessity of conducting further research into consumer perceptions of their relationships with online retailers (Athanasopoulou 2009; Ching and Ellis 2006; Das 2009; Kearns and Hair 2008), our findings make important contributions to online relationship quality theory.

The remaining sections highlight noteworthy findings respecting the antecedents of online relationship quality, as well as the moderating effects of gender and age. We then discuss the managerial implications and present study limitations and possible avenues of future research.

### 3.5.1 Important antecedents of online relationship quality

One of the main objectives of this project is to identify elements which play a dominant role in ensuring the development and maintenance of successful online relationships. Accordingly, we examine the key antecedents of online relationship quality derived from both traditional ('*relationship characteristics*') and e-commerce contexts ('*website characteristics*'). In so doing, we contribute to the advancement of relationship marketing literature especially since previous studies have investigated one or the other without fully addressing the complexity of the construct. Hence, with this study, the key antecedents to be considered by organizations seeking to develop sound, long lasting relationships online can be established.

Table 3.6 summarizes findings and ranks antecedents in order of importance using path coefficients. This table shows that the global impact of the antecedents on online relationship quality does not differ much, especially for the first five (from  $\gamma = 0.19$  for *perceived relationship benefits* to  $\gamma = 0.25$  for *ease of use*). However, *ease of use* of a website does figure as the single most important antecedent in this study, indicating that consumers need to be able to find information and conduct transactions with ease if long lasting online relationships are to be sustained. Chung and Shin (2010) do not include this variable in their study. In fact, precious few studies specializing in relationship marketing do, pointing to yet another contribution by this study to theory in this field. We added *ease of use* to our model following our exploratory qualitative study. Support for this construct can, however, be found in e-commerce literature which is not relationship-based. For example, in their typology of consumer websites, Bressolles and Nantel (2007) show that *ease of use* is the most important criteria for one of their groups comprising mainly airline and bank websites.

All three of the *website characteristics* would appear to be of equal importance, underlining that *website design* (creative, visually appealing), *information quality*

(current, detailed and relevant) and *security/privacy* (security of transactions and protection/confidentiality of personal data) must all be accounted for when seeking to foster solid online relationships. The following two constructs are *relationship characteristics*: greater *perceived relationship benefits* (belief that the relationship is worth maintaining and generates value) and lower levels of *conflict* (relationships and interactions not perceived as conflictual, frustrating or inefficient) also prove essential to the development of relationship-based strategies. In the case of *convenience*, while it contributes to online relationship quality, it is found to be the least important antecedent in our model. This may appear surprising in the light of the findings of a another survey conducted in Québec (Canada) which identified, in order of importance, the following key benefits of online banking services: remote access/no need to make a special trip to the bank, rapidity and round-the-clock availability (CEFRIQ 2011). However, while these concepts relating to *convenience* represent the leading motivations for consumers to 'use' online banking services, they do not contribute significantly to the building of sound online 'relationships'. It could be that access to online banking services anytime (24 hours a day, 7 days a week) from anywhere (any access point) has come to be expected by consumers and, as a consequence does not allow them to distinguish between one financial institution and another since they all provide essentially the same level of online convenience.

Table 3.6 - Summary of findings (antecedents)

Rank of importance based on path estimates	CONSTRUCTS	Global impact on online relationship quality	Type of antecedent	Included in our study based on the following:
1	Ease of use	0.25***	Website characteristics	Exploratory study using cognitive mapping
2	Website design	0.22***	Website characteristics	Chung and Shin (2010)
3	Information quality	0.21***	Website characteristics	Chung and Shin (2010)
4	Security/privacy	0.21***	Website characteristics	Chung and Shin (2010)
5	Perceived relationship benefits	0.19***	Relationship characteristics	Palmatier et al. (2006)
6	Conflict	-0.12***	Relationship characteristics	Palmatier et al. (2006)
7	Convenience	0.08**	Website characteristics	Chung and Shin (2010)
8	Communication	ns	Relationship characteristics	Palmatier et al. (2006)

\*\*\*significant at 99%

\*\*significant at 95%

\*significant at 90%

*ns* = non-significant

We did not anticipate finding *communication* not significant in our overall model since it is one of the most studied constructs in relationship marketing literature after satisfaction, trust and commitment (Palmatier et al. 2006). This construct has indeed been widely investigated in both offline and online contexts, and would be expected to play an important role in our model. In fact, Chung and Shin (2010) showed communication to be the most important factor in their research. However, it must be noted that these authors did not consider online relationship quality to be an integrative construct. Hence the five antecedents were posited as having a direct impact on satisfaction, which in turn affected commitment and trust. Differences in results can therefore be expected. This being said, when we take a closer look at our findings, we observe that *communication* correlates ( $r = 0.68$ ) with *information quality*. This may help explain why the construct was found not to be significant in our model. Since information relayed via website is a form of communication with consumers, it is not surprising that the two are closely related.

In Table 3.6, it is interesting to note that the four leading antecedents are *website characteristics* (with the exception of *convenience*, ranking last). Our model demonstrates that *website characteristics* are more important for developing enduring online relationships than the *relationship characteristics* long studied in traditional relationship marketing environments. This may not be surprising. Because of the lack of physical contact in e-commerce, the online experience of the consumer relies heavily on the website's information content, system design and technology quality (McKinney, Yoon, and Zahedi, 2002). Online satisfaction, for example, is often linked to the website and its features instead of provider-customer interaction (Bansal, McDougall, Dikolli, and Sedatole 2004).

### 3.5.2 Relevance of age and gender for better understanding online relationships

Another interesting contribution of our study stems from our testing of the moderating effect of gender and age, rarely investigated in relationship marketing literature (Athanasopoulou 2009). More specifically, our multi-group analyses evidence interesting differences between distinct segments of consumers. In the following paragraphs, we briefly discuss these differences.

Firstly, findings demonstrate that *ease of use*, the most important antecedent in our model, is particularly critical for women. Our findings therefore expand topical literature by pointing up that *ease of use* is not only important for enhancing the online purchasing intentions of women (as evidenced Chiu, Lin and Tang, 2005) but also especially relevant for reinforcing online relationships with this population segment.

Another interesting find relates to *communication*. Although not significant in our overall model, this construct does exert significant positive impact on online relationship quality for women. Communication of meaningful, timely, quality and credible information is more important for them.

*Perceived relationship benefits* revealed differences from one group to the next, the impact being stronger for men (versus women) and even more so for Generation Y (versus Baby Boomers). These two demographical segments require that a relationship bring about benefits and added value.

While *security/privacy* is not significant for Generation Y, it is for Baby Boomers. This comes as no surprise since older consumers find online transactions to be less secure. Although their perceptions of security are improving, they are still considerably more fearful than their younger counterparts (CEFRIO 2010).

Lastly, *conflict*, *convenience* and *website design* do not reveal significant differences from one group to the next.

### 3.5.3 Managerial implications

From a managerial standpoint, the findings appearing herein can help service providers develop successful strategies. Results show that, first and foremost, financial institutions must make certain to develop websites which are simple and *easy to use* if they want to engage in prosperous long term relationships with their customers, women in particular. Tools such as databases, search engines, answers to the most frequently asked questions, site structure indices, website shortcuts and a home page with essential information (Duncan 2000; Geiger and Martin 1999) allow consumers to easily locate the information they seek. *Ease of use* of a website is therefore dependent upon site search function accuracy, site speed and download capability, site design and navigability, and the overall organization of site-based information (Szymanski and Hise 2000; Zeithaml, Parasuraman, and Malhotra 2002). These strategies should be coupled with *website design* that is visually and aesthetically appealing. In fact, proper website design should foster a simple yet pleasurable online experience replete with hedonic value for consumers (Chung and Shin 2010).

High levels of *information quality* (timely, detailed and relevant) should also help develop and maintain sound, long term relationships in an e-commerce environment. More specifically, the updating of relevant site information should spur customer interest and boost the frequency of customer visits. Web developers must also take advantage of the multimedia capabilities of the Internet which provide for the quick, efficient transfer of information in a variety of forms (textual, visual, audio, video, etc.) (Bauer, Grether, and Leach 2002).

Considering that *security/privacy* remains an important issue, especially for Baby Boomers, it would be wise to put strategies in place which showcase prominent site trustmarks or include a section dedicated to testimonials from other customers. It is equally important to draw up and promote privacy policy considerations, detailing how personal information is collected and used, and whether it is shared with third

parties. Action of the like can lift perceived credibility and benevolence (Toufaily et al. 2013). In addition, as older consumers prefer direct contact with employees (Simon and Usunier 2007), having a virtual agent available in real time to answer questions or concerns could help ease perceived discomfort. In a banking context, in-branch personnel could also take the time to educate older segments on the benefits of using online services, including website organization, use and security.

Furthermore, to enhance *perceived relationship benefits*, especially for men and Generation Y, added value could be developed using economic incentives the likes of loyalty programs, e-coupons and special discounts. In the case of a financial institution, this could translate into decreases in credit card interest rates for a specific period of time or preferred access to new financial products. For example, to promote *perceived relationship benefits* with younger first-time homebuyers, a financial institution could offer reduced rates on credit lines to facilitate the purchase of furniture, electronics and items for the home. An agreement could even be negotiated between a bank and a retailer/supplier of home furnishings with a view to featuring special discounts for new homebuyers. Loyalty programs are especially à propos for building relationships with Generation Y consumers, promoting patronage and making them feel privileged (Lazarevic 2012). Overall, personalized or adapted goods and services should help foster enhanced perceptions of value.

Given that *communication* is important to women, service providers would be well advised not to neglect this construct. Given that women are comprehensive information processors, Cleveland et al. (2003) recommend that *in-store* strategies provide for breadth of selection, attractive displays, transparent pricing and signage, and sufficient product labelling information. Each of the factors can also be applied in an online setting.

*Conflict* should be addressed by service providers as it is shown to impact negatively the quality of e-relationships. More specifically, organizations should

showcase “the ability to avoid potential conflicts, solve manifest conflicts before they create problems and the ability to discuss solutions openly when problems arise (p.229)” (Ndubisi, Wah, and Ndubisi 2007). Conflict resolution must be carried out in an efficient, timely manner.

Lastly, regarding *convenience*, consumers must be able to seek out information, evaluate prices, access the latest promotions, ask questions and solicit support via any access point if a digital media-based relationship is to be successful (Kalyanam and McIntyre 2002).

Accordingly, service managers and website developers must pay close attention to all of the foregoing factors. While in some cases it may not be feasible to develop different websites for different groups of consumers, implementation of the strategies identified herein for all consumer groups combined should prove beneficial. That said, some service providers may have sufficient information to distinguish between different consumer groups once customers have identified themselves. Other providers may prefer the use of cookies for garnering consumer-related data. Customer characteristics or demographic profiles could therefore be used to tailor website features and offer customized Web experiences (Aljukhadar and Senecal 2011).

In light of our research, it is paramount for service providers not only to adopt relationship-oriented strategies but also to monitor and assess strategy development over time based on online relationship quality. Assessing the strength of relational ties can help pinpoint both successes and areas to be targeted for improvement.

#### 3.5.4 Study limitations and future avenues of research

Since our study has been validated for just one sector, namely online banking, generalizability should be approached with caution. *Ease of use*, for example, proved the most important factor in our model. Could it be that the simplicity and ease of use

of a website is more important for more transactional services such as online banking than for more hedonic services such as tourism? The model would doubtless benefit from testing and replication in other sectors of the service industry. Action of the like would substantiate applicability to these sectors. Our choice of an online survey may limit participation by respondents who do not use the Internet as frequently. Service providers would be well advised not to neglect this group of respondents who may represent a significant source of online potential.

Another of this paper's limitations is the correlation found between *communication* and *information quality* ( $r = 0.68$ ) as pointed up in our findings. Indeed, when one takes a closer look, one of the items used for measuring *communication* relates to the firm providing meaningful information to the consumer. One further observes that *information quality* correlates to *ease of use* ( $r = 0.73$ ). In this case, one of the items of *ease of use* measures the level of consumer ease in finding what he or she is looking for on the website. One plausible explanation for the observed correlation is that consumers are often seeking out information.

Our conceptual model leaves several avenues open for future research. With the increase in mobile use, especially in banking where 10.6% of adult Québécois use their mobile telephone to carry out banking transactions (CEFRIQ 2012), it would be intriguing to examine the quality of online relationships specific to this group of consumers. Would antecedents and their impact be the same? Would gender and age play an important role? Future research in relationship marketing should seek to explore the mobile technology sector. Furthermore, Rose *et al.*, (2012) show that the online customer experience is a psychological state with both a *cognitive* and *affective* perspective. According to these authors, emotions are present during online experiences and are not to be overlooked. Future studies on online relationship quality could further investigate the impact of the customer's feelings (or affective reactions) in developing and maintaining online relationships. Finally, given that gender and age

generated interesting results, we invite researchers to probe these variables further. For example, Generation X could be probed to ascertain any differences between the two groups examined in this paper, namely Generation Y and Baby Boomers. Further research could also scrutinize the moderating effects of other characteristics (e.g., relationship length and frequency). Kearns and Hair (2008) suggest that future research into relationship marketing must also focus on cultural and ethnicity-related differences. In Canada, for example, two important subcultures exist based on language. While they are not numerous, a handful of studies in marketing have examined the behavioural and perceptual differences between native English and French speakers in Canada. Some examples include differences in knowledge, attitudes and behaviour respecting environmental and ecological issues (Laroche et al. 2002), subcultural differences in product evaluation (Laroche et al. 2003), and assessment of website quality and usability (Nantel and Glaser 2008). That said, precious little research has been conducted into differences between these two subcultures, especially regarding relationship marketing. By investigating the differences among segments, we can expand our knowledge base and fine-tune successful strategies for online environments.

In conclusion, we believe the growing theoretical and practical importance of e-relationships to be ripe with potential for future marketing research.

## CHAPITRE IV

### CONCLUSION

Depuis une trentaine d'années, les académiciens en marketing essaient de conceptualiser et d'explorer les propriétés et possibilités du marketing relationnel. Cependant, les avancées technologiques ont fait ressortir un nouveau domaine de recherche, celui du commerce électronique.

Bien que certains chercheurs aient examiné l'e-relationnel, d'autres recherches sont nécessaires. Dans les conclusions de son article exposant sa revue de la littérature de 209 articles en marketing relationnel, Das (2009) encourage, entre autres, à approfondir les connaissances de ce champ d'intérêt dans un contexte électronique. La présence de plus en plus marquée du Web et des services bancaires en ligne justifie également la présente étude. Ainsi, cette thèse (composée de trois articles empiriques) permet : 1) de mieux comprendre le marketing relationnel en ligne afin de pouvoir reconnaître les concepts clés importants, 2) de fournir une échelle de mesure fiable et valide de la qualité de la relation en ligne et 3) de déterminer les variables (antécédents et variables modératrices) ayant un impact important sur la qualité de la relation en ligne.

Afin de réaliser les objectifs de cette thèse, ce projet s'est appuyé, dans un premier volet, sur la recherche qualitative en utilisant la cartographie cognitive. Ce travail exploratoire et les résultats qui en découlent (présentés à l'article 1) ont permis de mieux saisir le concept du marketing relationnel en ligne et d'en faire ressortir les variables importantes.

Dans un deuxième volet, la recherche quantitative, favorisant ainsi un devis mixte, a été privilégiée. D'abord, la qualité de la relation, un métaconstruit important dérivé de la littérature traditionnelle, a été examinée. L'article 2 a permis de mieux comprendre son application en ligne et fournit un outil de mesure pertinent. Plus précisément, une échelle de mesure intégrative valide et fiable de la qualité de la relation en ligne est développée et testée.

Finalement, un modèle complet comprenant les antécédents du métaconstruit issus de la littérature traditionnelle (*caractéristiques de la relation*) et Web (*caractéristiques du site Web*) ainsi que quelques variables modératrices est testé à l'article 3. Le modèle final de ce dernier article privilégie l'échelle de mesure de la qualité de la relation développée dans le deuxième essai.

### 5.1 Les résultats

Cette thèse propose plusieurs résultats intéressants. À cet effet, le tableau 4.1 expose les résultats et les contributions de chacun des articles.

Tableau 4.1 – Synthèse des résultats et contributions des trois articles

Articles	Résultats	Contributions
ARTICLE 1	<ul style="list-style-type: none"> <li>La simplicité et la facilité de l'expérience client sur le Web est ressorti comme prioritaire dans les trois cartes cognitives.</li> <li>Les trois répondants ont également soulevé l'importance prépondérante de la <i>satisfaction</i> (les deux autres dimensions importantes du marketing relationnel - confiance et engagement - sont moins présentes).</li> <li>Certaines différences se font voir dans les cartes : 1) la <i>valeur ajoutée</i> est très importante pour l'expert bancaire, 2) les <i>efforts et les investissements de la banque</i> dans sa stratégie e-relationnelle sont importants pour le client bancaire et 3) la <i>qualité perçue du site</i> est importante pour l'expert académicien.</li> <li>Près de la moitié des concepts dans les cartes des répondants sont des variables dites « électroniques ».</li> </ul>	<ul style="list-style-type: none"> <li><b>Contribution méthodologique</b> : L'étude confirme l'intérêt de la technique de la cartographie cognitive, peu utilisée en marketing, et présente une démarche d'analyse et de comparaison lorsque plus d'une personne est interviewée, ce qui est assez rare en utilisant cette méthode.</li> <li><b>Contribution théorique</b> : L'étude expose certaines similarités par rapport à la littérature sur le relationnel dans un contexte traditionnel (par exemple, l'importance de la satisfaction), mais fait ressortir d'autres variables issues du relationnel dans un environnement Web (par exemple, une préoccupation prépondérante de la facilité d'utilisation et de navigation du site Web).</li> <li><b>Contribution managériale</b> : En plus de la satisfaction de la clientèle, il est important, entre autres, a) que les clients perçoivent l'investissement et l'engagement de la banque dans sa stratégie d'approche e-relationnelle, b) d'assurer que l'expérience Web est très positive (ex. : la qualité perçue du site et sa facilité d'utilisation).</li> </ul>
ARTICLE 2	<ul style="list-style-type: none"> <li>Les résultats confirment un modèle intégrateur de troisième ordre de la qualité de la relation en ligne composée de trois dimensions (la confiance, l'engagement et la satisfaction).</li> <li>L'engagement est à son tour tridimensionnel (engagement affectif, calculé et normatif) et la confiance est unidimensionnelle, mais comporte trois facettes (compétence, bienveillance et intégrité).</li> <li>Il s'avère que la dimension la plus importante du modèle est la confiance.</li> <li>L'échelle finale est composée de 21 items.</li> </ul>	<ul style="list-style-type: none"> <li><b>Contribution théorique</b> : Fournit une mesure globale et intégrative de la qualité de la relation en ligne; la création d'une mesure visant à évaluer l'engagement dans un contexte Web est également un aspect novateur de plus que l'échelle globale incorpore des items concernant à la fois le site et l'institution financière, les autres études se concentrant sur un seul de ces aspects.</li> <li><b>Contribution managériale</b> : Fournit un outil d'auto-évaluation pour les professionnels afin de mesurer les niveaux relationnels de leurs consommateurs sur Internet; les dimensions les plus importantes pourront être visées et les stratégies marketing mieux ciblées.</li> </ul>

Articles	Résultats	Contributions
ARTICLE 3	<ul style="list-style-type: none"> <li>Le modèle explique une grande proportion de la variance (95,3 %) de la qualité de la relation en ligne.</li> <li>Les résultats démontrent que les antécédents les plus importants de la qualité de la relation en ligne sont la <i>facilité d'utilisation</i>, suivie du <i>design du site Web</i>, de la <i>qualité de l'information</i>, de la <i>sécurité/confidentialité</i>, des <i>bénéfices perçus de la relation</i>, du <i>conflit</i> et de la <i>commodité</i>.</li> <li>En effet, les antécédents les plus importants sont principalement issus des <i>caractéristiques du site Web</i>.</li> <li>À l'encontre des attentes préalablement fixées, la <i>communication</i> n'est pas significative dans le modèle. Cependant, un examen plus pointu démontre que ce concept est corrélé avec la <i>qualité de l'information</i>, ce qui pourrait expliquer les résultats obtenus.</li> <li>L'effet modérateur des variables <i>sexe</i> et <i>âge</i> révèle des différences intéressantes : un plus grand impact de certains antécédents sur la qualité de la relation en ligne (des <i>bénéfices perçus de la relation</i> pour les hommes et la génération Y, de la <i>communication</i> pour les femmes, de la <i>facilité d'utilisation</i> pour les femmes et de la <i>sécurité/confidentialité</i> pour les baby-boomers).</li> </ul>	<ul style="list-style-type: none"> <li><b>Contribution théorique</b> : Intégration des variables traditionnelles et électroniques dans un même modèle global novateur. Plus spécifiquement, les antécédents les plus importants ont été déterminés (les <i>caractéristiques du site Web</i> s'avèrent cruciales avec la <i>facilité d'utilisation</i> en premier rang). Il a également été démontré que le <i>sexe</i> et l'<i>âge</i> ont un impact sur certaines relations du modèle, un apport de cette recherche, vu que les variables modératrices sont rarement examinées dans les études relationnelles.</li> <li><b>Contribution managériale</b> : Fournit aux gestionnaires des informations pertinentes pouvant les aider à mieux segmenter les marchés, à mieux cibler les démarches et stratégies et à établir les faiblesses afin de maximiser les efforts.</li> </ul>

Premièrement, la cartographie cognitive fait ressortir une priorité émergente, soit l'importance de la simplicité et de la facilité de l'expérience client sur le Web (primordial dans les trois cartes). Les trois répondants ont également soulevé l'importance prépondérante de la satisfaction. Puisque la satisfaction est une des dimensions clés du marketing relationnel dans un contexte traditionnel, il n'est pas surprenant de la voir prendre les rangs. Cela dit, qu'en est-il des deux autres dimensions de la confiance et de l'engagement? Pour ce qui est de la confiance, cette variable est présente dans les trois cartes cognitives, cependant, elle ne semble pas aussi prioritaire. Quant à l'engagement, elle est ressortie indirectement en tenant compte de concepts tels la loyauté, le choix de continuer à faire affaire avec l'institution et les intentions du consommateur. Il n'y a pas de doute que les stratégies relationnelles en ligne doivent être adaptées au nouveau contexte puisque près de la moitié des concepts ressortis dans les cartes cognitives des répondants sont des variables dites « électroniques ».

Concernant le construit central de cette thèse, soit la *qualité de la relation en ligne*, cette recherche a indiqué qu'il est un indice intégrateur à trois niveaux ayant comme dimensions clés la confiance, un construit unidimensionnel à trois facettes (compétence, bienveillance et intégrité), l'engagement, un construit tridimensionnel (engagement affectif, calculé et normatif), et la satisfaction. D'ailleurs, les résultats ont fait ressortir que la confiance est la dimension sur laquelle il faut mettre davantage l'accent pour favoriser le niveau relationnel des consommateurs.

Cette thèse a aussi démontré qu'une approche relationnelle en ligne comporte certaines similarités par rapport à la littérature traditionnelle (par exemple, la *satisfaction*, les *bénéfices perçus de la relation*, etc.). En revanche, elle fait également ressortir d'autres variables nouvellement issues d'un environnement Web (ex. : la *facilité d'utilisation du site Web*, son *design*, etc.). Ainsi, pour mieux comprendre la qualité de la relation en ligne, il est important d'intégrer les deux volets. En suivant ce postulat, cette thèse a démontré qu'il est très pertinent : 1) d'inclure des éléments à la fois concernant le site Web et l'institution financière

dans le développement de l'échelle de mesure de la qualité de la relation en ligne et 2) d'inclure des antécédents à la fois issus du marketing relationnel traditionnel (*caractéristiques de la relation*) ainsi que ceux dérivés de l'environnement Web (*caractéristiques du site Web*).

Concernant les antécédents importants de la qualité de la relation en ligne, la *facilité d'utilisation*, ajoutée au cadre conceptuel en raison de son importance prépondérante dans la cartographie cognitive, ressort comme la variable la plus importante du modèle final de cette thèse. Ainsi, le premier et le troisième article se rejoignent pour démontrer que l'expérience du client sur Internet doit avant tout être simple et facile pour qu'une relation à long terme se concrétise et se maintienne dans un environnement électronique. Les autres variables électroniques, soit le *design du site Web*, la *qualité de l'information* et la *sécurité/confidentialité*, s'avèrent également fondamentales, suivies des caractéristiques de la relation, soit les *bénéfices perçus de la relation* et le *conflit* (la dernière variable en rang d'importance revient aux caractéristiques du site Web, soit la *commodité*). Ainsi la recherche démontre que les antécédents les plus importants sont principalement issus des caractéristiques du site Web. De ce fait, il est crucial d'intégrer ces variables dans les stratégies marketing des institutions financières. À l'encontre des attentes préalablement fixées, la *communication* n'est pas significative dans le modèle. Cependant, un examen plus pointu démontre que ce concept est corrélé avec la *qualité de l'information*, ce qui pourrait expliquer les résultats obtenus.

Finalement, des analyses multigroupes ont été exécutées afin de cerner l'impact de quelques variables modératrices (caractéristiques du consommateur). Elles ont aidé à déceler des différences entre les divers groupes de consommateurs. Les résultats ont permis de constater une importance supérieure de l'effet de certains antécédents sur la qualité de la relation :

- 1) les *bénéfices perçus de la relation* pour les hommes par rapport à la *communication* et la *facilité d'utilisation* pour les femmes;

- 2) les *bénéfices perçus de la relation* pour la Génération Y par rapport à la *sécurité/confidentialité* pour les baby-boomers;

## 5.2 Les contributions, les limites et les pistes de recherches futures

Les contributions méthodologiques et théoriques de cette thèse sont nombreuses (tel qu'exposé dans le tableau 4.1). Cependant, certaines limites ont également été définies dans les articles. Cela dit, les contributions et limites permettent de déceler des pistes de recherches intéressantes.

Premièrement, quant à l'utilisation de la cartographie cognitive, rarement exécutée en marketing et habituellement réalisée sur un seul sujet, elle a su faire ses preuves en démontrant un apport important au domaine d'étude. Elle a su peindre le portrait du marketing relationnel en ligne et ainsi permettre une meilleure compréhension de la problématique. De plus, elle a souligné l'importance de la *facilité d'utilisation* du site Web, concept qui a été préalablement examiné par les chercheurs en commerce électronique, mais rarement exploré dans la littérature relationnelle en ligne. Le succès de l'utilisation de la cartographie cognitive comme technique exploratoire qualitative dans cette thèse devrait ouvrir la voie à d'autres chercheurs en marketing et les inciter à l'appliquer dans leurs études.

En revanche, il est important de citer les limites ou faiblesses de cette méthodologie. La cartographie cognitive est plutôt subjective (comme le sont souvent les techniques qualitatives) suivant les propos du paradigme constructiviste (Cossette, 2004). Plus précisément, la carte est une représentation d'une représentation, c'est-à-dire que le chercheur a une représentation du sujet qui, lui, a une représentation de sa réalité (Verstraete, 1996) et ne peut donc pas être une réalité objective. Elle est partielle puisque le répondant simplifie habituellement sa réalité étant donné une certaine limitation cognitive (Cossette et Audet, 1992); le chercheur ne doit pas s'attendre à un accès direct et parfait des représentations mentales du répondant (Chaney, 2010).

De plus, une question à se poser relativement aux analyses préconisées par cette technique est : L'évaluation de l'importance d'un concept repose-t-elle seulement sur la fréquence de ses liens avec d'autres concepts (tel que mesuré par le score de centralité) ? Selon Cossette (2004), il est aussi important de prendre en considération le jugement personnel du sujet. En fait, la carte cognitive ne permet pas de connaître pourquoi tels ou tels concepts sont plus importants. Le raisonnement du répondant n'est pas mis de l'avant. D'autres techniques qualitatives telles les entrevues en profondeur pourraient permettre de mieux appréhender toute la complexité de la pensée de l'individu. En fait, ce qui pourrait être intéressant dans une recherche future serait d'utiliser l'entrevue en profondeur à la suite de la cartographie cognitive. Par exemple, l'interviewer pourrait présenter la carte cognitive au répondant et lui demander d'élaborer, d'expliquer ou de détailler certains constats.

Deuxièmement, quant à la création d'une nouvelle échelle de mesure de la qualité de la relation en ligne, celle-ci offre aux chercheurs ainsi qu'aux praticiens un bon outil permettant d'évaluer les niveaux relationnels des relations établies en ligne. Alors que certains traitent et testent les dimensions de la qualité de la relation séparément dans leurs modèles, nous avons démontré qu'une approche intégrative et globale pour mesurer le métaconstruit est pertinente. De plus, l'échelle de mesure de l'*engagement* dans un contexte Internet représente un aspect novateur de cette recherche puisque ce concept n'a pas fait l'objet de développement d'échelle de mesure préalablement. L'échelle de mesure de la qualité de la relation en ligne retient également des éléments en rapport à la fois avec le site Web et l'institution financière, ce qui est rare dans la documentation. Nous croyons que, pour saisir pleinement l'essence de la qualité de la relation en ligne (c'est-à-dire la qualité de la relation entre le consommateur et le commerçant en ligne), la relation établie avec l'entreprise ainsi que celle qui s'est développée à travers son site Internet doivent être examinées (plus particulièrement dans un secteur où le client utilise les services en ligne et hors ligne, comme c'est le cas dans le secteur bancaire). Cela dit, lors du processus de validation, certains éléments ont été éliminés puisque nous

voulions être conservateurs et suivre les recommandations de Fornell et Larcker (1981). En raison de ces modifications, les instruments de mesure n'ont alors pas toujours conservé des éléments Web et institution financière (tel est le cas pour l'échelle finale de la satisfaction qui est mesurée par quatre éléments Web). Néanmoins, l'échelle de mesure de la qualité de la relation en ligne doit être vue dans son ensemble.

Lors des analyses de l'échelle de mesure, la confiance n'a pas fourni les résultats escomptés. Il était prévu que la confiance représente un construit tridimensionnel, cependant c'est une structure unidimensionnelle qui a été supportée. Néanmoins, d'autres ont également obtenu ou conçu la confiance comme étant unidimensionnelle, mais reflétant tout de même les trois facettes - compétence, intégrité et bienveillance (Bhattacharjee, 2002; Pavlou, 2003). Plus précisément, dans la mise sur pied de son échelle de mesure de la confiance en ligne, Battacharjee (2002), dont le choix du terrain repose sur Amazon.com, explique<sup>29</sup>: « It is possible that a subjects' overwhelming familiarity with Amazon may have led them to believe that the online firm is excellent in all three dimensions of trust and that an examination of a less familiar firm may have teased out the effects of the three dimensions better (p. 229) ». Selon ces constats, on pourrait soupçonner comme Bhattacharjee (2002) que puisque les répondants de notre étude sont des clients de l'institution financière depuis près de 20 ans en moyenne et effectuent des transactions en ligne avec l'institution financière depuis près de six ans en moyenne (voir le tableau 2.3, page 68), ils connaissent bien l'institution et son site, et auraient eu tendance à juger que la firme se positionne très bien en

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<sup>29</sup> La citation complète de Bhattacharjee à la page 229: « A more critical observation was the unusually high path coefficients between trust and its three dimensions (ability, integrity, and benevolence) in the second-order factor model. The standardized path coefficient for these paths ranged between 0.94 and 0.97. Such high path coefficients are indicative of multicollinearity, implying that the three trust dimensions are empirically inseparable even though they may be conceptually distinct. In other words, a user who rates an online firm highly on its ability is also likely to perceive that firm as being high in integrity, benevolence, and overall trust. It is possible that a subjects' overwhelming familiarity with Amazon may have led them to believe that the online firm is excellent in all three dimensions of trust and that an examination of a less familiar firm may have teased out the effects of the three dimensions better. At any rate, multicollinearity suggested that it is more appropriate to model trust as a first-order construct (reflectively linked to items from the three dimensions), rather than as second-order construct.».

matière de confiance en ce qui concerne les trois dimensions. En fait, ces résultats pourraient également s'expliquer du fait que la confiance en ligne est tenue pour acquise par les répondants dans le domaine bancaire<sup>30</sup>. Cela dit, est-ce que les mêmes résultats seraient obtenus avec une entreprise en ligne moins bien connue du consommateur (comme le propose Bhattacharjee, 2002) ? Peut-être que dans ce cas, la confiance serait ressortie comme tridimensionnelle ? Voilà, une belle avenue de recherche.

Une autre des limites déterminées dans la mise sur pied de cette échelle de mesure est le manque de discrimination entre la satisfaction et la confiance. D'autres recherches ont également soulevé ces résultats (p. ex., Arcand *et al.*, 2010; Vesel and Zabkar, 2010) tandis que d'autres démontrent de hauts niveaux de corrélations entre les construits (p. ex., Chung and Shin, 2010; Rexha *et al.*, 2003). Par conséquent, nous avons vérifié si un construit hybride combinant ces deux dimensions serait préférable au modèle préliminaire. Toutefois, la structure initiale demeure celle conservée en raison des meilleurs résultats.

Troisièmement, l'investigation d'un modèle novateur global de la qualité de la relation intégrant deux champs de recherche importants, soit le marketing relationnel et le commerce électronique, est originale dans la documentation. Ce modèle est l'un des rares à intégrer à la fois des variables issues du marketing relationnel traditionnel et celles dérivées de l'environnement Web. Bien que le modèle explique 95,3 % de la variance de la qualité de la relation en ligne, on pourrait se demander si d'autres variables intéressantes auraient pu être intégrées. En outre, Rose *et al.*, (2012) démontrent que l'expérience client en ligne est un état psychologique intégrant à la fois une perspective cognitive et une perspective affective. Selon ces auteurs, les émotions sont présentes lors des expériences en ligne et ne doivent pas être ignorées. Les futures études sur la qualité des relations en ligne pourraient étudier l'impact des sentiments du client (ou réactions affectives) dans le développement et l'entretien de relations avec le marchand en ligne.

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<sup>30</sup> Cette notion est discutée dans le premier article (voir la page 42).

De plus, l'examen de variables modératrices est fort intéressant; peu l'ont fait auparavant en examinant l'approche relationnelle, mais cette recherche démontre la pertinence de le faire puisque des différences importantes ont été soulevées entre les divers groupes. Un modèle intégrateur complet comme celui établi et testé dans la thèse permet une compréhension approfondie de la qualité de la relation dans toute sa complexité.

Finalement, l'échelle de mesure et le modèle global ont été conçus en privilégiant le secteur financier, mais ils devraient être adaptés et testés dans d'autres secteurs. En reproduisant la recherche dans d'autres industries d'intérêt, les résultats seraient plus généralisables. En revanche, certaines différences pourraient ressortir. Par exemple, la facilité d'utilisation s'est avérée le facteur le plus important dans notre modèle. Se pourrait-il que la simplicité et la facilité d'utilisation d'un site soient plus importantes pour les services plus transactionnels comme les services bancaires en ligne que pour les services plus hédonistes comme le tourisme? L'investigation d'autres terrains de recherche serait bénéfique au domaine de recherche.

Somme toute, cette thèse contribue au développement des apprentissages et connaissances dans le domaine du marketing relationnel et du commerce électronique en fournissant un traitement détaillé des facteurs essentiels à l'établissement des relations gagnant-gagnant en ligne. Le projet s'avère aussi très intéressant pour les gestionnaires, leur permettant de cerner les éléments qui favorisent le succès du marketing relationnel en ligne. À cet effet, le tableau 4.2 résume les diverses stratégies managériales discutées tout au long de la thèse, et ce, par rapport aux huit facteurs (en ordre d'importance) mis de l'avant dans le modèle final de la qualité de la relation en ligne. Ainsi, les praticiens sont mieux outillés afin de segmenter et de déceler les clientèles les plus et les moins relationnelles afin de mieux cibler les stratégies et les démarches.

De toute évidence, le marketing relationnel en ligne démontre des possibilités intéressantes et des retombées prometteuses. Cette thèse dégage des

résultats porteurs et ouvre la voie à d'autres recherches futures permettant de dégager tout le potentiel de ce domaine d'étude.

Tableau 4.2 – Synthèse des stratégies managériales

Facteurs	Stratégies managériales <sup>31</sup>
<b>Facilité d'utilisation</b> (Ease of use) <i>*à un plus grand impact pour les femmes</i>	<p>Online transactions can seem intimidatingly complex, hence the importance of a consumer being able to navigate and interact with a website with ease (3). A consumer should be able to readily access and locate the products and information they seek or need, especially in a Web-based context where information availability can be very extensive (3). In the financial services sector, the ease of conducting transactions is one of the key attributes substantiating the use of online banking facilities (3). Tools such as databases, search engines, answers to the most frequently asked questions, site structure indices, website shortcuts, data archiving and a home page with essential information, allow consumers to easily locate the information they seek (1 &amp; 3). <i>Ease of use</i> of a website is therefore dependent upon site search function accuracy, site speed and download capability, site design and navigability, and the overall organization of site-based information (3). In a financial sector context, interactive tools and functions that facilitate personal financial management for the consumer are great assets (1).</p>
<b>Design du site Web</b> (Website design)	<p>Website design combines elements of form and substance, including colours, graphics, animations, fonts used, etc. (3). In an electronic context, site design provides a first impression of the company and serves as the physical environment, making the experience more tangible for the consumer (3). A positive assessment of a site's virtual ambience is, as a consequence, extremely important. A site design must be neat, well organized and clutter-free with an overall pleasing ambience (visually and aesthetically appealing) (3). In fact, proper website design should foster a simple yet pleasurable online experience replete with hedonic value for consumers (3). It is suggested that businesses develop websites similar in structure and design to those of other companies in their field (1). As a result, previous customer experiences would be transferable, thereby simplifying the overall customer experience and boosting customer trust. In a financial sector context, visual support (<i>included a consolidated or centralized overview of customer banking details</i>) is important (1).</p>

<sup>31</sup> Le tableau rassemble toutes les stratégies managériales discutées dans la thèse. Les phrases sont tirées directement des trois articles (en anglais). Les références bibliographiques ont été enlevées pour alléger la lecture de ce tableau et permettre une présentation plus managériale. Afin de repérer ces références et retrouver les stratégies dans la thèse, le numéro d'article ciblé a été ajouté entre parenthèses à la fin de chaque phrase (1 = article #1, 2 = article #2 et 3 = article #3).

**Qualité de l'information**  
(Information quality)

The wealth of more extensive, higher quality information available online enables consumers to make more enlightened purchasing decisions (3). Technological advances make it possible for consumers to access large amounts of information quickly and to compare products and services much more easily at little or no cost (3). Given this wealth of information available via the Web, it is important to ensure appropriate information quality measured in terms of authenticity, relevance and completeness (3). More specifically, to have value, information must be accurate, detailed, reliable, timely and customized to the needs of the client (3). The updating of relevant site information should spur customer interest and boost the frequency of customer visits (3). Some customer also benefit from explanations, proof, advice and testimonials available on Website (3). Web developers must also take advantage of the multimedia capabilities of the Internet which provide for the quick, efficient transfer of information in a variety of forms (textual, visual, audio, video, etc.) (3).

**Sécurité/confidentialité**  
(Security/privacy)  
\* à un plus grand impact pour les Baby-Boomers

Security includes the protection of personal data and credit card information during the exchange or transaction process (risk of fraud or financial loss) (3). As for privacy of personal data, it relates to the manner in which the company collects and uses consumer information (3). Consumers must be secure in the knowledge that the information they provide is received, stored and handled in a manner devoid of undue risk (3). Websites should showcase prominent site trustmarks or include a section dedicated to testimonials from other customers (3). It is equally important to draw up and promote privacy policy considerations, detailing how personal information is collected and used, and whether it is shared with third parties (3). In addition, having a virtual agent available in real time to answer questions or concerns could help ease perceived discomfort (3). In a banking context, in-branch personnel could also take the time to educate certain consumer segments (e.g. older segments) on the benefits of using online services, including website organization, use and security (3).

**Bénéfices perçus de la relation**  
(Perceived relationship benefits)  
\* à un plus grand impact pour les hommes et la Génération Y

Perceived relationship benefits represent the added value generated by a relationship and can relate to a service (timely, convenient), product delivery, product performance or the relationship itself (e.g. personal recognition) (3). Added value can be developed using economic incentives the likes of loyalty programs, e-coupons and special discounts (3). In the case of a financial institution, this could translate into decreases in credit card interest rates for a specific period of time or preferred access to new financial products (3). Another example, with younger first-time homebuyers, a financial institution could offer reduced rates on credit lines to facilitate the purchase of furniture, electronics and items for the home (3). An agreement could even be negotiated between a bank and a retailer/supplier of home furnishings with a view to featuring special discounts for new homebuyers (3). Overall, loyalty programs promote patronage and make consumers feel privileged (3). Finally, personalized or adapted goods and services should also help foster enhanced perceptions of value (3).

<p><b>Conflit</b> (Conflict)</p>	<p>Conflict refers to the frequency, intensity and duration of tension or disagreement between parties and may result in feelings of hostility, frustration or anger towards the firm (3). Therefore, conflict resolution must be carried out in an efficient, timely manner (3). This could extend to employees being better tooled to provide better service and to be able to respond quickly and effectively to consumer demands and complaints (1). In an online context, having a virtual agent available in real time to answer questions or concerns could help ease perceived discomfort or frustration (3). This being said, better management of customer expectations, continual research into consumer needs, being more knowledgeable of their preferences and providing an innovative product and service offering shows that the organization is invested in the relationship and should lead to conflict avoidance (1).</p>
<p><b>Commodité</b> (Convenience)</p>	<p>Convenience is one reason that consumers like electronic commerce (3). In such a context, companies can be reached when needed since the Web can be accessed anytime from just about anywhere (3). The very accessibility of the Internet greatly enhances the convenience aspect of the customer experience (3). To promote convenience, a website must make it possible to conduct business without changing location (from anywhere in the world where one enjoys access to a computer and the Internet), at the moment in time best suited to the customer (24 hours a day, 7 days a week) and with no sales pressure (given the absence of face-to-face contact) (1 &amp; 3). The consumer must be able to easily seek out information, evaluate prices, access the latest promotions, ask questions and solicit support via an online firm's Website (3). In a financial sector context, it is important to provide customers with an enhanced measure of control over their finances online (1). Saving them time (rapidity of service, site speed, and download capability not subject to freezing up) is of essence during their use of online banking services (1).</p>
<p><b>Communication</b> * à un plus grand impact pour les femmes</p>	<p>Communication relates to the formal as well as informal sharing of meaningful and timely information and reflects the level, frequency, quality and credibility of information exchanged or shared (3). With the Web, the instantaneity of real-time communication and the dynamic nature of online media positively impact the customer experience (3). Online firms should communicate directly, concisely and efficiently (3). In-store strategies which provide for breadth of selection, attractive displays, transparent pricing and signage, and sufficient product labelling information can and should also be applied in an online setting (3). Furthermore, personalization of the consumer experience is important. This being said, the accumulation of information over time (i.e. possibility of retrieving information about most recent site visits) should be used by businesses operating online to personalize customer visits, communications (messages and advertising) and web-based offerings and the overall customer experience (1). Enabling consumers to adapt the website to their individual preferences also provides for a more personalized online experience (1).</p>

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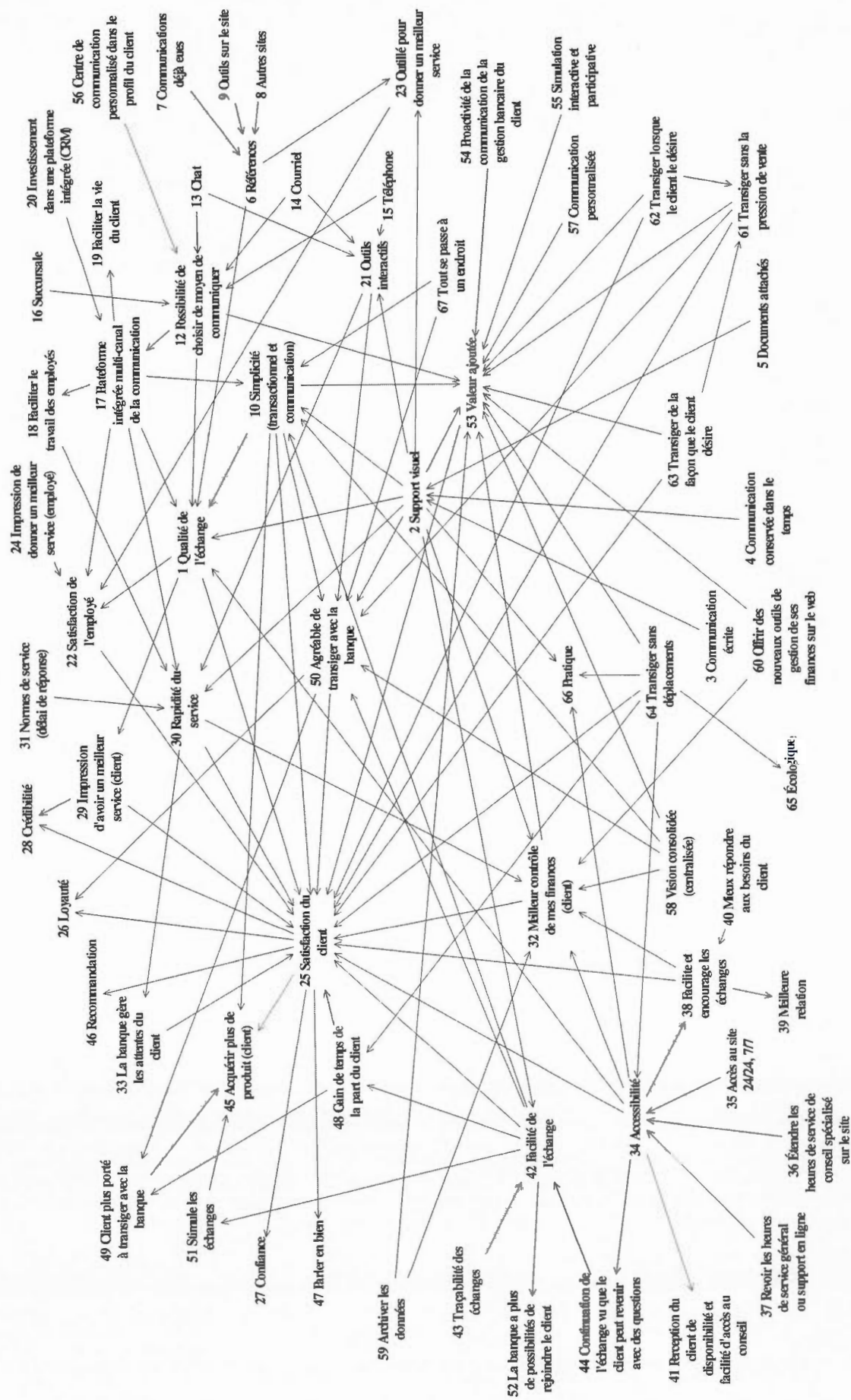
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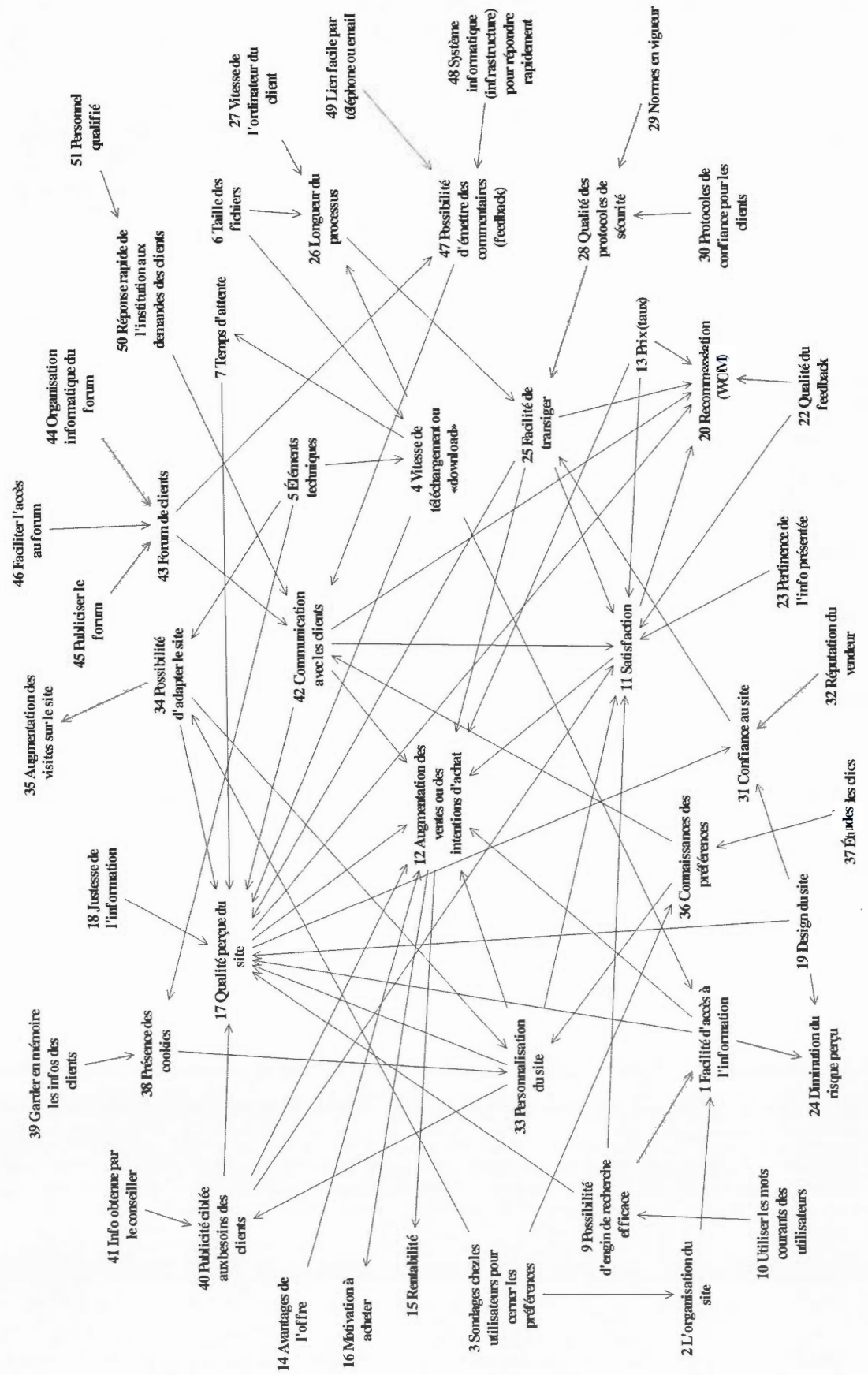
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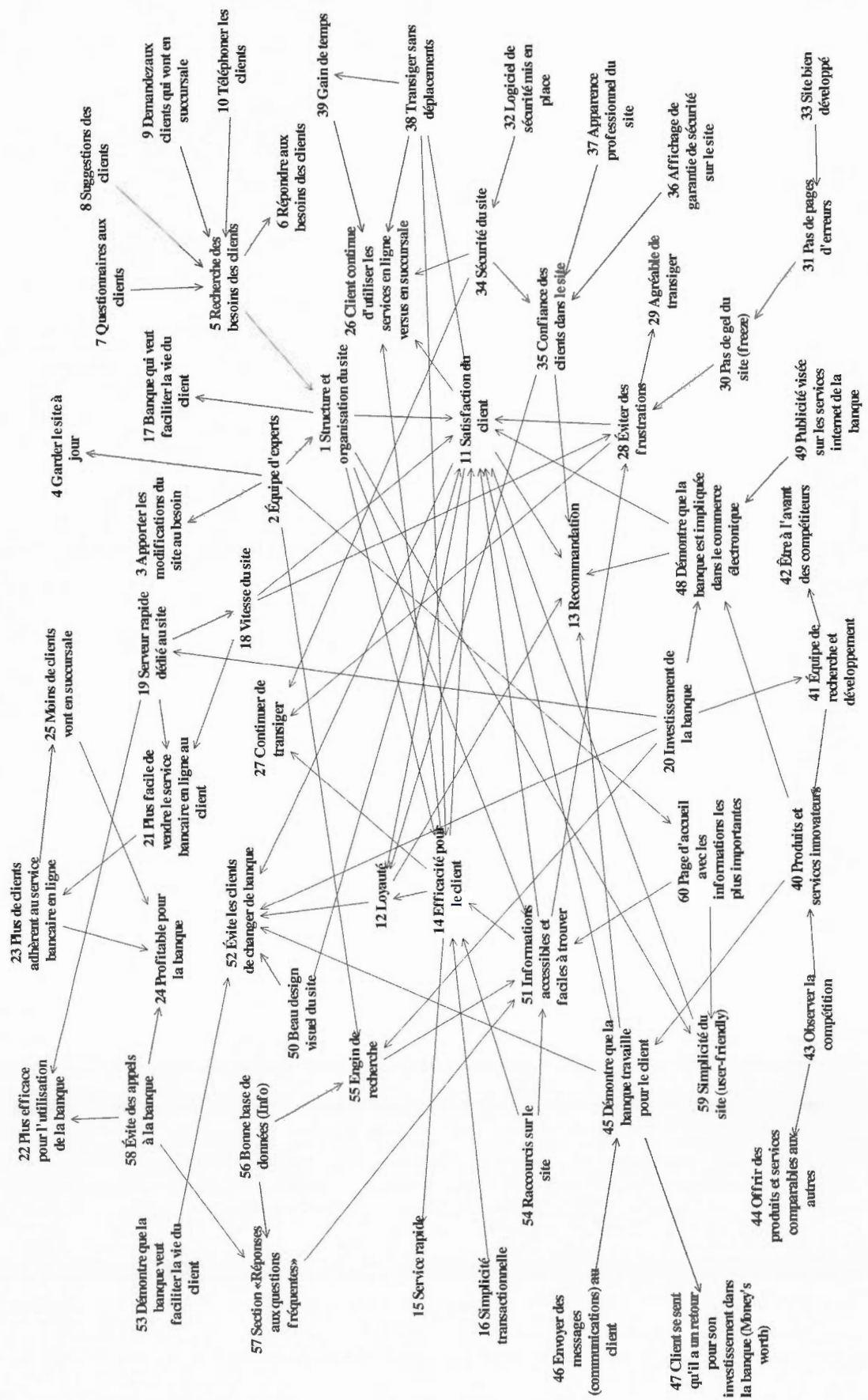
## APPENDICE A

### LES CARTES COGNITIVES DES RÉPONDANTS

Les prochaines trois pages présentent les cartes cognitives de l'expert bancaire, l'expert académique et le client bancaire respectivement.







## APPENDICE B

### FINALISATION DE L'ÉCHELLE DE MESURE

Finalisation de l'échelle de mesure	
Étapes	Nombre d'items conservés
<i>Développement initial de l'échelle</i>	<b>33 items</b> (confiance: 12, satisfaction: 10 et engagement: 11)
<i>Pré-test #2 (AFE)</i>	<b>27 items</b> (confiance: 11, satisfaction: 7 et engagement: 9)
<i>Collecte finale – Échantillon #1 (AFE)</i>	<b>23 items</b> (confiance: 10, satisfaction: 5 et engagement: 8)
<i>Collecte finale – Échantillon #2 (AFC)</i>	<b>21 items</b> (confiance: 10, satisfaction: 4 et engagement: 7)

## APPENDICE C

### MATRICE DE CORRÉLATION – ÉCHELLE DE MESURE

CONSTRUCTS	1	2	3	4	5
<i>Trust (1)</i>					
<i>Satisfaction (2)</i>	<b>0.88</b>				
<i>Affective commitment (3)</i>	0.62	0.55			
<i>Calculative commitment (4)</i>	0.30	0.28	0.40		
<i>Normative commitment (5)</i>	0.26	0.25	0.39	0.66	

## APPENDICE D

### QUESTIONNAIRE – VERSION FRANÇAISE

#### **1. Introduction**

1.1. Aimeriez-vous mieux répondre à ce questionnaire en anglais ou en français? Would you prefer to complete the survey in English or in French?

☐ <sub>1</sub> Français

☐ <sub>2</sub> English

1.2. «J'accepte de répondre honnêtement et de façon réfléchie aux questions du sondage qui suit.»

☐ <sub>1</sub> Oui

☐ <sub>2</sub> Non

1.3.a. Quelle est votre province/territoire de résidence ?

☐ <sub>1</sub> Alberta

☐ <sub>2</sub> Colombie -Britannique

☐ <sub>3</sub> Île-du-Prince-Edouard

☐ <sub>4</sub> Manitoba

☐ <sub>5</sub> Nouveau-Brunswick

☐ <sub>6</sub> Nouvelle-Écosse

☐ <sub>7</sub> Nunavut

☐ <sub>8</sub> Ontario

☐ <sub>9</sub> Québec

☐ <sub>10</sub> Saskatchewan

☐ <sub>11</sub> Terre-Neuve

☐ <sub>12</sub> Territoires du Nord Ouest

☐ <sub>13</sub> Yukon

1.3.b. Dans quelle région de l'Alberta demeurez-vous?

☐ <sub>1</sub> Calgary

☐ <sub>2</sub> Edmonton

☐ <sub>3</sub> Autre région de l'Alberta

Dans quelle région de l'Ontario demeurez-vous?

☐ <sub>1</sub> Hamilton – Niagara Peninsula

☐ <sub>2</sub> Kingston - Pembroke

☐ <sub>3</sub> Kitchener – Waterloo - Barrie

☐ <sub>4</sub> Grande région de London

☐ <sub>5</sub> Muskoka - Kawartha

☐ <sub>6</sub> Nord-Est

☐ <sub>7</sub> Nord-Ouest

☐ <sub>8</sub> Grande région d'Ottawa

☐ <sub>9</sub> Stratford-Bruce Peninsula

☐ <sub>10</sub> Grande région de Toront

☐ <sub>11</sub> Windsor - Sarnia

Dans quelle région du Québec demeurez-vous?

☐ <sub>1</sub> Bas-Saint-Laurent

☐ <sub>2</sub> Saguenay-Lac-Saint-Jean

☐ <sub>3</sub> Capitale Nationale

☐ <sub>4</sub> Mauricie

☐ <sub>5</sub> Estrie

☐ <sub>6</sub> Montréal

☐ <sub>7</sub> Outaouais

☐ <sub>8</sub> Abitibi-Témiscamingue

☐ <sub>9</sub> Côte-Nord

☐ <sub>10</sub> Gaspésie/Iles-de-la-Madelaine

☐ <sub>11</sub> Nord-du-Québec

☐ <sub>12</sub> Chaudière-Appalaches

☐ <sub>13</sub> Laval

☐ <sub>14</sub> Lanaudière

☐ <sub>15</sub> Laurentides

☐ <sub>16</sub> Montérégie

☐ <sub>17</sub> Centre-du-Québec

1.4. Vous êtes...? :

- ☐<sub>1</sub> Un homme ☐<sub>2</sub> Une femme

1.5. Quelle âge avez-vous ?

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> <sub>1</sub> Moins de 18 ans    | <input type="checkbox"/> <sub>4</sub> Entre 35 et 44 ans | <input type="checkbox"/> <sub>7</sub> Entre 65 et 74 ans         |
| <input type="checkbox"/> <sub>2</sub> Entre 18 et 24 ans | <input type="checkbox"/> <sub>5</sub> Entre 45 et 54 ans | <input type="checkbox"/> <sub>8</sub> 75 ans ou plus             |
| <input type="checkbox"/> <sub>3</sub> Entre 25 et 34 ans | <input type="checkbox"/> <sub>6</sub> Entre 55 et 64 ans | <input type="checkbox"/> <sub>9</sub> Je préfère ne pas répondre |

1.6. À quel niveau se situe la dernière année de scolarité que vous avez terminée?

- ☐<sub>1</sub> Primaire (7 ans ou moins)
- ☐<sub>2</sub> Secondaire (DES de formation générale ou professionnelle (8 à 12 ans))
- ☐<sub>3</sub> Collégial (DEC de formation pré-universitaire, de formation technique, certificats (CEP), attestations (AEC) ou diplômes de perfectionnement (DEP))
- ☐<sub>4</sub> Universitaire certificats et diplômes
- ☐<sub>5</sub> Universitaire 1<sup>er</sup> cycle Baccalauréat (incluant cours classique)
- ☐<sub>6</sub> Universitaire 2<sup>e</sup> cycle Maîtrise
- ☐<sub>7</sub> Universitaire 3<sup>e</sup> cycle Doctorat
- ☐<sub>8</sub> Je préfère ne pas répondre

1.7. Quelle est votre langue maternelle? (Veuillez cocher UNE seule réponse)

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> <sub>1</sub> Français            | <input type="checkbox"/> <sub>4</sub> Français et autre | <input type="checkbox"/> <sub>7</sub> Je préfère ne pas répondre |
| <input type="checkbox"/> <sub>2</sub> Anglais             | <input type="checkbox"/> <sub>5</sub> Anglais et autre  |  |
| <input type="checkbox"/> <sub>3</sub> Français et anglais | <input type="checkbox"/> <sub>6</sub> Autres,           |  |
- précisez : \_\_\_\_\_

**Ce questionnaire est relié à un projet de thèse. Votre collaboration est grandement appréciée!**

**INSTRUCTIONS :**

- 1) Veuillez répondre à ce questionnaire en vous référant à l'institution financière avec laquelle vous effectuez **PRINCIPALEMENT** vos transactions financières sur **INTERNET (EN LIGNE)** (ex. : transfert de fonds, paiement de factures, achat de REER ou de placement à terme, achat d'assurance, etc.).
- 2) Ce questionnaire comporte des questions distinctes a) par rapport à votre institution financière ET, b) par rapport à son site Web.

## 2. Questions filtres :

2.1. Travaillez-vous pour une institution financière?

☐<sub>1</sub>Oui ☐<sub>2</sub>Non

2.2. Durant la dernière année, avez-vous effectué des transactions bancaires **sur Internet** ?

☐<sub>1</sub>Oui ☐<sub>2</sub>Non

**\*Lors d'une réponse positive à la 2.1 ou négative à la 2.2, le message suivant était transmis au répondant en mettant fin au questionnaire :** Nous vous remercions de votre précieuse collaboration, elle est grandement appréciée. Malheureusement, nous avons déjà complété le nombre maximum d'entrevues avec des personnes correspondant à votre profil.

## 3. Caractéristiques de l'institution financière en ligne :

3.1. Avec quelle institution financière effectuez-vous PRINCIPALEMENT vos transactions **sur Internet**? (Veuillez cocher UNE seule case)

- |  |  |
|--|--|
| <input type="checkbox"/> <sub>1</sub> Banque CIBC                      | <input type="checkbox"/> <sub>9</sub> Banque TD Canada Trust                                 |
| <input type="checkbox"/> <sub>2</sub> Banque HSBC                      | <input type="checkbox"/> <sub>10</sub> Caisse Desjardins                                     |
| <input type="checkbox"/> <sub>3</sub> Banque ING Direct                | <input type="checkbox"/> <sub>11</sub> Caisse Populaire Acadienne                            |
| <input type="checkbox"/> <sub>4</sub> Banque Laurentienne du Canada    | <input type="checkbox"/> <sub>12</sub> Services financiers Choix du Président (PC Financial) |
| <input type="checkbox"/> <sub>5</sub> Banque de Montréal (BMO)         | <input type="checkbox"/> <sub>13</sub> Autre institution financière, précisez : _____        |
| <input type="checkbox"/> <sub>6</sub> Banque Nationale du Canada (BNC) | <input type="checkbox"/> <sub>14</sub> AUCUNE  |
| <input type="checkbox"/> <sub>7</sub> Banque Royale du Canada (RBC)    | <input type="checkbox"/> <sub>15</sub> Je préfère ne pas répondre                            |
| <input type="checkbox"/> <sub>8</sub> Banque Scotia                    |  |

3.2. Quel(s) produit(s) financier(s) détenez-vous auprès de cette institution financière, **aussi bien hors ligne qu'en ligne**? (Cochez TOUS ceux qui s'appliquent)

- |  |  |
|--|--|
| <input type="checkbox"/> <sub>1</sub> Prêts hypothécaires  | <input type="checkbox"/> <sub>6</sub> Assurances                 |
| <input type="checkbox"/> <sub>2</sub> Prêts personnels/ prêts étudiants/ autres types de prêts/ marges de crédit | <input type="checkbox"/> <sub>7</sub> Valeurs mobilières         |
| <input type="checkbox"/> <sub>3</sub> Cartes de crédit   | <input type="checkbox"/> <sub>8</sub> Autre, précisez : _____    |
| <input type="checkbox"/> <sub>4</sub> Comptes bancaires  | <input type="checkbox"/> <sub>9</sub> Je préfère ne pas répondre |
| <input type="checkbox"/> <sub>5</sub> Placements à terme/REER/CELI/CPG   |  |

3.3. Depuis combien de temps, approximativement, faites-vous affaire avec cette institution financière? (EXEMPLE : pour 4 ans et demi, mettre 4 dans années et 6 dans mois)

\_\_\_\_\_ années \_\_\_\_\_ mois

3.4. Depuis combien de temps, approximativement, effectuez-vous des transactions sur le **site Web** de cette institution financière ? (EXEMPLE : pour 4 ans et demi, mettre 4 dans années et 6 dans mois)

\_\_\_\_\_ années \_\_\_\_\_ mois

#### **4. Évaluation de l'institution financière avec laquelle vous effectuez PRINCIPALEMENT vos transactions sur Internet**

4.1. En **cochant** le chiffre approprié, indiquez votre degré d'accord de chacun des énoncés suivants (de **1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre)

a. Selon moi, cette institution financière est réputée pour se préoccuper de ses clients	1	2	3	4	5	6	7	NSP
c. Selon moi, cette institution financière est réputée pour être une des plus compétentes dans l'industrie	1	2	3	4	5	6	7	NSP
d. Selon moi, cette institution financière est réputée pour la qualité de ses services bancaires <b>en ligne</b> (sur Internet)	1	2	3	4	5	6	7	NSP
e. Cela vaut vraiment la peine de continuer à utiliser le <b>site Web</b> de cette institution financière	1	2	3	4	5	6	7	NSP
f. Cela vaut vraiment la peine de maintenir une relation avec cette institution financière	1	2	3	4	5	6	7	NSP
g. Je considère que ma relation avec cette institution financière a beaucoup de valeur	1	2	3	4	5	6	7	NSP

4.2. Toujours en pensant à cette PRINCIPALE institution financière avec laquelle vous faites affaire **sur Internet**, indiquez votre degré d'accord avec les énoncés suivants (**1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre) :

a. Cette institution financière communique suffisamment avec moi à l'aide de son <b>site Web</b>	1	2	3	4	5	6	7	NSP
b. Cette institution financière me communique les nouvelles offres et opportunités à l'aide de son <b>site Web</b>	1	2	3	4	5	6	7	NSP
c. Cette institution financière me communique les informations dont j'ai besoin	1	2	3	4	5	6	7	NSP
d. Cette institution financière communique avec moi dans un délai approprié	1	2	3	4	5	6	7	NSP
e. Le <b>site Web</b> de cette institution financière m'offre des produits ou services personnalisés selon mes besoins	1	2	3	4	5	6	7	NSP
f. Le <b>site Web</b> de cette institution financière m'offre de l'information basée sur mes préférences	1	2	3	4	5	6	7	NSP
g. Cette institution financière me fait sentir que je suis un consommateur unique	1	2	3	4	5	6	7	NSP
h. Selon moi, les demandes d'aide effectuées sur le <b>site Web</b> de cette institution financière sont traitées efficacement	1	2	3	4	5	6	7	NSP
i. Selon moi, le soutien téléphonique de cette institution financière pour obtenir de l'aide est efficace	1	2	3	4	5	6	7	NSP
j. Selon moi, cette institution financière répond rapidement aux demandes d'aide de ses clients	1	2	3	4	5	6	7	NSP
k. Selon moi, le personnel en succursale répond adéquatement aux demandes d'aide de ses clients	1	2	3	4	5	6	7	NSP

4.3. En pensant à cette PRINCIPALE institution financière avec laquelle vous faites affaire sur Internet, indiquez votre degré d'accord avec les énoncés suivants (de 1= fortement en désaccord à 7= fortement en accord, NSP = Je ne sais pas/je préfère ne pas répondre):

a. En utilisant le site Web de cette institution financière, je sens que j'ai le contrôle de mes finances personnelles	1	2	3	4	5	6	7	NSP
b. Le site Web de cette institution financière me permet de gérer mes finances personnelles moi-même	1	2	3	4	5	6	7	NSP
c. En général, mon interaction avec le site Web de cette institution financière est inefficace	1	2	3	4	5	6	7	NSP
d. En général, ma relation avec cette institution financière est frustrante	1	2	3	4	5	6	7	NSP
e. En général, ma relation avec cette institution financière est conflictuelle	1	2	3	4	5	6	7	NSP
f. Je pense qu'il existe un autre site Web bancaire qui est meilleur que le site Web de cette institution financière	1	2	3	4	5	6	7	NSP
g. Je pense qu'il existe une autre institution financière plus attrayante que celle avec laquelle je fais affaire	1	2	3	4	5	6	7	NSP

## 5. Évaluation du SITE WEB de la PRINCIPALE institution financière sur Internet

5.1. En cochant le chiffre approprié, indiquez votre degré d'accord de chacun des énoncés suivants (de 1= fortement en désaccord à 7= fortement en accord, NSP = Je ne sais pas/je préfère ne pas répondre):

a. Le site Web fournit une information détaillée sur les produits ou services proposés	1	2	3	4	5	6	7	NSP
b. Selon moi, l'information sur le site Web est toujours à jour	1	2	3	4	5	6	7	NSP
c. L'information sur le site Web est pertinente	1	2	3	4	5	6	7	NSP
d. Il est très facile d'effectuer des transactions sur le site Web	1	2	3	4	5	6	7	NSP
e. Il est très facile de trouver ce que l'on cherche sur le site Web	1	2	3	4	5	6	7	NSP
f. Globalement, le site Web est très facile à utiliser	1	2	3	4	5	6	7	NSP
g. Je suis familier(e) avec la recherche d'informations sur le site Web	1	2	3	4	5	6	7	NSP
h. Je suis habitué (e) à effectuer mes transactions sur le site Web	1	2	3	4	5	6	7	NSP
i. Je me considère comme un(e) utilisateur(trice) expérimenté(e) du site Web	1	2	3	4	5	6	7	NSP
j. J'ai passé beaucoup de temps à naviguer sur le site Web de cette institution financière	1	2	3	4	5	6	7	NSP
k. Je considère que j'ai beaucoup investi dans ma relation avec cette institution financière	1	2	3	4	5	6	7	NSP

5.2. Veuillez indiquer votre degré d'accord avec les énoncés suivants (de 1= fortement en désaccord à 7= fortement en accord, NSP = Je ne sais pas/je préfère ne pas répondre):

a. J'apprécie le design (ex. : les couleurs, la taille des caractères, les graphiques, les animations, etc.) du <b>site Web</b>	1	2	3	4	5	6	7	NSP
b. Le <b>site Web</b> fait preuve de créativité	1	2	3	4	5	6	7	NSP
c. En général, le <b>site Web</b> est visuellement attirant	1	2	3	4	5	6	7	NSP
d. Je pense que mes informations personnelles fournies sur le <b>site Web</b> sont bien protégées	1	2	3	4	5	6	7	NSP
e. Je pense que les transactions effectuées sur le <b>site Web</b> sont sécuritaires	1	2	3	4	5	6	7	NSP
f. Je pense que cette institution financière assure la protection et la confidentialité de mes renseignements personnels	1	2	3	4	5	6	7	NSP

## 6. Évaluation de la relation avec la PRINCIPALE institution financière sur Internet:

6.1. En **cochant** le chiffre approprié, indiquez votre degré d'accord de chacun des énoncés suivants (de 1= fortement en désaccord à 7= fortement en accord, NSP = Je ne sais pas/je préfère ne pas répondre):

a. Cette institution financière tient ses promesses et ses engagements	1	2	3	4	5	6	7	NSP
b. Je pense que les informations présentées sur le site Web sont fiables	1	2	3	4	5	6	7	NSP
c. Je peux compter sur cette institution financière pour être honnête avec moi	1	2	3	4	5	6	7	NSP
d. Le service promis sur le site Web correspond toujours au service rendu	1	2	3	4	5	6	7	NSP
e. Cette institution financière fait beaucoup d'efforts afin de maintenir une bonne relation avec moi	1	2	3	4	5	6	7	NSP
f. Cette institution financière cherche à solidifier ses liens avec moi à travers son site Web	1	2	3	4	5	6	7	NSP

6.2. En **cochant** le chiffre approprié, indiquez votre degré d'accord avec chacun des énoncés suivants (de 1= fortement en désaccord à 7= fortement en accord, NSP = Je ne sais pas/je préfère ne pas répondre):

a. Je suis très satisfait(e) de la facilité d'utilisation du <b>site Web</b>	1	2	3	4	5	6	7	NSP
b. Je suis très satisfait(e) des informations fournies sur le <b>site Web</b>	1	2	3	4	5	6	7	NSP
c. Je suis très satisfait(e) de la personnalisation offerte par le <b>site Web</b>	1	2	3	4	5	6	7	NSP
d. Mon expérience avec le <b>site Web</b> est très satisfaisante	1	2	3	4	5	6	7	NSP
e. Je suis très satisfait(e) du design du <b>site Web</b>	1	2	3	4	5	6	7	NSP
f. Je suis très satisfait(e) du soutien offert par cette institution financière en cas de difficultés	1	2	3	4	5	6	7	NSP
g. Je suis très satisfait(e) de ma relation avec cette institution financière	1	2	3	4	5	6	7	NSP

- |  |   |   |   |   |   |   |   |     |
|--|---|---|---|---|---|---|---|-----|
| h. Cette institution financière est très compétente dans son domaine   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| i. Je peux compter sur cette institution financière pour exécuter mes transactions réalisées sur son <b>site Web</b> selon les délais prévus | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| j. Je peux compter sur cette institution financière pour que mes transactions réalisées sur son <b>site Web</b> soient sans erreurs          | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| k. Je sais à quoi m'attendre de cette institution financière   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |

6.3. En **cochant** le chiffre approprié, indiquez votre degré d'accord avec chacun des énoncés suivants (de **1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre):

- |  |   |   |   |   |   |   |   |     |
|--|---|---|---|---|---|---|---|-----|
| a. Selon moi, le <b>site Web</b> de cette institution financière est meilleur que les sites Web de ses concurrents | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| b. Selon moi, cette institution financière a les meilleures offres par rapport à ses concurrents                   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| c. J'aime beaucoup le <b>site Web</b> de cette institution financière  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| d. Je suis très attaché(e) à cette institution financière  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| e. Je ressens un fort sentiment d'appartenance à cette institution financière                                      | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| f. J'ai l'intention de toujours utiliser le <b>site Web</b> de cette institution financière                        | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| g. J'ai l'intention de maintenir ma relation avec cette institution financière encore plusieurs années             | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |

6.4. Veuillez indiquer votre degré d'accord par rapport aux énoncés suivants:

- |  |   |   |   |   |   |   |   |     |
|--|---|---|---|---|---|---|---|-----|
| a. Je ressens l'obligation d'utiliser le <b>site Web</b> de cette institution financière lorsque j'effectue des transactions bancaires en ligne                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| b. Je ressens l'obligation de maintenir une relation avec cette institution financière   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| c. Il me serait difficile de cesser d'utiliser le <b>site Web</b> de cette institution financière  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| d. J'ai trop peu d'options pour penser à quitter cette institution financière  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| e. La gestion de mes finances personnelles serait perturbée si je décidais actuellement de ne plus utiliser le <b>site Web</b> de cette institution financière | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| f. Je pense que les coûts en termes de temps, d'argent et d'efforts pour transférer mes finances personnelles à une autre institution financière sont élevés   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |

6.5. Veuillez indiquer votre degré d'accord par rapport aux énoncés suivants:

a. Cette institution financière fera tout pour que je sois très satisfait(e) de mon expérience sur son <b>site Web</b>	1	2	3	4	5	6	7	NSP
b. En cas de problèmes, je m'attends à ce que cette institution déploie des efforts importants pour les résoudre	1	2	3	4	5	6	7	NSP
c. Le <b>site Web</b> représente une organisation qui agit en tenant compte de mes intérêts	1	2	3	4	5	6	7	NSP
d. Globalement, j'ai vraiment confiance en ce <b>site Web</b>	1	2	3	4	5	6	7	NSP
e. Globalement, j'ai vraiment confiance en cette institution financière	1	2	3	4	5	6	7	NSP
f. Je recommande fréquemment cette institution financière	1	2	3	4	5	6	7	NSP
g. Je recommande fortement aux gens d'utiliser le <b>site Web</b> de cette institution financière	1	2	3	4	5	6	7	NSP
h. Je suis fier(e) de dire aux gens que je suis un(e) client(e) de cette institution financière	1	2	3	4	5	6	7	NSP

## 7. Informations sur les activités financières:

7.1. Informations sur les activités financières :

- En moyenne, combien de fois **par mois** visitez-vous le **site Web** de cette institution financière (y compris les fois que vous effectuez des transactions ou simplement vérifier un solde ou chercher une information) ? \_\_\_\_\_ **nombre de fois par mois**
- En moyenne, combien de **minutes** consacrez-vous à **UNE** visite sur le **site Web** de cette institution financière? \_\_\_\_\_ **nombre moyen de minutes par visite**
- En moyenne, combien de **transaction(s) par mois** (ex. : *transfert de fonds, paiement de factures, achat de REER ou de placement à terme, achat d'assurance*) effectuez-vous sur le **site Web** de cette institution financière? \_\_\_\_\_ **nombre de transactions par mois**
- En considérant la **TOTALITÉ** de vos transactions financières effectuées **sur Internet** durant la dernière année (y compris celles sur les autres sites bancaires), environ quel **pourcentage** a été effectué sur le **site Web** de cette institution financière? \_\_\_\_\_ **% pourcentage**

7.2. Quel(s) service(s) avez-vous déjà utilisé(s) sur le **site Web** de cette institution financière ? (**Cochez TOUS ceux qui s'appliquent**)

- |  |   |
|--|---|
| <input type="checkbox"/> <sub>1</sub> Achats d'assurances                              | <input type="checkbox"/> <sub>8</sub> Réalisations de placements /REER            |
| <input type="checkbox"/> <sub>2</sub> Avances de fonds                                 | <input type="checkbox"/> <sub>9</sub> Règlements de factures                      |
| <input type="checkbox"/> <sub>3</sub> Paiements de cartes de crédit                    | <input type="checkbox"/> <sub>10</sub> Renseignements sur les produits financiers |
| <input type="checkbox"/> <sub>4</sub> Commandes de chèques                             | <input type="checkbox"/> <sub>11</sub> Vérifications de soldes                    |
| <input type="checkbox"/> <sub>5</sub> Demandes de prêts hypothécaires                  | <input type="checkbox"/> <sub>12</sub> Virements de fonds                         |
| <input type="checkbox"/> <sub>6</sub> Demandes de prêts personnels ou marges de crédit | <input type="checkbox"/> <sub>13</sub> Autre, précisez : _____                    |
| <input type="checkbox"/> <sub>7</sub> Demandes de prêts commerciaux                    | <input type="checkbox"/> <sub>14</sub> Je ne sais pas/ Je préfère ne pas répondre |

7.3. Avec quelle(s) **AUTRE(s)** institution(s) financière(s) avez-vous fait au moins une transaction (ex. : paiement de factures, achat de REER ou de placement à terme, achat d'assurance, transfert de fonds) **sur Internet** durant la **dernière année**? (Cochez plus d'une institution si c'est le cas)

- |  |  |
|--|--|
| <input type="checkbox"/> <sub>1</sub> Banque CIBC                      | <input type="checkbox"/> <sub>9</sub> Banque TD Canada Trust                                 |
| <input type="checkbox"/> <sub>2</sub> Banque HSBC                      | <input type="checkbox"/> <sub>10</sub> Caisse Desjardins                                     |
| <input type="checkbox"/> <sub>3</sub> Banque ING Direct                | <input type="checkbox"/> <sub>11</sub> Caisse Populaire Acadienne                            |
| <input type="checkbox"/> <sub>4</sub> Banque Laurentienne du Canada    | <input type="checkbox"/> <sub>12</sub> Services financiers Choix du Président (PC Financial) |
| <input type="checkbox"/> <sub>5</sub> Banque de Montréal (BMO)         | <input type="checkbox"/> <sub>13</sub> Autre institution financière, précisez : _____        |
| <input type="checkbox"/> <sub>6</sub> Banque Nationale du Canada (BNC) | <input type="checkbox"/> <sub>14</sub> AUCUNE  |
| <input type="checkbox"/> <sub>7</sub> Banque Royale du Canada (RBC)    | <input type="checkbox"/> <sub>15</sub> Je préfère ne pas répondre                            |
| <input type="checkbox"/> <sub>8</sub> Banque Scotia                    |  |

## 8. Communauté virtuelle:

8.1.a. Êtes-vous un membre d'une **communauté virtuelle RELIÉE AU SECTEUR FINANCIER** (forum, blog, liste de diffusion, réseau social, ex : facebook, Twitter, LinkedIn relié au secteur financier)?

- ☐<sub>1</sub> OUI → Veuillez donner le nom de votre **PRINCIPALE** communauté virtuelle (ex. : ING Facebook): \_\_\_\_\_
- ☐<sub>2</sub> NON
- ☐<sub>3</sub> Je ne sais pas/ Je préfère ne pas répondre

8.1.b. Est-ce que cette communauté virtuelle est en lien votre **PRINCIPALE** institution financière *sur Internet* ?

- ☐<sub>1</sub> Oui ☐<sub>2</sub> Non

8.2. En moyenne, combien de **fois par mois** visitez-vous le site Web de cette communauté virtuelle?

\_\_\_\_\_ **nombre de fois par mois**

8.3. Combien de **minutes**, en moyenne, consacrez-vous à **UNE** visite sur le site Web de cette communauté virtuelle? \_\_\_\_\_ **nombre moyen de minutes par visite**

8.4. En **cochant** le chiffre approprié, indiquez votre degré d'accord avec chacun des énoncés suivants (de **1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre):

- |  |   |   |   |   |   |   |   |     |
|--|---|---|---|---|---|---|---|-----|
| a. Je participe activement à cette communauté virtuelle  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| b. Je donne souvent des informations ou contenus pertinent(e)s aux membres de cette communauté virtuelle | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |
| c. Je réponds avec empressement aux demandes d'aide des membres de cette communauté virtuelle            | 1 | 2 | 3 | 4 | 5 | 6 | 7 | NSP |

8.5. En **cochant** le chiffre approprié, indiquez votre degré d'accord avec chacun des énoncés suivants (de **1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre):

a. Je pense que ma participation à une communauté virtuelle en lien avec cette institution financière améliore (ou améliorerait) ma compréhension des produits ou services offerts	1	2	3	4	5	6	7	NSP
b. Je pense que ma participation à une communauté virtuelle en lien avec cette institution financière permet (ou permettrait) de partager mes expériences liées à mes finances avec d'autres clients	1	2	3	4	5	6	7	NSP
c. Je pense que ma participation à une communauté virtuelle en lien avec cette institution financière améliore (ou améliorerait) mes décisions d'achat	1	2	3	4	5	6	7	NSP

## 9. Quelques renseignements additionnels

9.1. En **cochant** le chiffre approprié, indiquez votre degré d'accord de chacun des énoncés suivants (de **1=** fortement en désaccord à **7=** fortement en accord, **NSP** = Je ne sais pas/je préfère ne pas répondre):

a. Je fais facilement confiance à Internet	1	2	3	4	5	6	7	NSP
b. Je fais facilement confiance à une personne	1	2	3	4	5	6	7	NSP
c. Je fais facilement confiance à une entreprise	1	2	3	4	5	6	7	NSP
d. Il est très important pour moi de pouvoir effectuer des transactions bancaires en ligne lorsque je le désire (disponibilité 24/24, 7 jours sur 7)	1	2	3	4	5	6	7	NSP
e. Il est très important pour moi de pouvoir effectuer des transactions bancaires en ligne de n'importe où (via n'importe quel point d'accès)	1	2	3	4	5	6	7	NSP
f. Je perçois une forte menace lorsque je gère mes finances sur Internet								
g. Selon moi, Internet bancaire comporte plus de risques que les autres méthodes (guichet, téléphone, etc.)	1	2	3	4	5	6	7	NSP
h. Effectuer des transactions sur un <b>site Web</b> bancaire entraîne une grande incertitude	1	2	3	4	5	6	7	NSP

9.2. En moyenne, combien **d'heures par semaine** utilisez-vous Internet? \_\_\_\_ **nombre d'heures par semaine**

9.3. Veuillez indiquer votre degré d'utilisation des moyens suivants lors de vos interactions avec votre PRINCIPALE institution financière **sur Internet** (de 1= jamais à 7= très souvent, NSP = Je ne sais pas/je préfère ne pas répondre):

a. Téléphone	Jamais	1	2	3	4	5	6	7	Très souvent	NSP
b. Courriel	Jamais	1	2	3	4	5	6	7	Très souvent	NSP
c. Visite à la succursale	Jamais	1	2	3	4	5	6	7	Très souvent	NSP
d. Site Web	Jamais	1	2	3	4	5	6	7	Très souvent	NSP
e. Guichet automatique	Jamais	1	2	3	4	5	6	7	Très souvent	NSP
f. Internet mobile	Jamais	1	2	3	4	5	6	7	Très souvent	NSP

9.4. En considérant le nombre de transactions bancaires que vous effectuez à chaque mois auprès de cette institution financière, environ quel pourcentage est effectué sur son **site Web** (comparativement aux autres méthodes – en succursale, par téléphone et au guichet bancaire) ? \_\_\_\_\_ % **pourcentage**

### 10. Profil des répondants

Les prochaines questions serviront à des fins statistiques seulement.

10.1. Quelle est votre année de naissance (ex. : 1980)? \_\_\_\_\_

10.2. Parmi les catégories suivantes, laquelle reflète le mieux le REVENU total avant impôt de tous les membres de votre foyer pour l'année 2009?

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> 1 19 000\$ et moins          | <input type="checkbox"/> 4 Entre 60 000\$ et 79 999\$ | <input type="checkbox"/> 7 Je préfère ne pas répondre |
| <input type="checkbox"/> 2 Entre 20 000\$ et 39 999\$ | <input type="checkbox"/> 5 Entre 80 000\$ et 99 999\$ |   |
| <input type="checkbox"/> 3 Entre 40 000\$ et 59 999\$ | <input type="checkbox"/> 6 100 000\$ et plus          |   |

10.3. Quelle est votre occupation principale actuelle ? N.B. ON PARLE D'EMPLOI RÉMUNÉRÉ SEULEMENT. Même si vous êtes en congé sabbatique, de maternité, de maladie ou d'accident de travail, veuillez préciser votre EMPLOI. Si vous êtes incertain de la catégorie qui s'applique à vous, choisissez "Autre" et décrivez votre emploi.

- ☐ 1 EMPLOYÉ DE BUREAU (Caissier, commis de bureau, commis comptable, secrétaire, etc.)
- ☐ 2 PERSONNEL SPÉCIALISÉ DANS LA VENTE (Agent d'assurances, vendeur, commis-vendeur, agent immobilier, courtier immobilier, représentant, etc.)
- ☐ 3 PERSONNEL SPÉCIALISÉ DANS LES SERVICES (Agent de sécurité, chauffeur de taxi, coiffeur, cuisinier, esthéticienne, membre clergé, militaire, policier, etc.)
- ☐ 4 TRAVAILLEUR MANUEL (agriculteur, emballer, journalier, manœuvre, mineur, pêcheur, travailleur forestier, etc.)
- ☐ 5 OUVRIER SPÉCIALISÉ/SEMI-SPÉCIALISÉ (briqueur, chauffeur de camion, électricien, machiniste, mécanicien, peintre, etc.)

- ☐<sub>6</sub> TRAVAILLEUR DES SCIENCES & TECHNOLOGIES (informaticien, programmeur-analyste, technicien, technicien-audio, technicien de laboratoire, etc.)
- ☐<sub>7</sub> PROFESSIONNEL (archéologue, architecte, artiste, avocat, banquier, biologiste, comptable, consultant, dentiste, etc.)
- ☐<sub>8</sub> GESTIONNAIRE/ADMINISTRATEUR/PROPRIÉTAIRE (administrateur, directeur, éditeur, entrepreneur, exécutif, gérant, homme / femme d'affaires, politicien, travailleur autonome, etc.)
- ☐<sub>9</sub> AU FOYER
- ☐<sub>10</sub> ETUDIANT (à temps plein ou dont les études constituent l'occupation principale)
- ☐<sub>11</sub> RETRAITÉ (pré-retraité, rentier)
- ☐<sub>12</sub> SANS EMPLOI (Assurance-emploi, aide sociale, etc.)
- ☐<sub>13</sub> Autre (veuillez préciser)
- ☐<sub>14</sub> Je préfère ne pas répondre

10.4. Avez-vous des commentaires?

☐<sub>1</sub> Notez vos

commentaires \_\_\_\_\_

☐<sub>2</sub> NON, aucun commentaire

**Nous vous remercions de votre précieuse collaboration, elle est grandement appréciée.**

## APPENDICE E

### QUESTOINNAIRE – VERSION ANGLAISE

#### **1. Introduction**

1.1. Would you prefer to complete the survey in English or in French? Aimeriez-vous mieux répondre à ce questionnaire en anglais ou en français?

☐ <sub>1</sub> Français

☐ <sub>2</sub> English

1.2. «I agree to answer the following survey questions truthfully and thoughtfully.»

☐ <sub>1</sub> yes

☐ <sub>2</sub> No

1.3.a . In which province or territory do you live ?

☐ <sub>1</sub> Alberta

☐ <sub>2</sub> British Columbia

☐ <sub>3</sub> Prince Edward Island

☐ <sub>4</sub> Manitoba

☐ <sub>5</sub> New-Brunswick

☐ <sub>6</sub> Nova-Scotia

☐ <sub>7</sub> Nunavut

☐ <sub>8</sub> Ontario

☐ <sub>9</sub> Quebec

☐ <sub>10</sub> Saskatchewan

☐ <sub>11</sub> Newfoundland

☐ <sub>12</sub> Northwest Territories

☐ <sub>13</sub> Yukon

1.3.b. In which Alberta area do you live?

☐ <sub>1</sub> Calgary

☐ <sub>2</sub> Edmonton

☐ <sub>3</sub> Other regions of Alberta

In which Ontario area do you live?

☐ <sub>1</sub> Hamilton – Niagara Peninsula

☐ <sub>2</sub> Kingston – Pembroke

☐ <sub>3</sub> Kitchener – Waterloo – Barrie

☐ <sub>4</sub> Greater London area

☐ <sub>5</sub> Muskoka – Kawartha

☐ <sub>6</sub> Northeast

☐ <sub>7</sub> Northwest

☐ <sub>8</sub> Greater Ottawa area

☐ <sub>9</sub> Stratford-Bruce Peninsula

☐ <sub>10</sub> Greater Toronto area

☐ <sub>11</sub> Windsor - Sarnia

In which Quebec area do you live?

☐ <sub>1</sub> Bas-Saint-Laurent

☐ <sub>2</sub> Saguenay-Lac-Saint-Jean

☐ <sub>3</sub> Capitale Nationale

☐ <sub>4</sub> Mauricie

☐ <sub>5</sub> Estrie

☐ <sub>6</sub> Montréal

☐ <sub>7</sub> Outaouais

☐ <sub>8</sub> Abitibi-Témiscamingue

☐ <sub>9</sub> Côte-Nord

☐ <sub>10</sub> Gaspésie/Iles-de-la-Madelaine

☐ <sub>11</sub> Nord-du-Québec

☐ <sub>12</sub> Chaudière-Appalaches

☐ <sub>13</sub> Laval

☐ <sub>14</sub> Lanaudière

☐ <sub>15</sub> Laurentides

☐ <sub>16</sub> Montérégie

☐ <sub>17</sub> Centre-du-Québec

1.4. You are....? :

☐<sub>1</sub> A man ☐<sub>2</sub> A woman

1.5. How old are you ?

☐<sub>1</sub> Under 18 years of age ☐<sub>4</sub> 35 and 44 years of age ☐<sub>7</sub> 65 and 74 years of age  
☐<sub>2</sub> 18 and 24 years of age ☐<sub>5</sub> 45 and 54 years of age ☐<sub>8</sub> 75 years of age or older  
☐<sub>3</sub> 25 and 34 years of age ☐<sub>6</sub> 55 and 64 years of age ☐<sub>9</sub> I prefer not answering

1.6. What is the last year of education that you have completed?

☐<sub>1</sub> Elementary (7 year or less)  
☐<sub>2</sub> High school, general or professional (8 to 12 years)  
☐<sub>3</sub> College pre-university, technical training, certificate (CEP), accreditation (ASP) or proficiency diploma (DEP) (13-15 years)  
☐<sub>4</sub> University certificates and diplomas  
☐<sub>5</sub> University Bachelor (including classical studies)  
☐<sub>6</sub> University Masters  
☐<sub>7</sub> University Doctorate (PhD)  
☐<sub>8</sub> I prefer not answering

1.7. What is your first language? (Check only ONE choice)

☐<sub>1</sub> French ☐<sub>4</sub> French and other ☐<sub>7</sub> I prefer not answering  
☐<sub>2</sub> English ☐<sub>5</sub> English and other  
☐<sub>3</sub> English and French ☐<sub>6</sub> Other,  
specify : \_\_\_\_\_

**This survey is associated to a doctoral research project. Your collaboration is greatly appreciated!**

**INSTRUCTIONS:**

**1) Please answer this questionnaire referring to the financial institution with which you MAINLY carry out your financial transactions on the INTERNET (ONLINE) (e.g. fund transfer, bill payment, investment or RRSP contribution, insurance purchase, etc.).**

**2) This questionnaire includes distinct questions a) in relation with your financial institution AND, b) in relation with its Website.**

**2. Filtre questions :**

2.1. Do you work for a financial institution?

☐<sub>1</sub>yes☐<sub>2</sub>No2.2. In the last year, have you carried out banking transactions **on the Internet** ?☐<sub>1</sub>yes☐<sub>2</sub>No

**\*If a positive answer was given to question 2.1 or a negative answer to question 2.2, the following message was shown to the participant and the survey was ended : We thank you for your collaboration; it is greatly appreciated. Unfortunately, we have reached the number of participants for your profile.**

**3. Characteristics of the online financial institution:**3.1. With which financial institution do you MAINLY carry out your transactions on **the Internet**? (Check only ONE institution)☐<sub>1</sub> Canadian Imperial Bank of Commerce (CIBC)☐<sub>2</sub> HSBC Bank☐<sub>3</sub> ING Direct Bank☐<sub>4</sub> Laurentian Bank du Canada☐<sub>5</sub> Bank of Montreal (BMO)☐<sub>6</sub> National Bank of Canada (BNC)☐<sub>7</sub> Royal Bank of Canada (RBC)☐<sub>8</sub> Bank of Nova Scotia (ScotiaBank)☐<sub>9</sub> Toronto-Dominion Bank (TD Canada Trust)☐<sub>10</sub> Desjardins Credit Union☐<sub>11</sub> Caisse Populaire Acadienne☐<sub>12</sub> President's Choice Financial (PC Financial)☐<sub>13</sub> Other financial institution, specify :☐<sub>14</sub> NONE☐<sub>15</sub> I prefer not answering3.2. Which financial product(s) do you hold at this financial institution, **including offline and online**? (Check ALL that apply)☐<sub>1</sub> Mortgage☐<sub>2</sub> Personal loan/ student loan/ other types of loans/ line of credit☐<sub>3</sub> Credit card☐<sub>4</sub> Bank account☐<sub>5</sub> Investment/ RRSP/ GIC/ TFSA☐<sub>6</sub> Insurance☐<sub>7</sub> Securities☐<sub>8</sub> Other, specify : \_\_\_\_\_☐<sub>9</sub> I prefer not answering

3.3. For approximately how long have you been a client of this financial institution?

(EXAMPLE: if 4 and a half years, enter 4 under years and 6 under months)

\_\_\_\_\_years \_\_\_\_\_months

3.4. For approximately how long have you been carrying out your transactions on this financial institution's Website? (EXAMPLE: if 4 and a half years, enter 4 under years and 6 under months)

\_\_\_\_\_years \_\_\_\_\_months

**4. Assessment of the financial institution with which you MAINLY carried out your online transactions**

4.1. Please indicate your level of agreement with each of the following statements (ranging from 1=totally disagree to 7=totally agree, **DK/NA** = I don't know/I prefer not answering)

- |  |   |   |   |   |   |   |   |       |
|--|---|---|---|---|---|---|---|-------|
| a. In my opinion, this financial institution has a reputation for being concerned about its clients                            | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| b. In my opinion, this financial institution has a reputation for being one of the most competent institutions in the industry | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| c. In my opinion, this financial institution is known for the quality of its <b>online</b> banking services                    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| d. It is really worth continuing to use this financial institution's <b>Website</b>  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| e. It is really worth maintaining a relationship with this financial institution   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| f. I believe that my relationship with this financial institution has great value  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |

4.2. Always referring to the MAIN financial institution you deal with on **Internet**, please indicate your level of agreement with each of the following statements (ranging from 1=totally disagree to 7=totally agree, **DK/NA** = I don't know/I prefer not answering)

- |   |   |   |   |   |   |   |   |       |
|---|---|---|---|---|---|---|---|-------|
| a. This financial institution communicates sufficiently with me using its <b>Website</b>                              | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| b. This financial institution keeps me informed of new offers and opportunities using its <b>Website</b>              | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| c. This financial institution provides me with meaningful information   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| d. This financial institution communicates with me in a timely manner   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| e. This financial institution's <b>Website</b> offers me customized products or services based on my needs            | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| f. This financial institution's <b>Website</b> gives me information based on my preferences                           | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| g. This financial institution makes me feel that I am a unique customer   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| h. According to me, requests for help on this financial institution's <b>Website</b> are fulfilled efficiently        | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| i. According to me, this financial institution's telephone support is efficient in providing help in case of problems | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| j. According to me, this financial institution promptly fulfills clients' requests for help                           | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| k. According to me, the branch personal adequately fulfills clients' requests for help                                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |

4.3. Thinking of this MAIN financial institution you deal on the **Internet**, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a. By using this financial institution's <b>Website</b> , I feel that I have control of my personal finances	1	2	3	4	5	6	7	DK/NA
b. This financial institution's <b>Website</b> allows me to independently manage my own finances	1	2	3	4	5	6	7	DK/NA
c. Overall, my interaction with this financial institution's <b>Website</b> is inefficient	1	2	3	4	5	6	7	DK/NA
d. Overall, my relationship with this financial institution is frustrating	1	2	3	4	5	6	7	DK/NA
e. Overall, my relationship with this financial institution is conflictual	1	2	3	4	5	6	7	DK/NA
f. I believe that there is an alternative banking Website that is better than this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
g. I believe that there is an alternative financial institution that is more attractive than this financial institution	1	2	3	4	5	6	7	DK/NA

## 5. Assessment of the Website of the MAIN online financial institution

5.1. By checking the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a. The <b>Website</b> provides in-depth information about the products or services proposed	1	2	3	4	5	6	7	DK/NA
b. According to me, the <b>Website</b> always provides up-to-date information	1	2	3	4	5	6	7	DK/NA
c. The information on the <b>Website</b> is relevant	1	2	3	4	5	6	7	DK/NA
d. It is easy to carry out transactions on the <b>Website</b>	1	2	3	4	5	6	7	DK/NA
e. It is easy to find what you are looking for on the <b>Website</b>	1	2	3	4	5	6	7	DK/NA
f. Overall, the <b>Website</b> is very easy to use	1	2	3	4	5	6	7	DK/NA
g. I am familiar with searching for information on the <b>Website</b>	1	2	3	4	5	6	7	DK/NA
h. I am used to carrying out transactions on the <b>Website</b>	1	2	3	4	5	6	7	DK/NA
i. I consider myself an experienced user of the <b>Website</b>	1	2	3	4	5	6	7	DK/NA
j. I have spent a lot of time navigating on this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
k. I feel that I have invested a lot in my relationship with this financial institution	1	2	3	4	5	6	7	DK/NA

5.2. Please indicate your level of agreement with each of the following statements: (ranging from 1=totally disagree to 7=totally agree, DK/NA = I don't know/I prefer not answering)

a. I like the design (e.g. colors, font size, graphics, animations, etc.) of the Website	1	2	3	4	5	6	7	DK/NA
b. The Website is creative	1	2	3	4	5	6	7	DK/NA
c. Overall, the Website is visually appealing	1	2	3	4	5	6	7	DK/NA
d. I think that the personal information that I provide to the Website is well protected	1	2	3	4	5	6	7	DK/NA
e. I think that online transactions carried out on the Website are secure	1	2	3	4	5	6	7	DK/NA
f. I think that this financial institution assures the confidentiality and privacy of my personal information	1	2	3	4	5	6	7	DK/NA

## 6. Assessment of the relationship with the MAIN online financial institution

6.1. By checking the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from 1=totally disagree to 7=totally agree, DK/NA = I don't know/I prefer not answering)

a. This financial institution keeps its promises and commitments	1	2	3	4	5	6	7	DK/NA
b. I think that the information presented on the Website is reliable	1	2	3	4	5	6	7	DK/NA
c. I can count on this financial institution to be honest with me	1	2	3	4	5	6	7	DK/NA
d. The service promised on the Website always corresponds to the service delivered	1	2	3	4	5	6	7	DK/NA
e. This financial institution makes a lot of efforts to maintain a good relationship with me	1	2	3	4	5	6	7	DK/NA
f. This financial institution tries to solidify its ties with me through its Website	1	2	3	4	5	6	7	DK/NA

6.2. By checking the appropriate number, please indicate your level of agreement with each of the following statements (ranging from 1=totally disagree to 7=totally agree, DK/NA = I don't know/I prefer not answering)

a. I am very satisfied with the ease of use of the Website	1	2	3	4	5	6	7	DK/NA
b. I am very satisfied with the information provided by the Website	1	2	3	4	5	6	7	DK/NA
c. I am very satisfied with the personalization offered by the Website	1	2	3	4	5	6	7	DK/NA
d. My experience with the Website is very satisfactory	1	2	3	4	5	6	7	DK/NA
e. I am very satisfied with the design of the Website	1	2	3	4	5	6	7	DK/NA
f. I am very satisfied with the support offered by this financial institution in case of problems	1	2	3	4	5	6	7	DK/NA
g. I am very satisfied with my relationship with this financial institution	1	2	3	4	5	6	7	DK/NA
h. This financial institution is really competent in its field	1	2	3	4	5	6	7	DK/NA

i.	I can count on this financial institution to perform my transactions carried out on its <b>Website</b> in a timely manner	1	2	3	4	5	6	7	DK/NA
j.	I can count on this financial institution to ensure that my transactions carried out on its <b>Website</b> are without error	1	2	3	4	5	6	7	DK/NA
k.	I know what to expect from this financial institution	1	2	3	4	5	6	7	DK/NA

6.3. By checking the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a.	I believe that this financial institution's <b>Website</b> is better than its competitors' Websites	1	2	3	4	5	6	7	DK/NA
b.	I believe that this financial institution has better offers than its competitors	1	2	3	4	5	6	7	DK/NA
c.	I really like this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
d.	I am very attached to this financial institution	1	2	3	4	5	6	7	DK/NA
e.	I feel a strong sense of belonging to this financial institution	1	2	3	4	5	6	7	DK/NA
f.	I intend to always use this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
g.	I intend to maintain my relationship with this financial institution for several more years	1	2	3	4	5	6	7	DK/NA

6.4 Please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a.	I feel an obligation to use this financial institution's <b>Website</b> when I carry out online banking transactions	1	2	3	4	5	6	7	DK/NA
b.	I feel an obligation to maintain a relationship with this financial institution	1	2	3	4	5	6	7	DK/NA
c.	It would be very difficult for me to stop using this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
d.	I have too few alternatives to consider leaving this financial institution	1	2	3	4	5	6	7	DK/NA
e.	The management of my personal finances would be disrupted if I decided to stop using this financial institution's <b>Website</b>	1	2	3	4	5	6	7	DK/NA
f.	The cost in time, money and effort to switch to another financial institution is high	1	2	3	4	5	6	7	DK/NA

6.5. Please indicate your level of agreement with each of the following statements: (ranging from 1=totally disagree to 7=totally agree, DK/NA = I don't know/I prefer not answering)

- |   |   |   |   |   |   |   |   |       |
|---|---|---|---|---|---|---|---|-------|
| a. This financial institution will do what it takes to make sure that I am satisfied with my experience on its <b>Website</b> | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| b. When having problems, I expect that this financial institution will make every efforts to solve them                       | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| c. This <b>Website</b> represents an organization that keeps my best interests in mind  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| d. Overall, this <b>Website</b> is really trustworthy   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| e. Overall, this financial institution is really trustworthy  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| f. I frequently recommend this financial institution  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| g. I strongly recommend others to use this financial institution's <b>Website</b>   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |
| h. I am proud to tell others that I am a client of this financial institution   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | DK/NA |

## 7. Information on financial activities:

### 7.1. Information on financial activities:

- a. On average, how many times a month do you visit this financial institution's **Website** (including times when you carry out transactions or simply check your balance or look for an information) ? \_\_\_\_\_ **number of times per month**
- b. On average, how many **minutes** do you spend during **ONE** visit on this financial institution's **Website**? \_\_\_\_\_ **average number of minutes per visit**
- c. On average, how many **transactions per month** (*e.g. fund transfer, bill payment, investment or RRSP contribution, insurance purchase*) do you carry out on this financial institution's **Website**? \_\_\_\_\_ **number of transactions per month**
- d. Considering **ALL** of your financial transactions carried out on **Internet** in the last year (including on other banking sites), approximately, what **percentage** was carried out on this financial institution's **Website**? \_\_\_\_\_ **% percentage**

### 7.2. Which services have you ever used on this financial institution's **Website**? (Check ALL that apply)

- |   |  |
|---|--|
| <input type="checkbox"/> <sub>1</sub> Insurance purchase                          | <input type="checkbox"/> <sub>8</sub> Investment or RRSP contribution      |
| <input type="checkbox"/> <sub>2</sub> Money or cash advance                       | <input type="checkbox"/> <sub>9</sub> Bill payment                         |
| <input type="checkbox"/> <sub>3</sub> Credit card payment                         | <input type="checkbox"/> <sub>10</sub> Information on financial products   |
| <input type="checkbox"/> <sub>4</sub> Cheque order                                | <input type="checkbox"/> <sub>11</sub> View account balance                |
| <input type="checkbox"/> <sub>5</sub> Mortgage application                        | <input type="checkbox"/> <sub>12</sub> Fund transfer                       |
| <input type="checkbox"/> <sub>6</sub> Personal loan or line of credit application | <input type="checkbox"/> <sub>13</sub> Other, specify : _____              |
| <input type="checkbox"/> <sub>7</sub> Commercial loan application                 | <input type="checkbox"/> <sub>14</sub> I don't know/ I prefer not answerin |

7.3. With which **OTHER** financial institution(s) have you carried out at least one transaction (*e.g. bill payment, investment or RRSP contribution, insurance purchase, fund transfer*) on the **Internet** in the **last year**? (Choose more than one institution if applicable)

<input type="checkbox"/> 1 Canadian Imperial Bank of Commerce (CIBC)	<input type="checkbox"/> 8 Bank of Nova Scotia (ScotiaBank)
<input type="checkbox"/> 2 HSBC Bank	<input type="checkbox"/> 9 Toronto-Dominion Bank (TD Canada Trust)
<input type="checkbox"/> 3 ING Direct Bank	<input type="checkbox"/> 10 Desjardins Credit Union
<input type="checkbox"/> 4 Laurentian Bank du Canada	<input type="checkbox"/> 11 Caisse Populaire Acadienne
<input type="checkbox"/> 5 Bank of Montreal (BMO)	<input type="checkbox"/> 12 President's Choice Financial (PC Financial)
<input type="checkbox"/> 6 National Bank of Canada (BNC)	<input type="checkbox"/> 13 Other financial institution, specify :
<input type="checkbox"/> 7 Royal Bank of Canada (RBC)	<input type="checkbox"/> 14 NONE
	<input type="checkbox"/> 15 I prefer not answering

## 8. Virtual Community:

8.1. a. Are you a member of a **virtual community LINKED TO THE FINANCIAL INDUSTRY** (*forum, blog, mailing list, social network, e.g. Facebook, Twitter, LinkedIn linked to the financial industry*)?

- ☐1 YES → Please mention the name of your MAIN virtual community (ex.: ING Facebook): \_\_\_\_\_
- ☐2 NO

8.1.b Is this virtual community linked to your **MAIN** online financial institution ?

- ☐1 yes ☐2 No

8.2. On average, how many **times a month** do you visit this virtual community's Website?  
\_\_\_\_\_ **number of times per month**

8.3. On average, how many **minutes** do you spend during ONE visit on this virtual community's Website?  
\_\_\_\_\_ **average number of minutes per visit**

8.4. By **checking** the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a. I actively participate in this virtual community	1	2	3	4	5	6	7	DK/NA
b. I often provide useful information or contents to this virtual community's members	1	2	3	4	5	6	7	DK/NA
c. I eagerly reply to requests for help from members of this virtual community	1	2	3	4	5	6	7	DK/NA

8.5. By checking the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a. I think that my participation in a virtual community linked to this financial institution improves (or would improve) my understanding of the products or services offered	1	2	3	4	5	6	7	DK/NA
b. I think that my participation in a virtual community linked to this financial institution enables (or would enable) me to share my financial experiences with other clients	1	2	3	4	5	6	7	DK/NA
c. I think that my participation in a virtual community linked to this financial institution improves (or would improve) my purchase decision making	1	2	3	4	5	6	7	DK/NA

## 9. Additional information

9.1. By checking the appropriate number, please indicate your level of agreement with each of the following statements: (ranging from **1**=totally disagree to **7**=totally agree, **DK/NA** = I don't know/I prefer not answering)

a. It is easy for me to trust the Internet	1	2	3	4	5	6	7	DK/NA
b. It is easy for me to trust a person	1	2	3	4	5	6	7	DK/NA
c. It is easy for me to trust a company	1	2	3	4	5	6	7	DK/NA
d. It is very important to me to be able to carry out online banking transactions when I want (24 hours a day, 7 days a week)	1	2	3	4	5	6	7	DK/NA
e. It is important to me to be able to carry out online banking transactions from anywhere (through any access point)	1	2	3	4	5	6	7	DK/NA
f. Managing my finances on Internet is a serious threat to me	1	2	3	4	5	6	7	DK/NA
g. According to me, Internet banking involves more risks than other methods (automated teller machine, telephone, etc.)	1	2	3	4	5	6	7	DK/NA
h. Carrying out transactions on a banking Web site leads to great uncertainty	1	2	3	4	5	6	7	DK/NA

9.2. On average, how many **hours a week** do you use the Internet? \_\_\_\_hour(s)/week

9.3. Please indicate how often you use each of the following means when interacting with your **MAIN online** financial institution (**1**= Never and **7**= Very often):

g. Telephone	Never	1	2	3	4	5	6	7	Very often
h. Email	Never	1	2	3	4	5	6	7	Very often
i. Visit at the branch	Never	1	2	3	4	5	6	7	Very often
j. Web site	Never	1	2	3	4	5	6	7	Very often
k. Automated Teller Machine (ATM)	Never	1	2	3	4	5	6	7	Very often
l. Mobile Internet	Never	1	2	3	4	5	6	7	Very often

9.4. Considering the number of banking transactions you carry out each month with this financial institution, approximately, **what percentage** is carried out on its **Website** (compared to other methods – In the branch, by telephone or by automated teller machine – ATM)?  
 \_\_\_\_\_ % percentage

### **10. Respondent profile**

The following questions are for statistical purposes only

10.1. In what year were you born? (e.g. 1980) \_\_\_\_\_

10.2. Among the following categories, which one best reflects the total INCOME, before taxes, of all the members of your household in 2009?

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> <sub>1</sub> 19 000\$ or less              | <input type="checkbox"/> <sub>4</sub> Between 60 000\$ and 79 999\$ | <input type="checkbox"/> <sub>7</sub> I prefer not answering |
| <input type="checkbox"/> <sub>2</sub> Between 20 000\$ and 39 999\$ | <input type="checkbox"/> <sub>5</sub> Between 80 000\$ and 99 999\$ |  |
| <input type="checkbox"/> <sub>3</sub> Between 40 000\$ and 59 999\$ | <input type="checkbox"/> <sub>6</sub> 100 000\$ or more             |  |

10.3. What is your current main occupation? N.B. WE ARE TALKING ABOUT PAYING JOBS ONLY. Even if you are on a sabbatical, maternity, illness or work-related accident leave, please select your OCCUPATION.

- ☐<sub>1</sub> OFFICE WORKER (Cashier, office clerk, accounting clerk, secretary, etc.)
- ☐<sub>2</sub> PERSONNEL SPECIALIZED IN SALES (Insurance agent, sales person, sales clerk, real estate agent, real estate broker, sales rep, etc.)
- ☐<sub>3</sub> PERSONNEL SPECIALIZED IN SERVICES (Security agent, taxi driver, hairdresser, cook, clergy member, in the military, police officer, firefighter, etc.)
- ☐<sub>4</sub> MANUAL WORKERS (Farmer, packer, unskilled worker, minor, fisherman, forest worker, etc.)
- ☐<sub>5</sub> SKILLED, SEMI-SKILLED WORKERS (Bricklayer, truck driver, electrician, machine operator, mechanic, painter, plumber, etc.)
- ☐<sub>6</sub> SCIENCE AND TECHNOLOGIES WORKERS (computer operator, programmer-analyst, technician, audio- technician, lab technician, etc.)
- ☐<sub>7</sub> PROFESSIONALS (Archeologist, architect, artist, lawyer, banker, biologist, chemist, accountant, consultant, foreman, dentist, designer, etc.)
- ☐<sub>8</sub> MANAGERS/ADMINISTRATORS/OWNERS (director, editor, entrepreneur, executive, manager, business person, politician, president, etc.)
- ☐<sub>9</sub> HOMEMAKER
- ☐<sub>10</sub> STUDENT (full-time or whose studies take up most of his/her time)
- ☐<sub>11</sub> RETIRED (pre-retired or private means)
- ☐<sub>12</sub> UNEMPLOYED (Unemployment, welfare)
- ☐<sub>13</sub> Other (please specify)
- ☐<sub>14</sub> I prefer not answering

10.4. Do you have any comments?

☐<sub>1</sub> Record your

comments \_\_\_\_\_

☐<sub>2</sub> No comment

**We thank you for your valuable time and collaboration; it is greatly appreciated.**

## APPENDICE F

### MATRICE DE CORRÉLATION – MODÈLE GLOBAL

CONSTRUCTS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<i>Perceived relationship benefits (1)</i>								
<i>Communication (2)</i>	0.58							
<i>Conflict (3)</i>	0.40	0.33						
<i>Convenience (4)</i>	0.22	0.28	0.26					
<i>Website design (5)</i>	0.36	0.45	0.24	0.30				
<i>Information quality (6)</i>	0.45	<b>0.69</b>	0.33	0.35	0.59			
<i>Ease of use (7)</i>	0.44	0.52	0.37	0.33	0.54	<b>0.73</b>		
<i>Security/privacy (8)</i>	0.39	0.52	0.41	0.42	0.47	0.58	0.59	
<i>Online relationship quality</i>	0.65	0.71	-0.53	0.47	0.71	0.83	0.82	0.76