**Perceived impact of E-Marketing Practices (EMP) by SMEs on Customer Relationships:
Moderating Role of Security, Privacy and Weak Infrastructure**

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Abstract
       The significance of E-Marketing in shaping of company's performance is not a unique element under the recent scenario and this is evident not for only increasing business performance but also for optimization of mutual business relationships. But for SME sector this is treated as a breath of fresh air, especially in underdeveloped or Least Developed Countries (LDCs) there is substantive lacking of research work on the role of E-Marketing. Thus, there is a significant requirement of research which might clarifies the role of E-Marketing in shaping up business relationships which will leads to the optimization of customer's loyalty for SMEs. But the unavailability of literature associated with this use of E-Marketing was hindering in the way of cultivating proper research model but with the help of relationship building literature associated with linkages with suppliers via E-Marketing we contracted the research model and after conducting the reliability analysis for the data collected through the circulation of questionnaire it has been highlighted that management of SMEs also treated E-Marketing as the tool for the optimization of business relationships with customers.

Keywords: Small and Medium Sized Enterprises (SMEs), Least Developed Countries, Business Relationships

1.   Introduction
       Research conducted by Iddris and Ibrahim (2015)highlighted that E-Marketing is the idea which will be a new face of marketing, and this notion can be defined as "*The use of electronic data and applications for planning and executing the conception, distribution and pricing of ideas, goods and services to create exchanges that satisfy individual and organizational goals*". (Strauss & Frost, 2001) Research conducted by Chaffey, Elis-Chandwick and Johnston, (2009) define this modern technology as linking of technology of electronic communication with the traditional marketing media, in order to gain as well as deliver services. While the research of HsinChang and Wen Chen (2008) highlighted that long-term associations with customers are not possible without customer's loyalty and with the availability of internet environment, E-Marketing provides us an inexpensive way to build long-term associations with customers. Moreover prior research work on the topic of E-Marketing also highlighted its importance, as according to the Coviello, Milley and Marcolin (2001) E-marketing is an activity which is backed by modern technology such as internet as well as other interactive technologies and by the virtue of these mediation of dialogue between company and its customers are possible.

       On the other hand, research conducted by Brodie, Winklhofer and Johnston, (2007) E-Marketing is helpful for the transmission of information to customers, while interactive technologies are responsible for transmitting information from customers to business. Thus, it has been also stated that E-Marketing is a notion which is associated with marketing performance in a positive manner in order to enhance level of customer's acquisition and retention. Other than these above given reasons and benefits E-Marketing can also help firm in gaining the completive intelligence and increase of organizational capabilities thus help organization is taking better marketing decisions and also in establishment of proper positioning in the industry. (Asikhia, 2009) As indicated by research work major significance of E-Marketing includes a) Access to International Markets Laudon and Laudon (2014) b) enhancement of communication Chaffey (2003) and c) Reduction of Transaction Cost. (Krishnamurthy & Singh 2005)

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Research also highlighted that removal of export barriers is one of the major opportunities which might be availed by SME's through the use of E-Marketing as technology allowing them to be in touch with the globe as effectively as the large organizations. (McCue, 1999; Hoffman & Novak, 1996; Herbig& Hale, 1997 & Nguyen & Barrett, 2006)Moreover there are several opportunities are available for all the actors (for e.g. SME, Suppliers, Sellers, Organizations etc) for E-Marketingin the form of large market, advertising medium, distribution channel, platform for sales transactions (Cahffey et al., 2009) But the effective use of E-Marketing is solely depending upon organization's capabilities, especially SME's in Least Developed Countries (LDC) that how they will use the capabilities in order to have the desired advantage through the use of E-Marketing technology. (El-Ghory, 2012)

But SME's are treated as the source which is responsible for creating more vacancies in comparison to the larger organization (Ramukumba, 2014) but it is essential for SME to stand as a competitive one especially under the competitive scenario prevailing recent. (Lloyd, 2002) These types of findings are also found true for the scenario of Pakistan as research of Dar, Ahmed and Raziq (2017) highlighted that SMEs are significant in enhancing the level of growth of economy, boosting the stage of technological innovation, aiding in sourcing of large industry as well as improvement of social lives, while Economic Census of Pakistan for the year 2005 highlighted that SME's contributed more than ninety % of all private business (PBS, 2011) while SME's contribution to the Gross Domestic Product SME's are contributing up to 30% in addition to these significance SME sector is also responsible for bringing twenty five percent (25 %) contribution in the level of exports for manufactured goodsand thirty five (35%) in manufacturing value added. (Dar, Ahmed and Raziq, 2017)

The focus of research work associated with relationship building within the context of SMEs through internet is inclined only towards suppliers.(Lagrosen, 2005 &QiuZhang & Morrison, 2007)But this frame of reference is sufficient to enhance the research domain from supplier relationship orientation towards use of internet in developing business relationship as there is significant lacking in information associated with the opinions of business customers. (ThiPhurongThao&Swierczek, 2008)

Thus taking reference from the research of McGowan et al (2001); Zhang (2004) and Gharavi and Sor (2006), which are associated with internet applications which aids in surpassing of communication barriers between service suppliers and customers and linking these researches with research work of Lagrosen, (2005) and QiuZhang & Morrison (2007) a relationship might be developed in order to SME's relationships with customers and also to enhance level of customers loyalty.

1.1   Research Problem:

Majority of E-Marketing literature is indicating significance and use of this technology in developed economies by the large organizations, and the association was measly indicated in the scenario of under developed countries or Least Developed Countries. (Iddris and Ibrahim, 2015) But there are several researches which defines the role of E-Commerce by SMEs working in LDCs. (El-Ghori, 2012; Iddris, 2012; Jones, Beynon-Davies & Muir, 2011; Kshetri, 2008 & Molla & Licker, 2005)

Additionally, we have to state that the we are not only suffering with lack of research highlighting the E-Marketing adaptation by SMEs but there is also a lacking of empirical as well as conceptual studies which defines the relation of E-Marketing and Marketing performance of SMEs in LDCs. (Iddris and Ibrahim, 2015) Research of late nineties indicated that performance of small firms is directly associated with their level of customer's orientation, thus these types of firms will generate more profit as compared to those which are showing lesser level of customers orientation. (Apiah-Adu, 1998) But for SME's there are no constant patterns of marketing thoughtsand these are based upon size of the firm as well as consumer markets in which firm in operating. (Carson, 1993) While research work conducted by McCartan-Quinn and Carson, (2003) selection of marketing practices are based upon manager's experience, attitude and expertise in the field of marketing. But the some of the problems (Smith, 1990) like lacking of managerial and technical skills, Issues in credit and its availability, inadequate market information, lack of education,

inhibitive regulatory environments and unavailability of advance level of technology (Elliot and Boshoff, 2007) are some of the examples which affected the level of growth and profitability of SME's might be the reason of technology implementations. (Smith, 1990)

However, research of Kendell, Tung, Chua, Ng and Tan (2001) also indicated that internet marketing might also be significant for SME's in fact it is also linked with the optimizing the rate of SME survival, but the significance of the internet marketing is not known to most of the SMEs hence the rate of adoption of the technology is very low. (hence the statement given by Apiah-Adu (1998) is found to be true in the case of SMEs that "*There is no clear theory of marketing in SMEs*" Thus it is natural that they are failing to generate real competitive advantage and just taking the operational benefits of marketing communications. (Egan, Clancy & Toole, 2003; Windrum & Barranger, 2003 & Gallagher & Gilmore, 2004)

On the other hand, research work conducted by Anderson and Srinivasan, (2003) and Chang (2006) highlighted that we cannot assure the repurchase from satisfied customers by providing them access to E-Commerce technology. With all this in mind and keeping in view the statement given by Hoang andFredic (2008) that the there is significant lacking of research linked with the significance of internet technology in the field of business relationships optimization of these activities for SMEs. (Hoang & Fredic, 2008) especially in LDC's like Pakistan whose economy is majorly based upon the business performance of SMEs there is a significant charm of the research under this domain.

1.2   Scope of Research

The research is immensely significant for uncover benefits, hurdles, issues and linkages of Electronic Marketing for SMEs operating in LDCs, especially for enhancement in the level of customer loyalty via optimization of business relationships. As the economy of most of the developing countries are based upon on the performance of SME's therefore this research will be acting as the base of guidance for all managers, associated with SME's and through which they might have an idea regarding the parameters which might be useful for the enhancement of business relationships and advantages of optimization of business relationships for SME sector. Moreover, through this research managers might also have insight regarding the risks and issues which might act as a barrier in the development of customer's loyalty in SME sector.

1.3   Theoretical Framework

The base of the research model was initiated from the research work of Lagrosen, (2005) and QiuZhang and Morrison, (2007)linked with the relationship building between SME's and their suppliers, but according to the research of ThiPhurongThao and Swierczek,., (2008)regardless of the major focus of these researches conducted byLagrosen, (2005) and QiuZhang and Morrison, (2007) these are suitable enough in order to extend the development of relationship of business with its customers.

Suggestions given by ThiPhurongThaoandSwierczek,, (2008)are even supported by the literature on E-Marketing, as it is highlighted by the research work on internet use and E-Marketing that internet applications which tends to develop dialogue between the service suppliers and their customers are of high importance, as these have the ability to improverelationships of company with the customers &might also results in the development of customer's loyalty. (McGowan, Durkin, Allen, Dougan& Nixon, 2001; Zhand, 2004 &Gharavi&Sor, 2006)

1.4   The Research Model
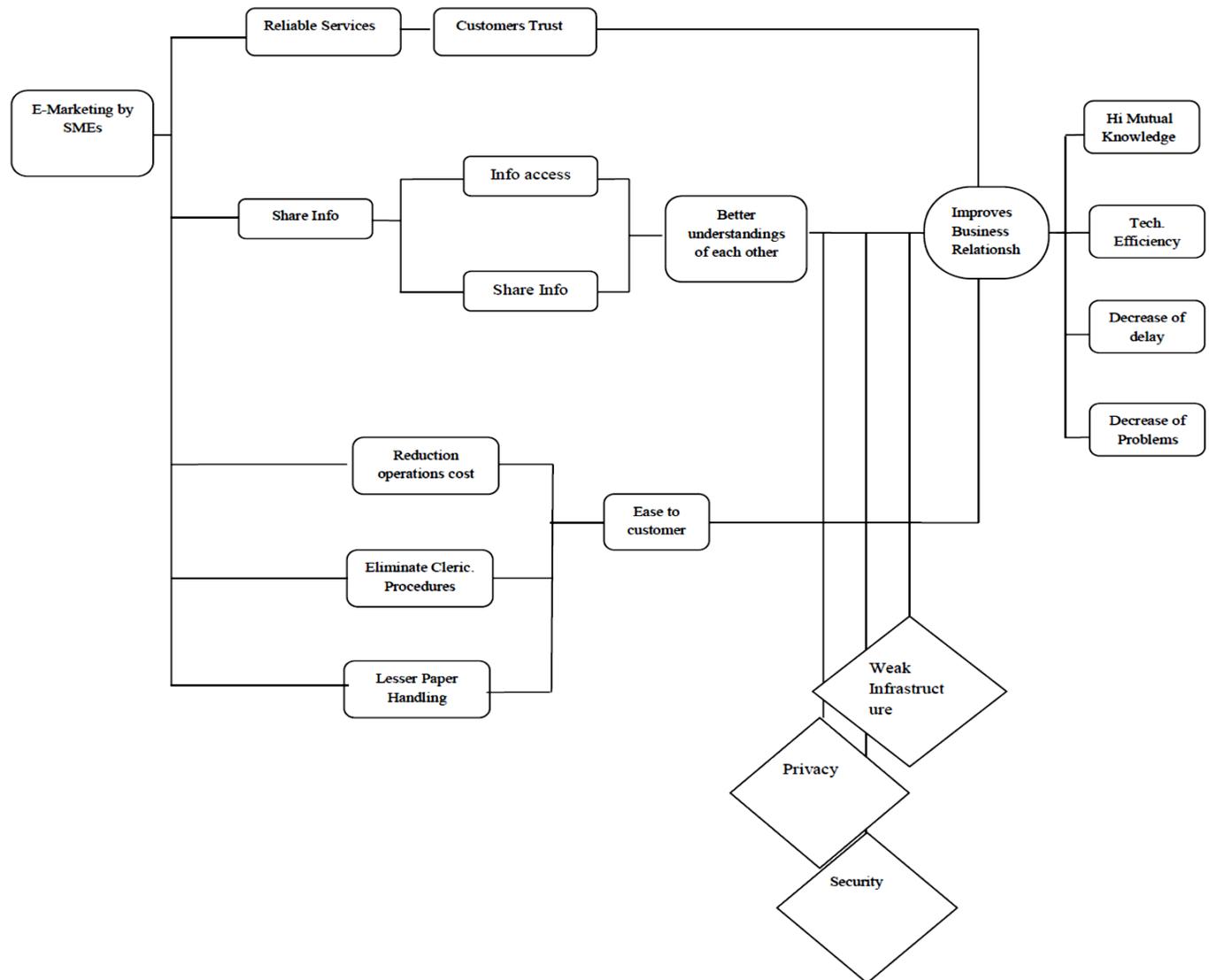
2.   Literature Review

According to Lagrosen (2005) Internet is capable of fostering probability of long-term relationships with customers, as internet technology is the tool through which company might improve its image so to generate trust of customers. (Page &Lepkowska-White, 2002) Customer trust is directly associated with the business relationships, thus it is appropriate to state that with every percent increase in the level of trust on service suppliers more will be the chances of continuation of business relationships from customers. (Sands, 2003)

These findings are gained support from the findings of the research of same year which highlighted that an online firm can use internet in order to provide service and support in a reliable manner and thus can cultivate better customer relationships. (Coyels&Gokey, 2005) On the other hand research work of 2008 highlighted that easiness of accessing and sharing information make customers share information with the suppliers of the offerings, thus both the parties might be able to develop better understandings of each other. (ThiPhurongThao&Swierczek, 2008) Earlier research work also highlighted that internet also aids in reduction of total cost of reduction, which encompasses cost of searching, cost of negotiating and

cost of monitoring which tends to incur whenever therea transaction between two parties. (Lee & Turban, 2000)

This is also supported by the research of Geddie, DeFranco and Geddie (2005) that internet paved the way for business customers ineliminating clerical procedures, paper handling, and operating cost, moreover the technology also aids customers in gaining experience from internet. Furthermore through the inclusion of internet in the marketing customers have the liberty to became a active co-producers of the company's offerings (Gharavi and Sor, 2006) thus this advancement in the relationship of company and its customers would also aids in achievement of high level of mutual knowledge, technical efficiency, decrease of delays and problems associated with the interactions. (Ritter, Walter & Auer, 2016) But issues like security and privacy (Flavian&Guinalu, 2006 &KarakeShalhoub, 2006) and weak IT infrastructure in developing countries (Zef Bonn, 2002) are treated as the major hindrances in the development of business relationships (Flavian&Guinalu, 2006; KarakeShalhoub, 2006 &Zef Bonn, 2002), customers perception regarding perceive level of risk is always high in internet environment, and if they do not trust the their suppliers they will not continue the relationship with them. (Ritter, Walter & Auer, 2006)

Moreover as highlighted by Zen Bonn (2002) weak level of IT infrastructure is also a hindrance in the development of business relationships, especially in the developing countries, which results in the uniformity of e-payment system (AlJifri, Ponas& Collins, 2003) Moreover cost of utilization of internet in developing countries is also higher side as this not only includes subscription fee but also maintenance cost and access cost, which in turn reduces the comparative advantage which might be earn by SME through the use of internet, hence they are reluctant in using the internet technology. (Pavic, Koh, Simpson &Padmore, 2007)

3.   Research Design

It has been sub-divided into two categories i.e. Research Design and Sampling Design in order to provide more clear understanding to the readers and also to signify the proper use of scientific method for conducting research work. The research philosophy we have indulged for the development of research article is "Epistemology" as we are trying to construct a model in the field of research associated with E-Marketing and SMEs and thus we have selected the most suited research stance for conducting research that "Realism". The method of research implied is "Deductive" and the inquiry was based upon "Co-relational". The time Horizon for data collection was "Cross Sectional" and the nit of Analysis was "Individual". The level of researcher's interference was moderate as the study setting was "Non-Contrived". Moreover, we used Google docs in order to circulate our questionnaires and also to collect data effectively from distant respondents.

3.1   Sampling Design

For conducting research the method of sampling we use is the Quota Sampling as there is no significant knowledge available regarding the SME's operating and SMEDA (Small and Medium sized Enterprises Developing Authority) have its own limitations in providing the information, hence we have collected the data through using our own references and guidance of our respondents in tracking the other respondents, while for collecting the data from respondents in remote areas we take support from Google docs.

The sample size which we have selected is of 250 respondents, working on managerial positions in SME's, while for collecting their responses a closed ended questionnaire based on the questions related with the business relationships as mentioned in the theoretical framework was used. Initially 330 questionnaires were circulated but out of them, only 289 were found properly filled, while arranging these responses in SPSS files and MS Excel, it has been notified that 39 questionnaires are not filled with the due care and lack of information and incomplete answers were the main reason for their rejection while 10 respondents haven't returned their questionnaires.

3.2   Research Instrument

The questionnaire which was used in the research was a adapted questionnaire and was adapted through using the parameters highlighted by the prior research for e.g. work for the development of effective relationships with the suppliers as the questions were associated with the relationship building thus can be generalized for the research on the purpose of customer relationships for SME's. Thus, we have developed our research questionnaire through creating a hybrid of questions and theoretical frameworks highlighted by volumes of esteemed research journals, listed under the prestigious bodies like Scopus and Emerald (for e.g. Reijonen&Laukkanen., 2010 Lagrosen, 2005; ThiPhurongThao&Swierczek, 2008and QiuZhang and Morrison, 2007)

3.3   Statistical Testing and Evaluations

In order to collect data through the developed questionnaire for implementation of inferential statistics our first task is to check the reliability of the data and hence we have used Cornbach Alpha and results highlighted that all the variables and constructs are valid for conducting research, which is even highlighted through Table 1

Table 1: Reliability Statistics

	Cronbach's Alpha
E-Marketing by SMEs	0.785
Sharing Info	0.742
Access to Info	0.706
Reliable Services	0.811
Better understandings of each other	0.733
Customers Trust	0.745
Lesser Paper Handling	0.701
Eliminate Cleric	0.772
Reduction operations cost	0.764
Decrease of Problems	0.824
Decrease of delay	0.713
Tech. Efficiency	0.769
Hi Mutual Knowledge	0.784
Privacy	0.712
Weak Infrastructure	0.869
Security	0.725

After testing of reliability of data we march towards the development of research model through using Analysis of Movement of Structure (AMOS) and implement Structural Equation Modeling (SEM), in order to show the impact of mediation and moderation included in our research model. But before than that we have to calculate/ highlight model fit in order to proceed further properly on the topic of interest.

This is highlighted through Table 2 and its evident that the value of is found to be 1.692 which indicated that research model is appropriate enough for further conduction of statistical tools as the value of Relative Chi-Square is found to be under Two (2), moreover the value of RMSEA (The Root Mean Square Error of Approximation) is also under 0.05 and this is also a valid point for considering model fit for further statistical testing. Moreover, values of Goodness of Fit Index (GFI) ad Comparative Fit Index (CFI) are found to be 0.903 and 0.975 which are also falling in the acceptable range of these values. Hence it is appropriate to state that the model is "Fit" and appropriate for the purpose of research conduction.

Table 2: Model Fit Summary

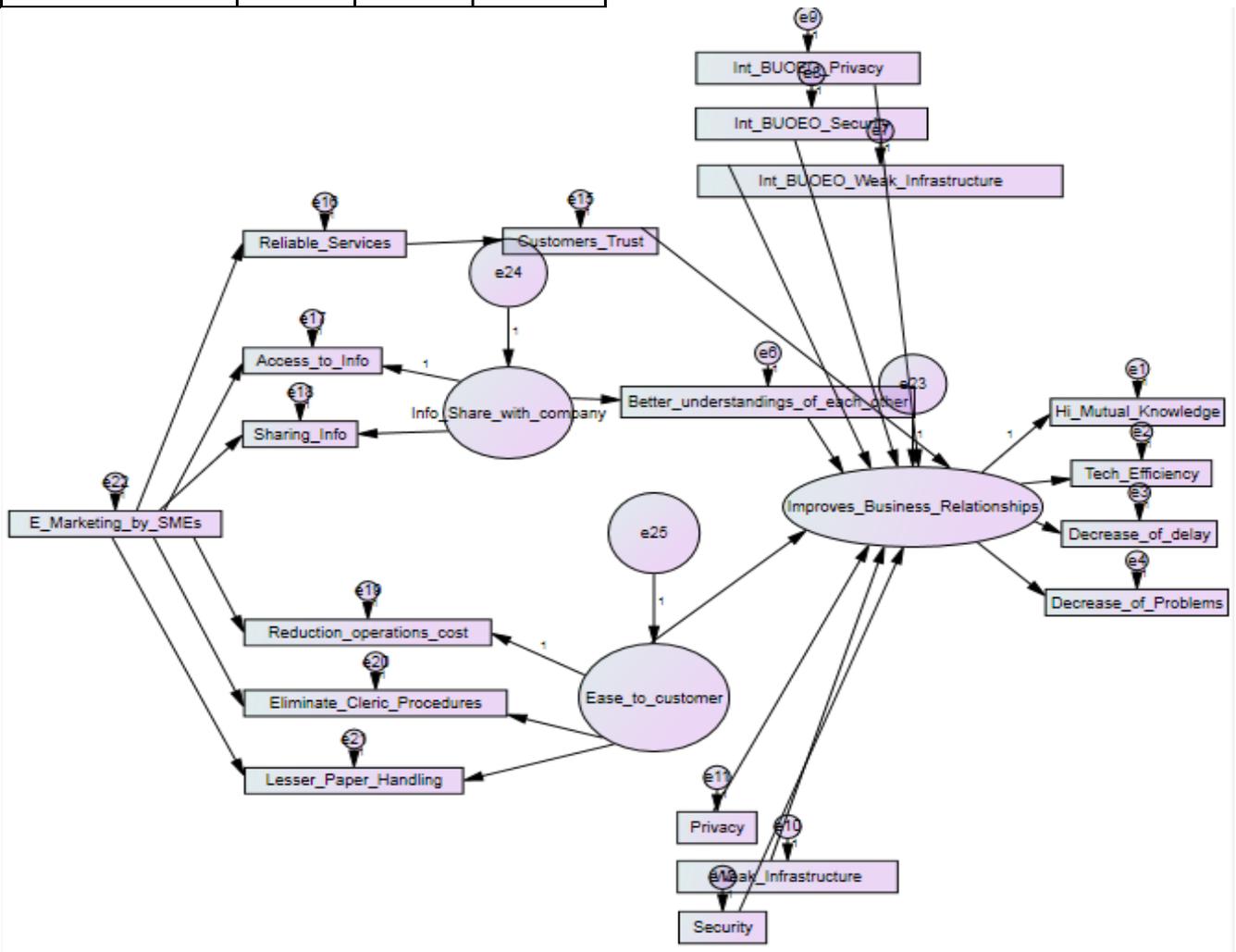| CMIN/DF	GFI	CFI	RMSEA
1.951	0.903	0.975	0.02

Figure 1: Schematic Representation of Variables

Figure 1 highlighted the relationship of different variables of interest with each other in order to demonstrate the association we use so to increase the level of ease of readers through mingling the schematic representation of variable linkages with the interpretation given below in Table3. Moreover Figure 1 is also presented here in order to make reader understand the linkage of different constructs and linkage of these constructs with the moderation and mediation in the process of research so readers might understand the entire flow of research easily.

Table 3: Regression Weights: (Group Number 1 - Default Model)

			Estimate	S.E.	C.R.	P
Reliable Services	<---	E Marketing by SMEs	.497	.025	19.549	***
Customers Trust	<---	Reliable Services	.595	.062	9.572	***
Better understandings of each other	<---	Info Share with company	.227	.032	7.102	***

			Estimate	S.E.	C.R.	P
Improves Business Relationships	<---	Better understandings of each other	1.312	.019	69.830	***
Improves Business Relationships	<---	Customers Trust	.207	.020	10.230	***
Improves Business Relationships	<---	Privacy	.253	.018	13.741	***
Improves Business Relationships	<---	Weak Infrastructure	.041	.018	2.229	.026
Improves Business Relationships	<---	Security	.054	.018	2.997	.003
Improves Business Relationships	<---	Int BUOEO Weak Infrastructure	.014	.007	2.047	.041
Improves Business Relationships	<---	Int BUOEO Security	.028	.006	4.568	***
Improves Business Relationships	<---	Int BUOEO Privacy	.074	.009	8.712	***
Improves Business Relationships	<---	Ease to customer	.911	.064	14.259	***
Access to Info	<---	E Marketin by SMEs	.902	.019	47.174	***
Sharing Info	<---	E Marketing by SMEs	.601	.038	15.688	***
Reduction operations Cost	<---	E Marketing by SMEs	.701	.020	35.114	***
Eliminate Cleric Procedures	<---	E Marketing by SMEs	.316	.043	7.308	***
Lesser Paper Handling	<---	E Marketing by SMEs	.459	.025	18.404	***
Hi Mutual Knowledge	<---	Improves Business Relationships	1.000			
Tech Efficiency	<---	Improves Business Relationships	.517	.015	33.431	***
Decrease of delay	<---	Improves Business Relationships	.893	.013	70.591	***
Decrease of Problems	<---	Improves Business Relationships	.821	.019	43.128	***
Access to Info	<---	Info Share with company	1.000			
Sharing Info	<---	Info Share with company	.437	.024	18.215	***
Reduction Operations Cost	<---	Ease to customer	1.000			
Eliminate Cleric Procedures	<---	Ease to customer	.052	.042	1.241	.215
Lesser Paper Handling	<---	Ease to customer	.140	.026	5.439	***

Through Table No. 03 it has been determined that according to the entrepreneurs and managers operating at top position of SME's that reliability of services provided by SMEs via E-Marketing is essential for optimizing customer's trust and customer's trust is essential to improves business relationships, as highlighted by the statistical tools that according to managers operating in SMEs business relationships are dependent upon the enhancement of level of trust of customers and if company became able to optimize business relationships then these relationships will surely be helpful in increase of Mutual level of understanding, Technical efficiency as well as aids in optimization of delays in resolving of problems and delays in managing issues associated with customers' requirements, reservations and company's promotions etc.

Moreover, access to information to customers and inability to share this information with their friends and family members makes significant impact on their ability to communicate their requirements, issues and problems etc with the company. This creates significant impact upon the business relationships between company and the customers via use of E-Marketing efforts and thus aids in decrease in delays and problems enhances company's knowledge about customer's requirements and also optimize technical efficiency of the company.

At last research also concluded that E-Marketing is significantly important in generating ease to customer though its role is not associated with decrease clerical procedures as it is indicated by several mangers that we need to ask customers to provide their detailed view points and requirements moreover

delivery of products is also associated with manual procedure of receiving and payments as there are several limitations and issues associated with the working environment of Pakistan such as less educated workforce which cannot handle software's or because of thinking of owners running their business in the form of SME.

4. Conclusion and Discussion

This research is a new edition to the use of E-Marketing in the context of business relationship management with customers as the prior research work in this regard was majorly focused upon business performance and decrease of cost rather than enhancement of business relationships and customer's loyalty through the use of E-Marketing. Research clarifies that E-Marketing is also treated as the tool through which company can not only optimizes its business performance but also can optimizes two-way business r relationships. Thus, it is legitimate to declare E-Marketing as the prime factor which can optimize customer's loyalty and also their repurchase intention.

5. Future Research

Research work might be optimized by comparing the companies i.e. SME's operating in different sectors so to boost the knowledge base and also to gauge the appropriate effect of E-Marketing on the business performance of SME's. Moreover, the research work can also be enlarged through comparing the benefits of E-Marketing on business relationships for Large, Medium and Small enterprises separately.

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