

**EFFECTIVENESS OF E-CRM PRACTICES ON CUSTOMERS’
E-SATISFACTION AND E-LOYALTY WITH SPECIAL
REFERENCE TO PASSENGER CAR CUSTOMERS OF
AUTOMOBILE AGENCIES IN TIRUNELVELI DISTRICT**

Author:

T WHITTEN SAHAYA RAJ,
Research Scholar,
(Reg. No: 21121281011003),
PG & research Department of Commerce,
St.Xavier’s College (Autonomous),
Palayamkottai,
Affiliated to Manonmaniam Sundaranar
University, Abishekapatti, Tirunelveli,
Tamil Nadu, India-627012.
E-mail ID: whitten29dec@gmail.com
Cell number: 8973887730

Co-author:

DR. C. MAHIMAI ARUL IGNATIUS,
Research Guide & Supervisor,
Assistant Professor of Commerce,
PG & research Department of Commerce,
St.Xavier’s College (Autonomous),
Palayamkottai,
Affiliated to Manonmaniam Sundaranar
University, Abishekapatti, Tirunelveli,
Tamil Nadu, India-627012.
E-mail ID:cmigki@gmail.com

Abstract

Every organization wants to know the success of their business practices followed by them. So, this study is conducted for the purpose identifying the effectiveness of E-CRM practices followed by Automobile agencies through study the Customers’ E-satisfaction and E-loyalty. The major objectives of the studies are analyzing the impact of E-CRM as a strategic tool on the perceived customer relationship level and analyzing the effectiveness of E-CRM on customers’ E- satisfaction & E-royalty. Customers of Automobile agencies are considered as population of study. The sample size of study is taken is 75. The study's findings clearly show that the mean difference between traditional and electronic modes of transaction is very small, indicating that E-CRM services can be used as a strategic tool to increase customer satisfaction and retention. In this study, author also create model for identifying the effectiveness E-CRM practices. This model helps for identifying the effectiveness of E-CRM practices in Automobile retail industries as well as similar industries.

Keywords: E-CRM;Automobile;E- satisfaction;E-loyalty

Introduction

Electronic Customer Relation Management is the implementation of internet-based technology or E-technology to attain, retain and sustain the customers and also to maintain the customer relationship. In the E-CRM, digital media is used to reach the customers in collecting their information, meeting needs and desires. The technologies or internet

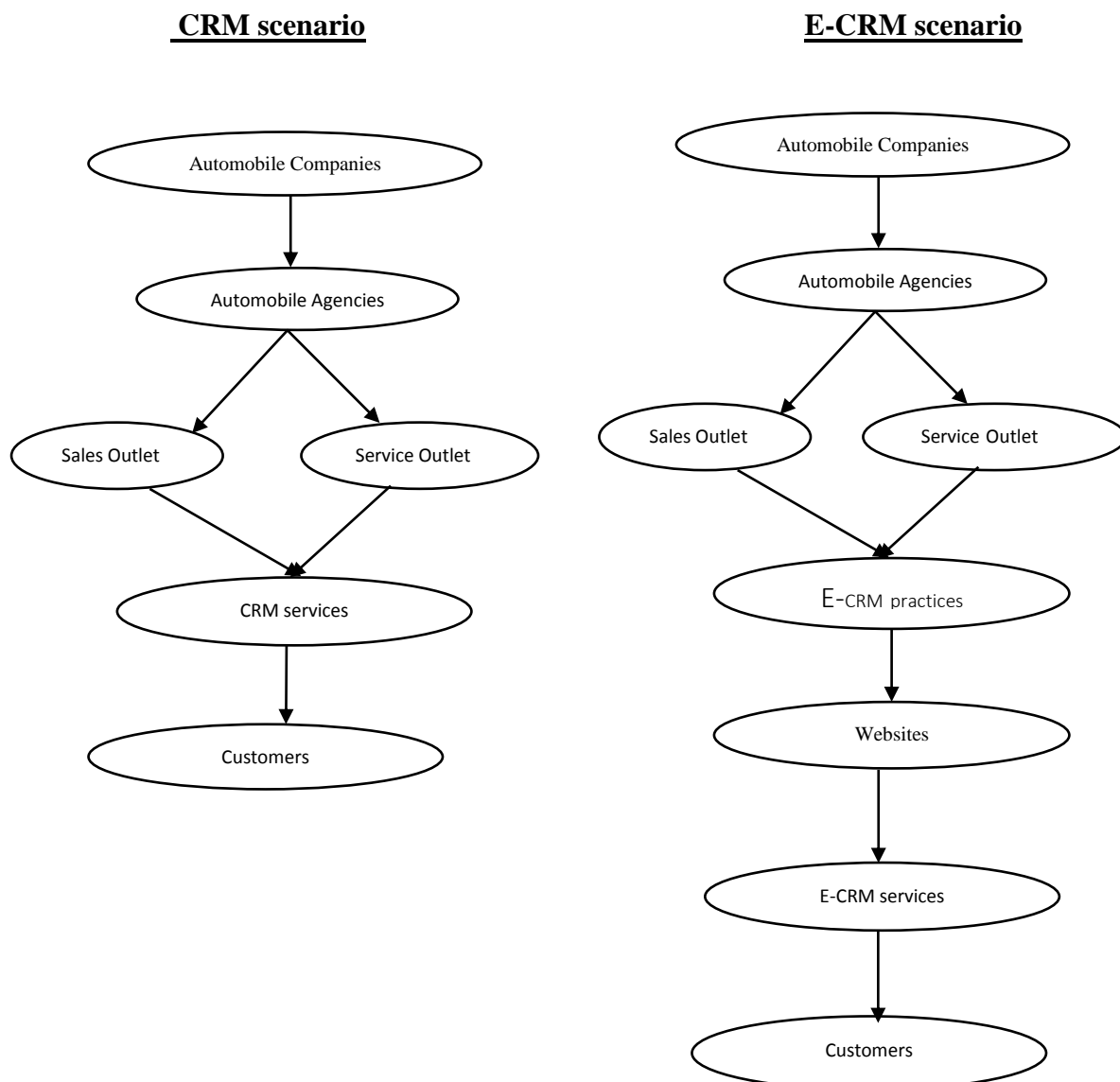
applications used to gather the information are operational databases, social media marketing, Emails, customer service and web messages.

E-CRM implementation is increasingly crucial for all businesses across all industries. The interaction with customers will be improved by a successful ECRM. Additionally, it enables firms to select goods and services that meet consumers' needs. The CRM can be used to form better relationships with customers, improve customer service, facilitate a faster response time, and personalize customer communications, improving the customer journey across all touchpoints. Many research studies have investigated the relationship between customer loyalty and customer satisfaction emphasising satisfaction as an antecedent of loyalty literature (Caruana, 2002; Chiou, 2004). Researchers found that satisfaction is associated with diverse dimensions namely, satisfaction with employees, customer service or the company as a whole (Lewis and Soureli, 2006). Another point worth considering is the “cumulative experience of a customer’s purchase and consumption experiences” (Shankar et al., 2002). Consequently, the degree of satisfaction experienced by the customer undoubtedly impacts on loyalty. This has been demonstrated by many researchers such as Oliver (1999), Moutinho and Smith (2000), and Caruana (2002). Furthermore, Anderson and Srinivassn (2003) revealed there is a positive relationship between customer satisfaction and customer loyalty in an electronic business environment. According to Maryani (2020); Novitasari, (2021); SetiaBakti, (2020); Suwandi, (2020). Electronic customer relationship management or e-CRM is an internet-based technology application such as e-mail, website, messaging application, and other media to achieve the goals of a CRM system. According to various researchers, the success of any system or practices depends on Customers’ Satisfaction. So, in this study, the researcher, an attempt to study the success of E-CRM practices followed by Automobile Agencies through the study of E- satisfaction level of customers of Automobile Agencies.

In CRM scenario, Automobile Companies had been selling their product and services through their Agencies. All the sales and services activities are handover to the agencies. Automobile companies concentrate only their manufacturing process. Every Automobile agency built-up own sales and service outlet for their CRM services.

In E-CRM scenario, due to advent of new technology especially E-CRM practices (Application of internet-based technology especially website), the agencies provide E-CRM services to their customers through their websites. Excepting hand over the car to customer

(due to registration with RTO office), Most of the E-CRM services are rendered through websites by Automobile agencies. The below chart is Cleary explain the above situation.



Review of literature

Literature review is an essential part of any research paper or project as it provides the context, background and summary of what is already known on the topic, helping researchers

to design their studies and to contribute to the existing knowledge. In this study, author study effectiveness of E-CRM in customer's satisfaction and loyalty

1. Mousavai (2015) carried out to show the impact of E-CRM on customer loyalty. This study was conducted among the four- and five-stars hotels in Kuala Lumpur in Malaysia. The purpose of the study was to examine the effect of E-CRM on customer loyalty through customer satisfaction by moderating role of hotel ambience They used Stimulus-Organism-Response (S-O-R) Model introduced by (Mehrabian and Russell 1974) to develop their theoretical framework. In order to examine the relationship between variables a quantitative approach with a cross-sectional survey method was applied. A self-administrated questionnaire was used in this study by using 7-point Likert scale. The overall scale items in this study were 50 items including 30 items for E-CRM divided into three parts: pre-purchase, at-purchase, and post-purchase; 6 items of customer satisfaction (Yi 1990); 6 items of customer loyalty (Zeithaml, Berry et al. 1996, Ndubisi 2003); and 6 items for hotel ambience (Jani and Han 2014). Also, pre-purchase items divided into three dimensions involving: 5 items for website design (Wang and Liao 2007, Liu, He et al. 2008, Alhaiou 2011), 4 items for search capabilities (Flavián, Guinaliu et al. 2005, Wang and Liao 2007, Liu, He et al. 2008, Alhaiou 2011), and 4 items for loyalty program (Bhattacharjee 2001, Khalifa and Shen 2009, Alhaiou 2011); at-purchase items divided into three dimensions involving: 4 items for security/privacy (Kim, Ferrin et al. 2008, Liu, He et al. 2008), 3 items for payment method (Wang and Liao 2007, Liu, He et al. 2008), and 4 items for booking process (Posselt and Gerstner 2005, Liu, He et al. 2008); and post-purchase items divided into 2 dimensions including: 4 items of manage my booking (Posselt and Gerstner 2005, Liu, He et al. 2008), and 4 items of customer service (Wang and Liao 2007). They used SPSS version 22 to analyze the preliminary data and display descriptive analysis involving: means, frequencies, and standard deviation. Also, structural equation modeling (SEM) technique by

using the software of partial test squares (PLS) was used by (Mousavai 2015). From 384 distributed questionnaires among the guests of the four- and five-stars hotels the overall corrected response was 276. the findings revealed a significant and direct relationship between ECRM and customer satisfaction a significant and positive relationship between customer satisfaction and customer loyalty E-CRM had a positive impact on loyalty through the mediating effect of customer satisfaction the relationship between E-CRM and customer satisfaction and also the relationship between customer satisfaction and customer loyalty had been moderated by the moderating role of hotel ambience.

2. Hassana et.al.,(2015) conducted the research on the effects of Customer Relationship Management on the levels of Customer Satisfaction. A good relationship between companies and customers is important for success of the business. Customer Relationship Management approach was found to be positively correlated to customer satisfaction. CRM was also found to increase a company's productivity and hence their market share. It also helped improve customer loyalty.

3. SaphyeAlim et.al., (2014) remaining loyal customer to the brand was considered. Since Vodafone was one of the major service providers in UK. So, they used Vodafone as a case study. Their study aimed to examine the effects of E-CRM on customer loyalty in mobile industry in UK. The outcomes were derived from reviewing previous studies and by focusing on Vodafone as the case study. The outcomes showed that dissatisfied customers do not hesitate to switch to competitors. Furthermore, they deduced the link between E-CRM and customer satisfaction and customer loyalty.

Statement of the problem:

This study is conducted for three reasons. First, based on the basis of various research studies, Automobile customers are changing their behaviour from buying offline to buying directly online through Automobile websites. As the Automobile industry has moved online, E-

CRM has become more important. Second, Automobile agencies need to know the best ways to service online customers. This research identifies the important antecedents of E-Satisfaction and E-Loyalty in the online environment. Third, only few studies are conducted about effectiveness of E-CRM with reference to Automobile websites in the India. Therefore, this study will attempt to answer the question of how E-CRM impact on customers' Satisfaction and Loyalty on Automobile websites.

Objectives of the study:

The following are the objectives of the study

1. To study the Socio-economic factors of customers.
2. To analyse the impact of E-CRM as a strategic tool on the perceived customer relationship level.
3. To analyse the effectiveness of E-CRM on customers' E- satisfaction & E-royalty.
4. To offer suitable suggestion.

Important of the study:

This research is the first empirical study that investigates the impact of E-CRM features of Automobile websites, and their relationship with customers' E-Satisfaction and E Loyalty. Furthermore, it is hoped that marketing managers in Automobile agencies will find these results useful when they are planning E-Marketing mixes to increase customer E-Satisfaction and E-Loyalty by finding appropriate E-CRM strategies and tactics to deal with E-CRM factors explored in this research. An understanding the impact of E-CRM and E-Satisfaction helps marketing managers to focus on upgrading those features that will lead to increased E-Satisfaction. By securing these basic features and adding value to their services, Automobile agencies stand to gain a competitive edge that may attract customers to return. Also, the results of this study will contribute to the body of knowledge regarding the buying and selling of products on the Internet.

Research methodology

For this study the research method used is both quantitative and qualitative. Population, sample size, area of the study, method of data collection, statistical tools, and questionnaires are the few heads used in this research methodology.

Population

Customers of Automobile agencies are considered as population of study. Population of the study is uncountable.

Sample Size

The sample size of study is taken is 75.

Area of the Study

Area of study is Tirunelveli district.

Method of Data Collection

The data used for this study are both primary and secondary. Primary data is collected from customers of leading Automobile agencies whereas secondary data is collected from e-source, journals, etc. This study comprises both qualitative and quantitative research. Questionnaire was framed for the study. The study is made with convenience sampling technique. Sample size for this study is fixed as 75.

Statistical Tools used

For the purpose of achieving the objectives, Descriptive Statistics, Percentage analysis, Paired sample T test, and Structural Equation Modelling were applied through the use of SPSS version 23 and AMOS graphics.

Questionnaire description

Structured Questionnaires were framed and issued to respondents for getting primary data. Primary data were collected directly from customers of leading Automobile agencies in Tirunelveli District. Questionnaire consists three parts. Part-A dealt with Socio – economic factors such as Age, Gender, Educational Qualification, Occupation, Monthly Income,

Length of Customership, whereas Part – B contains 8 statements were asked to identify the gap between the customers’ perception level about face to face mode of deal and electronic mode of deal and Part-C consists of 7 constructs (Website design, Ease of use, Personalization, Responsiveness, Privacy and security, Trust, Perceived value) were developed on the basis of factors identified through an extensive review of literature to analysis the impact level of E-CRM features on customers E-satisfaction and customer E-loyalty. Each construct had some variables measured on seven-point Likert’s scale where 1= Strongly Disagree and 7= Strongly Agree.

Limitations of the study

The study limited with the following limitations:

- The study limited with Tirunelveli district due to time constraint.
- Under this study sample size is limited with 75.
- Only Customers of leading Automobile agencies is taken this study.

Analysis and Interpretation

For the purpose of achieving the objectives, Descriptive Statistics, Percentage analysis, Paired sample T test, and Structural Equation Modelling were applied through the use of SPSS version 23 and AMOS graphics.

Table – 1: Frequency Distribution of Respondents on Personal Data

S.No.	Variables	Categories	Respondents	percentage	Total
1.	Age	Below 25	21	28	75
		26 - 35	22	29	
		36 – 45	20	27	
		Above 45	12	16	
2.	Gender	Male	62	83	75
		Female	13	17	
3.	Educational	High school level	2	2	
		Higher secondary level	6	8	

IJFANS INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES

ISSN PRINT 2319 1775 Online 2320 7876

Research paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 12, Dec 2022

	Qualification	Graduation	20	27	75
		Post-Graduation	20	27	
		Professional	27	36	
4.	Occupation	Government employee	9	12	75
		Private employee	23	31	
		Professional	22	29	
		Business	16	21	
		Others	5	7	
5.	Income	Upto 10000	22	29	75
		10001 – 20000	23	31	
		20001 – 30000	11	15	
		30001 – 40000	16	21	
		Above 40000	3	4	
6.	Length of Customership	Upto 5 years	51	68	75
		6 – 10 years	10	13	
		11 – 15 years	12	16	
		Above 15 years	2	3	

Interpretation

- 28% of the respondents are below 25 years old, 29% are between 26 and 35 years old, 27% are between 36 and 45 years old, and 16% are above 45 years old.
- 83% of the respondents are male and 17% are female.
- 2% of the respondents have a high school level education, 8% have a higher secondary level education, 27% have a graduation degree, 27% have a post-graduation degree, and 36% have a professional degree.
- 12% of the respondents are government employees, 31% are private employees, 29% are professionals, 21% are in business, and 7% are in other occupations.
- 29% of the respondents have an income of up to Rs 10000, 31% have an income between Rs 10001 and Rs 20000, 15% have an income between Rs

20001 to Rs 30000, 21% have an income between Rs 30001 to Rs 40000, and 4% have an income above 40000.

6. 68% of the respondents have been customers for up to 5 years, 13% have been customers for 6 to 10 years, 16% have been customers for 11 to 15 years, and 3% have been customers for more than 15 years.

Conclusions:

1. 29% are between 26 and 35 years old
2. 83% of the respondents are male.
3. 36% of the respondents have a professional degree.
4. 31% are private employees.
5. 31% have an income between Rs 10001 and Rs 20000.
6. 68% of the respondents have been customers for up to 5 years.

Table 2 -Perceptions of service quality and satisfaction in both traditional and E-CRM (electronic customer relationship management) modes of transaction for an automobile agency.

S.No	Statements	Mean	SD
1	Overall, the service quality of my car agency in traditional mode of deal is excellent	5.05	1.037
	Overall, the eCRM services quality of my car agency is excellent	4.79	.977
2	overall, my car agency comes up to my expectations of what makes a good car agency in traditional mode of deal	5.04	1.091
	Overall, my car agency comes up to my expectations of what makes a good company in online mode of transaction	4.70	.050
3	overall, I am very satisfied with my agency in traditional mode of deal	4.98	1.023
	Overall, I am very satisfied with my agency in online mode of	4.62	.938

IJFANS INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES

ISSN PRINT 2319 1775 Online 2320 7876

Research paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 12, Dec 2022

	deal		
4	Overall, I am very satisfied with the services offered by the agency in face to face mode of deal	4.99	.057
	Overall, I am very satisfied with the E-CRM services offered by the agency	4.63	.049
5	Overall, employees give personal attention to customers in face to face mode of deal	5.14	.886
	Overall, customer care executives give individual/personal attention to customers in online mode of deal	4.81	.983
6	I would like to repurchase the car from the same agency through traditional mode	5.11	1.088
	I would like to repurchase the car from the same agency through online mode	4.62	1.210
7	I would recommend my current car agency to other potential customers.	5.13	1.000
	I would recommend my current car agency to others	4.64	1.090
8	The agency/employees perform the service correctly the first time and on time in face to face mode of transaction	4.98	1.137
	The agency/employees perform the service correctly the first time and on time in electronic mode of transaction	4.65	.925

The table 4.2 contains data on customer perceptions of service quality and satisfaction in both traditional and eCRM (electronic customer relationship management) modes of transaction for an automobile agency. The data is presented in the form of statements, the mean score for each statement, and the standard deviation (SD) for each mean score.

The statements indicate that customers generally have a higher perception of service quality and satisfaction in traditional face-to-face modes of transaction compared to E-CRM services. The mean scores for statements 1, 2, 3, 4, 5, 6, 7, and 8 all suggest that customers are less satisfied with E-CRM services than traditional services, with a difference in mean scores ranging from 0.36 to 0.37. The standard deviation values also suggest that this difference in satisfaction is relatively consistent across the sample.

Table -3

CONFIRMATORY FACTOR ANALYSIS- EFFECTIVENESS OF E-CRM ON CUSTOMERS' E- SATISFACTION & E-ROYALTY.

Structural equation models go beyond ordinary regression models to incorporate multiple independent and dependent variables as well as hypothetical latent constructs that

clusters of observed variables might represent. They also provide a way to test the specified set of relationships among observed and latent variables as a whole, and allow theory testing even when experiments are not possible. As a result, these methods have become ubiquitous in all the social and behavioral sciences (e.g., MacCallum & Austin, 2000).

To analysis the relationship between these factors SEM approach (AMOS21) has been used. SEM approach allows concurrent estimations of multiple regression analysis in one single frame work.

The study applied CFA to confirm the level of confirmation with respect to the number of constructs. Based on CFA, the researcher specifies the number of factors required in the data and the measured variable is related to which latent variable.

The model contains the following variables (Group number 1)

Observed, endogenous variables

- I. Website design
- II. Ease of use
- III. Personalization
- IV. Responsiveness
- V. Privacy and security
- VI. Trust
- VII. Perceived value
- VIII. E-Satisfaction
- IX. E-loyalty

Unobserved, exogenous variables

Unobserved, exogenous variables

- e1
- e2
- e3

IJFANS INTERNATIONAL JOURNAL OF FOOD AND NUTRITIONAL SCIENCES

ISSN PRINT 2319 1775 Online 2320 7876

Research paper © 2012 IJFANS. All Rights Reserved, UGC CARE Listed (Group -I) Journal Volume 11, Iss 12, Dec 2022

e4

e5

e6

e7

e8

e9

Effectiveness of E-RM

Variable counts (Group number 1)

Number of variables in your model: 19

Number of observed variables: 9

Number of unobserved variables: 10

Number of exogenous variables: 10

Number of endogenous variables: 9

Figure No. 1
STANDARDIZED ESTIMATES
EFFECTIVENESS OF E-CRM ON CUSTOMERS' E- SATISFACTION & E-
ROYALTY

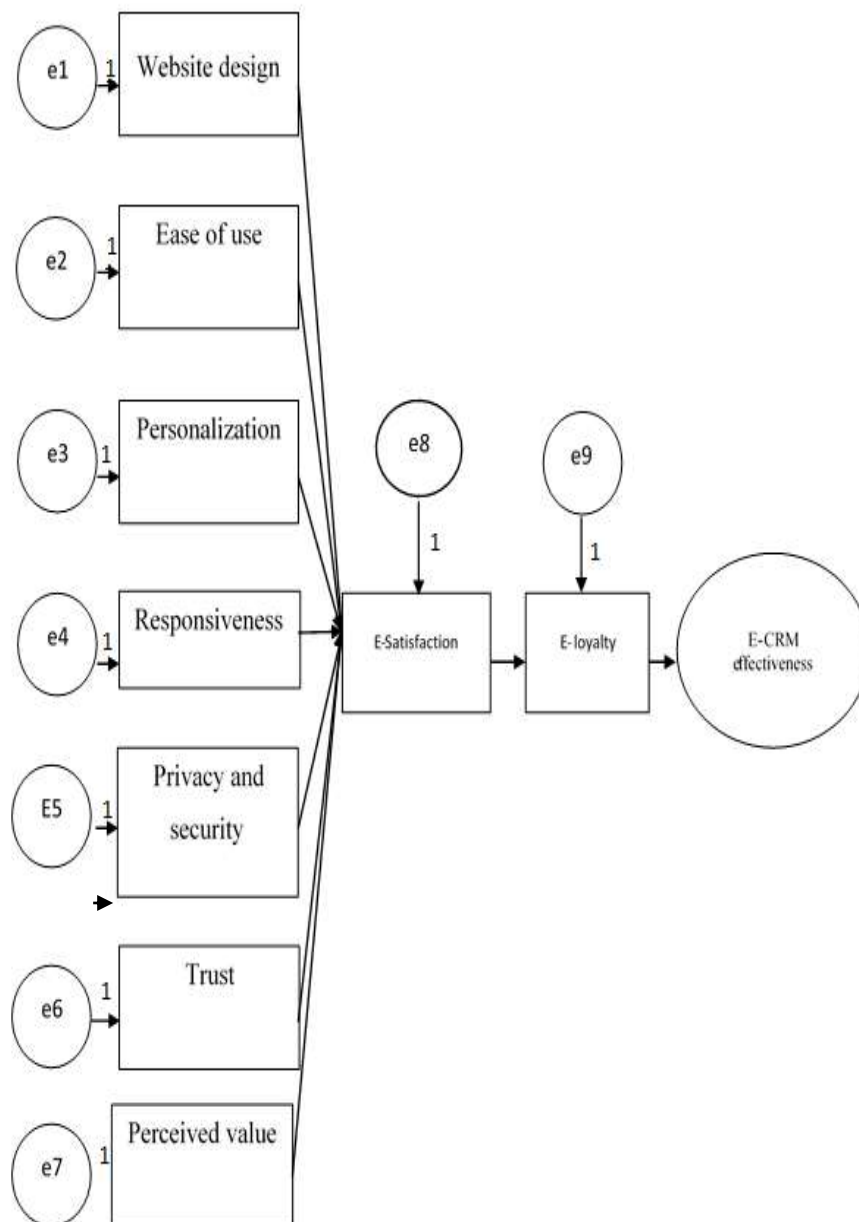


Figure No. 2

UNSTANDARDIZED ESTIMATES

EFFECTIVENESS OF E-CRM ON CUSTOMERS' E- SATISFACTION & E-ROYALTY

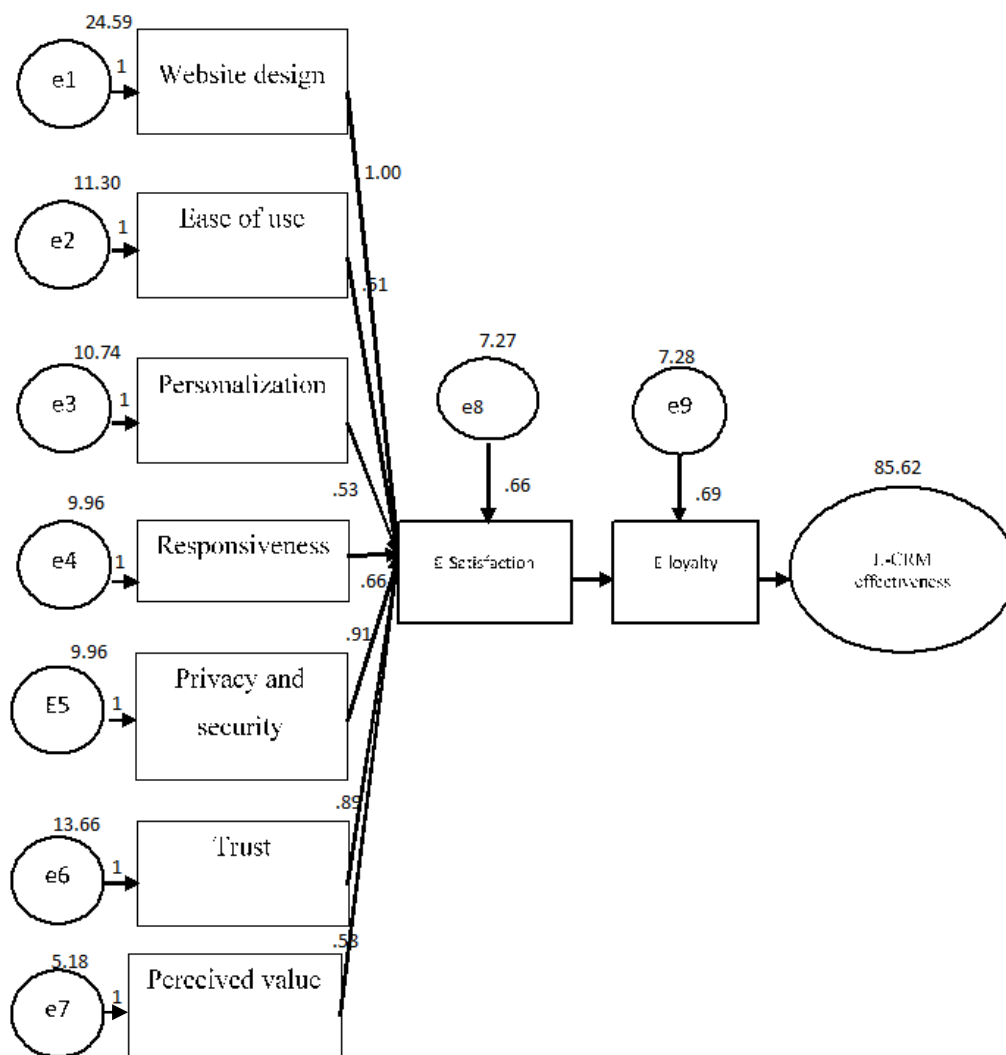


Table-3

Path estimates of structure model

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
Website design	<---	Effectiveness	1.000			
Ease of use	<---	Effectiveness	.510	.028	18.529	***
Personalization	<---	Effectiveness	.539	0.26	15.931	***
Responsiveness	<---	Effectiveness	.665	.031	22.307	***
Privacy and security	<---	Effectiveness	.915	.029	31.168	***
Trust	<---	Effectiveness	.895	.042	21.555	***
Perceived value	<---	Effectiveness	.589	.023	25.234	***
E- satisfaction	<---	Effectiveness	.665	.031	22.307	***
E-loyalty	<---	Effectiveness	.692	.013	25.523	***

**Significant at 1 percent level

The significance test is the critical ratio (CR), which represents the parameter estimate divided by its standard error. The parameter estimate is significant at $p \leq 0.01$ and value of C.R is > 2.58 all the factors. The structural paths help to identify the effectiveness of E-CRM practices followed by Automobile agencies. This model helps the Automobile agencies implement E-CRM practices in effective way. Trust, Ease to use, Personalisation, Responsiveness, E-Satisfaction, Privacy and security, E-loyalty, Website design and Perceived value among the exogenous and endogenous latent variables are found to be significant. Above table concludes that Trust, Ease to use, Personalisation, Responsiveness, E-Satisfaction, Privacy and security, E-loyalty, Website design and Perceived value which leads to determine the effectiveness of E-CRM in overall customers' experience.

**TABLE No.-4– EFFECTIVENESS OF E-CRM ON CUSTOMERS’ E- SATISFACTION
& E-ROYALTY**

Model fit

Measure	Threshold
Chi-square/df (CMIN/DF)	4.266
P-value for the model	.000
Goodness-of-Fit Statistic (GFI)	.841
Adjusted Goodness-of-Fit Statistic (AGFI)	.736
Comparative Fit Index (CFI)	.916
Normed-Fit Index (NFI)	.723
Tucker-Lewis index (TLI)	.785
Incremental Fit Index (IFI)	.922
Root Mean Square Residual (RMR)	.081
Root Mean Square Error of Approximation (RMSEA)	.107

Source: Computed Data

Effectiveness of E-CRM on Customers’ E- Satisfaction & E-Royalty, CFA result revealed a Factor Model. Single headed arrows represent direct dependents like Trust factor(.895), Ease of use factor (.510), Personalisation Factor (.539), Responsiveness and E-Satisfaction (.665), Privacy and Security (.915), E-loyalty (.692) and Perceived value Factor (.589)which leads to determine the effectiveness of E-CRM in overall customers’ experience. These are the most prominent factor Variables also. The CFA provided a fit to the data as indicated in the table. All estimated loadings like GFI, AGFI, CFI, NFI, RMA, and RMSEA were significant.

Findings

- 29% are between 26 and 35 years old
- 83% of the respondents are male.
- 36% of the respondents have a professional degree.
- 31% are private employees.

- 31% have an income between Rs 10001 and Rs 20000.
- 68% of the respondents have been customers for up to 5 years.
- The mean scores for statements 1, 2, 3, 4, 5, 6, 7, and 8 all suggest that customers are less satisfied with E-CRM services than traditional services, with a difference in mean scores ranging from 0.36 to 0.37.
- Factor Model. Single headed arrows represent direct dependents like Trust factor(.895), Ease of use factor (.510), Personalisation Factor (.539), Responsiveness and E-Satisfaction (.665), Privacy and Security (.915), E-loyalty (.692) and Perceived value Factor (.589)which leads to determine the effectiveness of E-CRM in overall customers' experience. These are the most prominent factor Variables also.

Recommendations/Suggestions

- Automobile agencies should make efforts to make online transactions as simple and secure as face-to-face transactions, so that customers feel more at ease when transacting with the company. The study's findings clearly show that the mean difference between traditional and electronic modes of transaction is very small, indicating that E-CRM services can be used as a strategic tool to increase customer satisfaction and retention by making the above dimensions strong in the online mode of transaction.
- Special training programmes should be well thought-out by the company for their employees to make them more efficient in providing online services to their customers and can handle the problems faced by the customers while using online services. During the research, researcher found that even the employees of the agencies are not fully aware about the E-CRM efforts of the company. So, efforts should be made by the companies to well train the employees with the latest technology (E-CRM).
- Special inducement for the customers on using online services is required to increase the usage rate of E-CRM in India like free test drive, gifts on online service booking and loyalty cards etc.

- To increase the integrity dimension of online trust software designers should emphasize the social normative aspects of a website (such as feedback mechanisms in the online community or media) rather than reducing procedural uncertainty by formal rules of conduct listed on the website.
- Agencies should make optimum utilization of their investment in E-CRM Projects and that can be possible if they can induce customer to use E-CRM facilities provided by the company.
- For the successful implementation of the system, vision and commitment from the management are needed. Strategic priority should be given to important e service quality dimensions whereas for implementing the customer retention consideration, the priority should be given to personal compatibility, professional competence, frontline employees, etc.
- General implication to management is that they should focus on all dimensions of service quality and make efforts to improve them in order to have better performance that would lead to higher perceived service quality and customer satisfaction
- This model is proved to fit for effectiveness of E-CRM on Customers' E- satisfaction and E-loyalty. So, Automobile companies should use this model for effective implementing E-CRM practices.

Conclusion

It is concluded that, the mean score of traditional mode is only slightly higher than online mode. It indicates most of the customers' change their attitude towards online mode of E-CRM practices. So, in this situation, Automobile agencies should follow effective E-CRM practice (model of this study) for creating customers' E-satisfaction and E-loyalty.

Scope of the Future Study

1. In future it is easy to study with large size of samples.
2. The model of the study may use to other study area (Hotel industry, Insurance industry, Banking industry etc)
3. Effectiveness of E-CRM is identified with the help of 9 factors only. In future, identify more factors with the help of this model and strength this model or create new model.

Bibliography

1. Caruana, A. (2002). Customer loyalty: Towards an integrated conceptual framework. *Marketing Theory*, 2(2), 139-162.
2. Chiou, J. S. (2004). Measuring the relationship between service quality, customer satisfaction and customer loyalty: An empirical study. *Total Quality Management & Business Excellence*, 15(1), 113-124.
3. Lewis, B. R., & Soureli, M. (2006). Customer satisfaction, loyalty and customer retention. *International Journal of Market Research*, 48(4), 491-511.
4. Shankar, V., Smith, A. K., & Rangaswamy, A. (2002). Customer satisfaction and loyalty in online and offline environments. *International Journal of Research in Marketing*, 19(2), 153-175.
5. Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(4), 33-44.
6. Moutinho, L., & Smith, A. K. (2000). The role of consumer involvement in tourism satisfaction and loyalty. *Tourism Management*, 21(6), 611-620.
7. Caruana, A. (2002). Customer loyalty: Towards an integrated conceptual framework. *Marketing Theory*, 2(2), 139-162.
8. Anderson, E., & Srinivassn, V. (2003). E-satisfaction and e-loyalty: A contingency framework. *Psychology & Marketing*, 20(2), 123-138.
9. Maryani, D. (2020). The effect of e-CRM on customer loyalty: A case study of PT Bank Negara Indonesia (Persero) Tbk in Yogyakarta. In A. Nurhayati, & A. K. Sari (Eds.), *Proceedings of the 2nd International Conference on Social Sciences and Humanities (ICSSH)* (pp. 809-813). Yogyakarta, Indonesia: Atlantis Press.
10. Novitasari, S. (2021). The impact of e-CRM on customer loyalty: An empirical study on a telecommunication company in Indonesia. *Journal of Marketing and Management*, 8(1), 55-61.

11. SetiaBakti, G. M. (2020). The impact of e-CRM on customer loyalty: A study of Bank Jateng in Yogyakarta. In A. Nurhayati, & A. K. Sari (Eds.), Proceedings of the 2nd International Conference on Social Sciences and Humanities (ICSSH) (pp. 814-818). Yogyakarta, Indonesia: Atlantis Press.
12. Suwandi, A. (2020). The impact of e-CRM on customer loyalty in e-commerce. In A. Nurhayati, & A. K. Sari (Eds.), Proceedings of the 2nd International Conference on Social Sciences and Humanities (ICSSH) (pp. 819-823). Yogyakarta, Indonesia: Atlantis Press.
13. Mousavai, S. B. (2015). "Enhancing Gust's Loyalty in Luxury Hotel through Hotel's Ambience", *International Journal of engineering Research and Applications*,1(5): 125- 138.
14. R.S. Hassana, A. Nawaz, M.N. Lashari and F. Zafard (2015), "Effect of Customer Relationship Management on Customer Satisfaction", *Procedia Economics and Finance*,23, pp 563 – 567.
15. Saphye Alim & Wilson Ozuem, (2014), "The Influences of ECRM on Customer Satisfaction and Loyalty in the UK Mobile Industry", *Journal of Applied Business and Finance Researches*, Volume 3, Issue 2: 47-54.

Appendix-I

Independent variables

Website design:

1. The website layout is visually appealing.
2. The website is easy to navigate.
3. The website is easy to find what I'm looking for.
4. The website is visually pleasing.
5. The website is well-organized.
6. The website is easy on the eyes.

Ease of use:

1. The website is easy to use.
2. The website is easy to complete transactions.
3. The website is easy to find what I'm looking for.
4. The website is easy to access customer service.
5. The website is user-friendly.
6. The website is self-explanatory.

Personalization:

1. The website offers personalized recommendations.
2. The website tailors its services to my individual needs.
3. The website remembers my preferences.
4. The website offers a personalized experience.
5. The website remembers my past purchases.
6. The website suggests products/services based on my preferences.

Responsiveness:

1. The website quickly responds to my inquiries.
2. The website effectively solves my issues.
3. The website is efficient in handling my requests.
4. The website is quick to resolve my problems.
5. The website is prompt in its responses.
6. The website is reliable in providing solutions to my issues.

Privacy and security:

1. The website keeps my personal information secure.
2. The website protects my financial information.
3. The website respects my privacy.
4. The website is trustworthy with my personal information.
5. The website uses encryption to protect my information.
6. The website has a clear privacy policy.

Trust:

1. I trust the website to protect my personal information.
2. I trust the website to deliver on its promises.
3. I trust the website to be reliable.
4. I trust the website to be honest.
5. I trust the website to keep my information private.
6. I trust the website to be secure.

Perceived value:

1. The website offers high-quality products/services.
2. The website offers products/services at a fair price.
3. The website offers good value for money.
4. The website offers a good deal.
5. The website provides me with good products/services for the price.
6. The website has a good return policy.

E-Satisfaction:

1. I am satisfied with my overall experience on the website.
2. I am happy with the products/services offered on the website.
3. I am content with my interactions with the website.
4. I am pleased with my experience on the website.
5. I am satisfied with the customer service provided by the website.
6. I am satisfied with the website's return policy.

E-Loyalty:

1. I intend to continue using this website for future purchases.
2. I would recommend this website to others.
3. I am committed to using this website for a long time.
4. I have a strong preference for this website over other websites.
5. I have a positive attitude towards the website.
6. I have a good impression of the website.