

MANAGING THE RELATIONSHIP BETWEEN E-CRM, ONLINE CUSTOMER  
SATISFACTION AND LOYALTY IN DIGITAL B2C MARKETS: THE CASE OF  
TURKISH FASHION COMPANIES

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Received Date (Başvuru Tarihi): 05/08/2020

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Accepted Date (Kabul Tarihi): 02/11/2020

Published Date (Yayın Tarihi): 15/12/2020

ABSTRACT

Keywords

Customer relationship  
management,  
electronic customer  
relationship  
management, online  
customer satisfaction,  
customer loyalty,  
customer lifecycle.

The Turkish fashion industry is one of the most active sectors of the Turkish economy, and it brings a lot of income every year. Along with this fact, the companies in this industry still encounter some challenges in e-commerce and e-CRM strategies' implementation. This paper indicates the relationship between customer satisfaction, loyalty, and the phases of e-CRM as pre-purchase, at-purchase, and post-purchase. This research concentrates on proving whether or not there exists a significant relationship between these e-CRM steps and customer satisfaction. After a detailed explanation of all three dimensions applied in the Turkish fashion digital market, the data obtained through a survey carried out on the 20 most used online shopping platforms for fashion items were analysed. At the end of the study, the possible most suitable and profitable ways of implementing e-CRM in this sector were proposed.

DİJİTAL B2C PAZARLARDA E-MİY, ONLINE MÜŞTERİ MEMNUNİYETİ VE SADAKAT  
ARASINDAKİ İLİŞKİNİN YÖNETİMİ: TURK MODA İŞLETMELERİ ÖRNEĞİ

OZET

Anahtar Kelimeler

Müşteri ilişkileri  
yönetimi, elektronik  
müşteri ilişkileri  
yönetimi, çevrimiçi  
müşteri memnuniyeti,  
müşteri sadakati,  
müşteri yaşam  
döngüsü

Türk moda endüstrisi, Türk ekonomisinin en aktif sektörlerinden biridir ve her yıl çok fazla gelir getirmektedir. Bu gerçeğe birlikte, sektördeki şirketler, e-ticaret ve e-MİY stratejilerinin uygulanmasında hala birçok zorlukla karşılaşmaktadırlar. Bu makale, e-MİY'nin aşamaları ile müşteri memnuniyeti ve sadakati arasındaki ilişkiyi incelemektedir. Çalışmada e-MİY; satın alma öncesi, satın alma sırasında ve satın alma sonrası olarak ayrılmıştır. Daha sonra bu e-MİY aşamaları ve müşteri memnuniyeti arasında önemli bir ilişki olup olmadığı araştırılmıştır. Türk moda dijital pazarına uygulanabilen bu üç bileşenin ayrıntılı olarak açıklanmasının ardından, Türkiye'de en çok kullanılan 20 çevrimiçi alışveriş platformunda yapılan bir anket aracılığıyla elde edilen veriler analiz edilmiştir. Çalışma sonunda e-MİY uygulamalarının en uygun ve karlı yolları hakkında önerilerde bulunulmuştur.

Citation: Nicoline, A. A. & Kaplan, B. (2020), Managing the Relationship Between E-CRM, Online Customer Satisfaction and Loyalty in Digital B2C Markets: The Case of Turkish Fashion Companies. ARHUSS, (2020),3(2): 403-418.

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## **1. INTRODUCTION**

Customer satisfaction and loyalty are two elements of utmost importance to the success any business and companies in this era have realized that they need to invest more in attaining these concepts if they want to succeed in the competitive market. The evolution of customer relationship management in the last 10 years has gradually gone beyond a company's interactions with its current and existing customers by engaging more in activities that are likely to attract its potential customers. Since companies in the digital market have realized that every purchase effectuated depends on how the attraction phase of the customer lifecycle is handled, hence purchase and retention, they are putting more effort into managing customer attraction and retention more adequately. Over the last decades, companies have increasingly gained awareness of the benefits of maintaining customer relationships and how to manage these relationships.

Before the advent of e-commerce, the conventional buying process meant customers had to cue up in stores every time they needed to purchase clothing, shoes, accessories and every other item related to the fashion market. Sellers on the other hand took it upon themselves to make the customer buying experience as good as possible so that customers would have reason to patronize them again and again, which led to the birth of customer relationship management in the early 1990s.

Authors of the concept have different but similar definitions of customer relationship management (CRM) which are evolving with time as the market changes too. Ehrens & Kiwak (2018) defines CRM as "practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving customer service relationships and assisting in customer retention and driving sales growth." According to Sheng (2002), the main objectives of CRM are the acquisition and retention of customers, leading to bottom-line financial benefits. It is quite obvious that the efforts vary from one business to the other and each business has a different level of priority accorded to their customer relations. Due to the rapid growth witnessed by the digital market in recent years, companies participating in this market have sought ways to adapt customer relationship management (CRM) to the internet market, giving birth to the concept of electronic customer relationship management (eCRM). Fjermestad & Romano Jr. (2003) define eCRM as "a combination of hardware, software, processes, applications and management commitments focused on attracting and retaining economically valuable

customers while repelling and eliminating those that are unprofitable.” ECRM reduces the physical contact between companies and their customers but since there is a round-the-clock service platform, contact can be established any day at any time as the service is open 24 hours a day and 7 days a week thus enhancing satisfaction and loyalty. Zornes & Gotta (2001) affirms that the emergence of eCRM enables many innovations in relationship management, supply chain management and inter-organizational collaborations.

Forester (2001) defines eCRM as “a web centric approach to synchronize customer relationships across communication channels, business functions and audiences.” In lay man’s terms, eCRM is all about managing customer relationships with the use of information technology (IT). It encompasses all operations and processes needed to acquire, build and maintain customer relationships through e-business operations. Thanks to the rapid growth of electronic business and the proliferation of internet-based services, the concept of eCRM has been brought to light. ECRM systems expand the traditional CRM techniques by integrating technologies of new electronic channels with e-business applications into the overall enterprise CRM strategy (Pan & Lee, 2002).

Kotler & Keller (2016) define customer satisfaction as “a product’s perceived performance relative to customers’ expectations.” This definition is better explained by the concept of customer perceived value, where the perceived value is measured by weighing the total customer benefit and the total customer cost and the customer delivered value is measured by weighing the total customer value and the total customer cost. In order that a customer be satisfied with a product, it must meet or surpass his expectations. In the context of the digital market (e-commerce), customers are usually skeptical about the goods they order online as it is sometimes hard to tell if the product delivered will be of the desired quality. Companies, especially in the Turkish fashion sector are constantly seeking ways to meet expectations of their buyers from their first purchase. Through the implementation of eCRM factors, sellers will stand a greater chance of attaining customer satisfaction and loyalty.

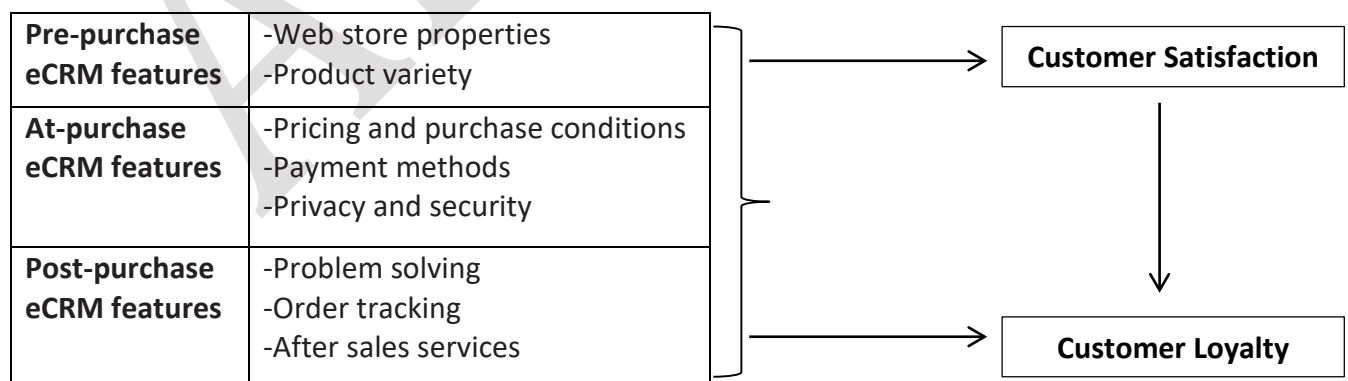
This paper investigates the relationship between the various eCRM components and customer satisfaction, their effect on customer loyalty, the extent to which customer satisfaction mediates in the relationship between eCRM and customer loyalty, which of the eCRM components has the greatest effect on customer satisfaction and which of them has the greatest effect on customer loyalty.

To get a clear understanding of these relationships, the following questions will be answered: (1) Which internet marketing strategies do Turkish fashion companies use? (2) Which eCRM features do they focus on? (3) Do these features adequately match the marketing strategies they use? (4) What influence do these strategies have on customer satisfaction? (5) How do these strategies influence customer loyalty? (6) How does customer satisfaction influence the relationship between eCRM and customer loyalty? (7) What are the benefits of buying and selling Turkish fashion brands online? (8) What can be done to improve the interactions between buyers and sellers of Turkish fashion brands in the digital market?

## 2. THEORETICAL BACKGROUND

The purpose of this research is to test the effect of the different eCRM features on online customer satisfaction and loyalty. Both CRM and eCRM systems have unique characteristics that support customer-business interactions; they are linked to internal business processes and systems across different areas for operational and analytical purposes (Kim et al. 2002). In order to evaluate the critical success factors (CSFs) required to successfully implement eCRM strategies, we broke down eCRM into three components as shown on the theoretical model of study in figure 1 below.

Based on the eCRM triumvirate used in a previous study by Feinberg et al (2002), Lu (2003) and Khalifa & Shen (2005), the concept of eCRM has been divided into three components as seen on the conceptual framework above; pre-purchase eCRM, at-purchase eCRM and post-purchase eCRM features.



**Figure 1: Theoretical framework of the study**

Pre-purchase eCRM stands at the forefront of every potential relationship that can exist between the company and its customers, thus its features must be good enough to make the potential customer want to proceed to the actual purchase. Khalifa & Shen (2005) define pre-purchase eCRM as “activities related to getting the attention of potential customers and turning that attention into action.” Customer attraction strategies at this point therefore are very essential and the seller needs to put forth the most appealing aspects of bestselling products in his collection.

Atuar & Iftikar (2008) define pre-purchase eCRM as “one of the activities which include searching for the product information or how to purchase the product online.” Based on our conceptual framework, features of pre-purchase eCRM that are applicable to the Turkish fashion sector are appropriate web store properties and availability of product variety. In order to determine the effect of pre-purchase eCRM on customer satisfaction, the first hypothesis was established as follows;

*H1a(b): effective implementation of pre-purchase eCRM features has a significant effect on online customer satisfaction (loyalty).*

At-purchase eCRM features aim at assuring the customer that his decision to make the purchase is a good one and to help them complete the process. This stage is often considered the stage where the suppliers and the customers make negotiations and agree on terms and conditions of their transaction. It is therefore of great importance that security and privacy be considered to reduce any perceived risk and give clients sufficient confidence and a greater feeling of security in performing online transactions (Kim, Chung & Lee, 2011; Rozita, 2012; Olupot & Kituyi, 2013; Kuster et al, 2016).

At-purchase eCRM supports activities associated with product selection and ordering, e.g., comparative shopping and order placement (Khalifa & Shen, 2005). If the customer is comfortable with the purchase conditions, he will want to complete the purchase. This means that there is more to customers’ buying behavior than just the physical product, services attached to the product itself play an important role in the customers’ final decision. No matter how appealing the physical product may be, if other factors like price, convenience, security, terms of payment and delivery do not favor the customer then he won’t finalize the purchase. To determine the relationship between these at-purchase eCRM features and customer satisfaction, the following hypothesis was established;



*H2a(b): effective implementation of at-purchase eCRM features has a significant effect on online customer satisfaction (loyalty).*

Post-purchase eCRM features are those related to after sale services, e.g., problem solving and order tracking (Khalifa & Shen, 2005). At this stage, the customer needs reassurance that what he has ordered will be delivered in stated time, and the product will not be beneath his expectation. After sale services play an important role at this stage as it will assure the customer that they made the right choice by buying the product. Whether the customer decides to repeat the purchase or not depends greatly on the level of satisfaction he attains at this stage.

When it comes to e-commerce, the sales process is only half-way through when the buyer makes payment for an item. The delivery process is vital and buyers' expectations are high. Post-purchase satisfaction is evaluated in the seller's ability to solve customer complaints, after sales services like order tracking, product return policies and feedback channels. To determine the relationship between these post-purchase eCRM features and customer satisfaction, the following hypothesis was established;

*H3a(b): effective implementation of post-purchase eCRM features has a significant effect on online customer satisfaction (loyalty).*

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Satisfaction is a consequence of purchase and perception of the actual benefits and costs comparing to expectations of the customers (Churchill Jr. & Surprenant, 1982). Kotler (2000) defines satisfaction as "a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his expectations." It is therefore safe to say that customer satisfaction is a post-purchase evaluation of whether the decision to buy a certain product has attained expected performance. Bearden & Teel (1983) defined customer satisfaction as "an optimistic outcome from the situation in which products or services that were bought by customers, meet their expectations so they become content with them that are provided by the website." According to Anton (1996), customer satisfaction results to customer loyalty. Online customer satisfaction in the context of this study therefore stands as a mediating variable between eCRM and customer loyalty and it can be said that customer satisfaction in the Turkish fashion sector will have a positive influence on loyalty. The highly competitive nature of the Turkish fashion market especially the e-commerce sector makes it easy for customers to switch from one seller to another if they are not

satisfied with the overall eCRM package. Distributors of fashion items in Turkey are introducing loyalty schemes into their sales strategies to reward customers who repeat purchase.

To determine the mediating effect of the relationship between customer satisfaction and customer loyalty, the following hypothesis was established;

*H4: Online customer satisfaction has a positive mediation effect on customer loyalty.*

*H4a: Customer Satisfaction mediates the effect of Pre-purchase eCRM on Customer Loyalty*

*H4a: Customer Satisfaction mediates the effect of At-purchase eCRM on Customer Loyalty*

*H4a: Customer Satisfaction mediates the effect of Post-purchase eCRM on Customer Loyalty*

Since companies realized that it was more economical to retain existing customers rather than acquiring new ones (Pan & Lee, 2003), customer retention has become an important aspect of almost every company's marketing strategy. Though eCRM produces many outcomes such as ability to increase loyalty (Azila & Noor, 2011), it is important to evaluate which features have a greater impact on customer loyalty at each stage of the customer lifecycle.

The conceptual model used for the study is presented on figure 2.2 below

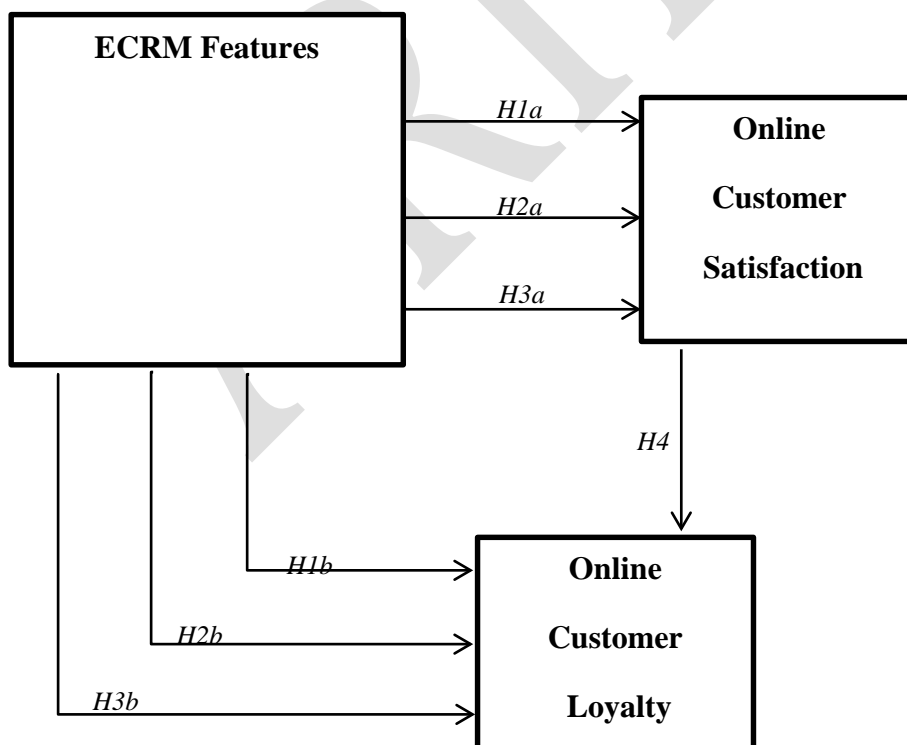


Figure 2: Conceptual model

### **3. RESEARCH METHODOLOGY**

#### **3.1 Population and Sampling Method**

This research aims at analyzing the effect of successful implementation of eCRM features on customer satisfaction and loyalty in a digital B2C fashion market. Taking e-commerce users in Turkey as our population base, Statista (2020) report shows that the e-commerce sector in Turkey recorded 33.2million users and 7.897 billion USD with fashion alone accounting for 13.9 million users with a revenue of 3.312 billion USD.

Due to the large population size, we opted for one of the non-probability sampling methods known as the convenient sampling whereby, the sample is randomly selected from the part of the population that is most easily accessible. Though this method comes with its own limitations, it is comparatively quick, low-cost and appropriate for most studies. The sample size was chosen by the researcher based on accessibility and the subjective opinion of the researcher and data was collected within a stipulated time frame.

A survey questionnaire was prepared and distributed to 750 random persons within the 18 - 60 years old age gap, through both online and offline platforms. Of the 750 questionnaires sent out, 618 responses were received yielding a response rate of 82.4%, and 436 were acceptable for further statistical analysis after initial data screening found some incomplete and invalid questionnaires. A second data screen using the SPSS 20 software revealed some unengaged responses and outliers who were eliminated, bringing the sample size down to 421.

The demographic questions used in this study are questions that will give us an idea of which gender, age group, educational level and income level of respondents are most active in the e-commerce market of Turkish fashion products. Table 1 below presents the demographic information of the valid respondents of the survey. The demographic aspects of collected are analyzed with the help of the IBM SPSS 20 software to obtain the results presented on table 1, giving room for further statistical tests and analysis. The results of the demographic analysis revealed that 55.8% of respondents were male while 44.2% were female, and that the most active age group that participated in the data collection belong to the 25years - 34years age gap.



Descriptor	Category	Frequency	Percentage
Gender	Male	235	55.8%
	Female	186	44.2%
Age	18-24	103	24.5%
	25-34	256	60.8%
	35-44	55	13.1%
	45-54	7	1.7%
Education	High School	29	6.9%
	Undergraduate	92	21.9%
	Masters	272	65.6%
	Doctorate	28	6.7%
Income in TL	Less than 3000	243	57.7%
	3000tl-5000tl	140	33.3%
	5000tl-10000tl	22	5.2%
	Above 10000tl	16	3.8%
Number of purchases in last 6 months	None	62	14.7%
	Less than 5	228	54.2%
	More than 5	131	31.1%

**Table 1: Demographic characteristics of participants**

### 3.2 Data Collecting Instruments

The questionnaire used in collecting the data was adapted from an article by Padmavati et al. (2012) and some extra questions related to e-commerce in the fashion sector were developed by the author to support the adapted questions. The variable related questions were measured by a 5-point Likert scale (1=Strongly Disagree, 2=Disagree, 3= Neutral, 4=Agree and 5= Strongly Agree) which is ideal for quickly and easily collecting data from large samples.

### 3.3 Statistical Techniques

An Exploratory Factor Analysis (EFA) was first carried out using the IBM SPSS 20 software, followed by the Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) using the SPSS AMOS software. The EFA revealed a KMO measure of 0.821, total variance of 58.425% and factor loadings ranging from 0.3 and above. Due to cross-loading items on the pattern matrix, two items (questions) were removed from the data set and the rest was used for further analysis based on the extracted pattern matrix. The pattern matrix revealed five (5) variables reflecting the three (3) independent variables, one mediator variable and one dependent variable.

#### 4. ANALYSIS AND FINDINGS

##### 4.1 Confirmatory Factor Analysis (CFA), Reliability and Validity Assessment

The CFA measures reliability and validity of statistics; validity will measure the accuracy of the measurements while reliability will measure consistency. For the purpose of this study, two types of validity were measured; convergent validity and discriminant validity. According to Hair et al. (2014), convergent validity indicates to what level two measures of the same variable are correlated while discriminant validity indicates to what level two conceptually similar concepts are separated. The appropriate measure of convergent validity required that Average Variance Extracted be greater than 0.05 ( $AVE \geq 0.05$ ) while discriminant validity requires that Maximum Shared Variance be less than Average variance extracted ( $MSV < AVE$ ) and the square root of AVE be greater than the inter construct correlations. Reliability on the other hand measures the quality of the instrument to make sure that the result is free of error (Mousa, 2019), and its appropriate measure requires that Composite Reliability be greater than 0.70 ( $CR > 0.70$ ). Model Fit Indices from CFA are as follows; CMIN/DF=2.718, CFI=0.956, GFI=0.947, AGFI=0.912, TLI=0.936, SRMR=0.048, RMSEA=0.064, PNI=0.646 and PCLOSE=0.021

Reliability results confirm that all values of  $CR > 0.70$  while validity results confirm all values of  $AVE > 0.50$ , all  $MSV < AVE$  and the squared roots of Ave are greater than inter construct correlations.

	CR	AVE	MSV	MAXR(H)	CS	PRE	AT	POST	CL
<b>CS</b>	0.852	0.743	0.410	0.868	<b>0.862</b>				
<b>PRE</b>	0.860	0.553	0.449	0.866	0.047	<b>0.743</b>			
<b>AT</b>	0.801	0.577	0.449	0.834	-0.064	0.670	<b>0.759</b>		
<b>POST</b>	0.829	0.710	0.410	0.882	0.640	-0.144	-0.209	<b>0.843</b>	
<b>CL</b>	0.756	0.614	0.101	0.839	0.318	0.198	0.047	0.220	<b>0.784</b>

**Table 2: Reliability and Validity Assessment**

##### 4.2 Structural Equation Modeling (SEM)

Before the SEM analysis can be performed, linearity of relationships and multi-collinearity of variables must first be tested. The assumptions for SEM testing require

that variables have linear distribution and that they do not correlate among themselves. The linearity test was conducted through curve estimation using the SPSS software and the observed results show that four (H3a, H1b, H3b and H4) out of the seven relationships hypothesized are linear (with Sig. = 0.000) while the other three (H1a, H2a and H2b) were more cubic than linear. The collinearity assessment was then carried out to measure the level of correlation between the independent variables of the study, by measuring the Tolerance and Variance Inflation Factor (VIF) Coefficients. The VIF and Tolerance were calculated for independent variables separately by running a collinearity regression analysis using the SPSS software and the following results were obtained; all Tolerance values are above 0.1 ( $0.670 \leq \text{Tolerance} \leq 1.000$ ) and all observed VIF values are less than 10 ( $1.000 \leq \text{VIF} \leq 1.492$ ).

### 4.3 SEM Hypothesis Testing

The structural equation model was developed using the SPSS AMOS software showing the relationships between the latent variables, as well as the direct and indirect effect of independent variables on the dependent variable. The model fit indices extracted from the SEM were the same as the fit indices of the CFA model.

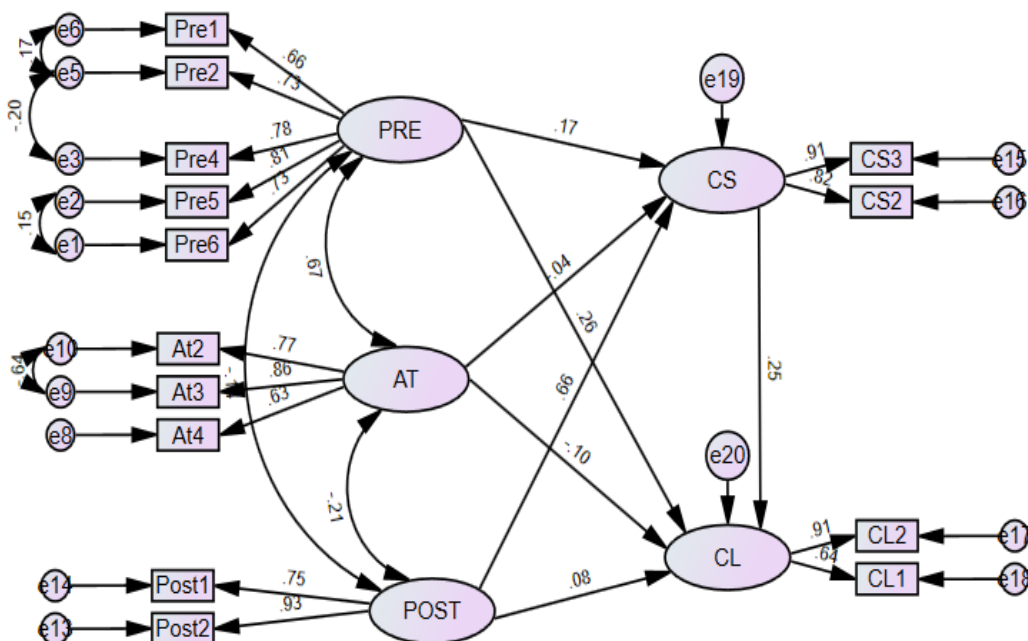


Figure 3: The Structural Equation Model

The structural equation model in Figure 3 was used for the SEM hypothesis testing and P-values of each relationship were extracted. According to the observed results, At-purchase eCRM had no significant effect (both direct and indirect) on customer satisfaction and customer loyalty. The relationship between Pre-purchase eCRM and Customer Loyalty was a full relationship since the effect was significant with and without the mediator. The relationship between Post-purchase eCRM and Customer Loyalty was considered partial as it was significant in the presence of the mediator and insignificant in its absence.

Hypothesis	Relationship	P	Status
H1a	Customer Satisfaction <--- Pre-purchase eCRM	0.015	Supported
H2a	Customer Satisfaction <--- At-purchase eCRM	0.578	Not Supported
H3a	Customer Satisfaction <--- Post-purchase eCRM	***	Supported
H1b	Customer Loyalty <--- Pre-purchase eCRM	0.001	Supported
H2b	Customer Loyalty <--- At-purchase eCRM	0.221	Not Supported
H3b	Customer Loyalty <--- Post-purchase eCRM	0.330	Not Supported
H4	Customer Loyalty <--- Customer Satisfaction	0.002	Supported

**Table 3: Hypothesis Testing Results (Direct Effects)**

Hypo	Relationship	P	Status
H4a	Pre-purchase → Customer Satisfaction → Customer Loyalty	0.014	Supported
H4b	At-purchase → Customer Satisfaction → Customer Loyalty	0.502	Not Supported
H4c	Post-purchase → Customer Satisfaction → Customer Loyalty	0.004	Supported

**Table 4: Hypothesis Testing Results (Indirect Effects)**

## 5. ANALYSIS AND FINDINGS

In this research, we investigate the relationship between eCRM and customer satisfaction and loyalty. More specifically, we develop, operationalize and empirically test a temporal model explaining the relationship between three categories of eCRM (i.e., pre-purchase, at-purchase and post-purchase eCRM) and online customer satisfaction and loyalty, by presenting both theoretical and practical contributions on the subject. The impact of eCRM on customer loyalty is confirmed by Azila & Noor (2011) which measures the impact of the relationship on a sample chosen from university students.

Another study by Khalifa & Shen (2005) measuring the effect of eCRM on customer satisfaction also confirms the significance of the relationship between these two concepts. Although all the relationships in Khalifa & Shen (2005) proved significant, pre-purchase was the most dominant driver of online customer satisfaction and loyalty. These previous studies both measured the relationships between eCRM features and customer satisfaction but focused on different sectors. In this study, we focused on measuring the same relationships in the Turkish fashion sector. The Turkish fashion sector generates a lot of income annually and represents 41.9% of the total e-commerce revenue as reported by Statista (2020). The level of competition in this market is very high as there are hundreds of both local and international brands being distributed within the country. It is therefore not an easy task penetrating and gaining a share of the market without putting in place the right strategies.

This study aimed at exploring the importance of the relationships between eCRM implementation, customer satisfaction and customer loyalty in the Turkish fashion market and the findings have been able to prove the significance of each of these relationships appropriately. Although eCRM implementation is not the only determinant of customer satisfaction and loyalty, it is an important marketing strategy in e-commerce success and cannot be under looked.

### **5.1 Limitations and Recommendations for Future Studies**

Although some of the relationships turned out to be insignificant, this study is considered to have attained its objectives. Based on the information contained in this study, potential and existing e-retailers of Turkish apparel can make better judgments when it comes to adopting marketing strategies that will easily propel their businesses towards the top. Although some of the results do not reconcile with previous studies on the subject, the difference in preferences among respondents may be caused by differences in culture, religion, perceptions, demography and living standards. Therefore, the information in this study will serve the e-retailer better if they, first of all study every detail of their business environment before deciding which better strategies are better suited for their target market.

The model used in this study is only a starting point for future studies on the subject of eCRM implementation in the Turkish fashion sector. It is recommended for further

studies to adapt this model to other sectors of the e-commerce market or use the same model to study these relationships in the fashion sector of another country. The model used in this study only considered customer satisfaction as the mediator between eCRM implementation and customer loyalty. Future studies may modify this model by adding other mediators and moderators or replacing customer satisfaction with another variable. Based on the size of the population, future researchers could implement this model by testing a bigger sample size to improve the generalization standard of findings.



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