Factors Influencing Customer Loyalty Toward Online Shopping in Algeria:

e-CRM, Trust, Satisfaction

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Abstract

This study aims to investigate the effect of e-CRM, trust, and customer satisfaction on customer loyalty. In this purpose, a quantitative study has been conducted on Algerian customers of online shopping. After distributing a questionnaire on a sample of 121 customers, a multiple linear regression has been adopted in data analysis. The results supported two out of three hypotheses, and showed that: e-CRM has not a significant effect on customer loyalty. In contrast, there exist a significant and positive impact of trust and satisfaction on customer loyalty.

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1. Introduction

Maintaining customer loyalty is considered to be one of the important factors for business survival and development (Pratminingsih et al., 2013). Companies today recognize the fact that customers are the engine of their success and survival. Therefore, they seek to meet customer needs and expectations through the use of newly available technologies. With the growth of the Internet, businesses such as e-shops are turning to web-based customer service to reduce costs and provide real-time service, thereby increasing customer convenience, satisfaction, and loyalty (Harb and Abu-Shanab, 2009). Hence, it is not surprising that creating customer loyalty is the foundation of many online business marketing strategies (Ching and Ellis, 2004; Wilson et al., 2008) Like online shopping. Several studies have examined customer loyalty and identified the need to " delight " customers (Oliver, 1999), and provide excellent value through excellent service and quality products (Zeithaml et al., 2002) as key elements of success.

On a scientific level, customer loyalty has become one of the most discussed topics related to digital marketing and online businesses in recent years (Rangriz and Bayrami Shahrivar, 2019; 2013; Ilyas, 2021). Many studies have examined factors affecting customer loyalty, such as e-CRM, trust, engagement, customer expectations, satisfaction, perceived value and even perceived usefulness (Mang'unyi et al., 2018; Pratminingsih, 2013; Huang et al.,

2008) in various industries. Beyond progress, understanding the factors that influence customer loyalty remains one of the biggest challenges for marketing researchers (Kumar et al., 2013, Nyadzayo and Khajehzadeh, 2016). The significant increase in online shopping made it crucial and more competitive (Büyüközkan and Ilıcak, 2021) to gain and maintain customer loyalty. To be successful, it is necessary to examine the factors that influence customer loyalty when shopping online, and this study contributes to this by introducing several important and relevant variables.

To address this research question, the remainder of this paper is divided into nine sections. After this introduction, section two presents the literature review. The main theoretical foundations that justify the proposed hypotheses are presented in the third section, followed by the research methodology. Section five presents the results, and the sixth section discusses the findings of the study. Additionally, section seven presents the main conclusion. Finally, the last section presents limitations and future research.

2. Literature review

Customer loyalty plays a vital role in a company's success and becomes especially important when customer acquisition alone does not imply long-term success (Flint et al., 2011). Factors affecting customer loyalty in electronic marketing or online shopping (e-commerce) have recently attracted increasing interest from both academics

and practitioners (Pratminingsih et al., 2013; Haudi, 2022).

For instance, Pratminingsih et al. (2013) used multiple regression and qualitative analysis to investigate the factors influencing customer loyalty toward online shopping in Indonesia. The results indicated that customer satisfaction, trust and commitment directly affect customer loyalty. Furthermore, in the same sector of online shopping, Racbhini et al. (2021) have examined the relationship among e-CRM, e-service quality, customer satisfaction, and loyalty. After analyzing the data collected from 292 respondents, the results showed that the e-CRM variable has no significant effect on satisfaction and loyalty. Meanwhile, the electronic service quality variable significantly affects customer satisfaction, but has no significant effect on customer loyalty, and the results confirm that customer satisfaction has a significant impact on loyalty. In addition, Nezakati et al. (2011) examined how respondents' perceptions were influenced by factors of customer loyalty to their preferred fast food restaurant. The results showed that product quality, customer satisfaction and brand trust are the main

preferred fast food restaurants. However, Khurniasari and Rahyadi (2021) found variables that lead to customer loyalty to that e-CRM, customer experience and technological innovation are the main factors that create and influence customer loyalty in online shopping. As well as, Mang'uny et al. (2018) mentioned that

understanding individual customer preferences related to gender differences in e-CRM is crucial for building loyalty.

In the end, beyond progress, there are numerous factors influence customer loyalty, but the link between them and customer loyalty depends on the country and sector of study. Furthermore, the majority of the existing studies have been conducted in developed countries. There are still not enough investigations in the developing countries surrounding this impact especially in online shopping sector. Therefore, this study investigates this influence in Algeria.

3. *Framework and hypotheses*

To examine factors influencing customer loyalty, a conceptual model was developed based on previous studies. The framework investigated in this study supposes that e-CRM, trust, and satisfaction influence customer loyalty (Figure 01).

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Fig.1. Conceptual model
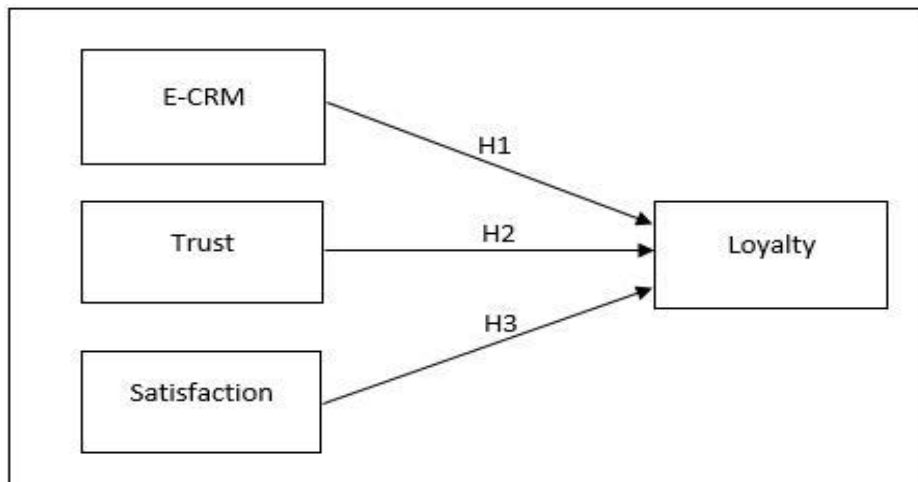
Source: By authors based on literature review

3.1 Customer Loyalty

Although researchers have different meanings for customer loyalty, research shows that it is measured by buyer behavior or consumption of a particular product or service. For example, it is considered behavior and attitude (Gorondutse et al., 2014).

Customer loyalty is considered an important factor in gaining a competitive advantage over other companies in a highly competitive and dynamic environment (Leninkumar, 2017). It is also defined as a customer who emotionally or rationally commits to repurchase preferred goods and services in a particular retailer's market (Levy and Weitz, 2004; Szwarc, 2005), which is also considered as a company's long-term

survival goals and objectives. Loyalty is an essential element of an effective business strategy (Otsetova, 2017). In online business, customer loyalty is

when the first choice of a purchased product or service can be satisfied, and then customers buy regularly or continue to shop from e-commerce merchants with long-term commitments (Rizan et al., 2020; Pandey et al., 2020; Nguyen et al. 2020).

Customer loyalty tends to be more profitable for an organization (Khan and Khawaja, 2013) because the cost of keeping existing customers is lower than the cost of acquiring new ones (Reichheld, 1996).

3.2 E-CRM

Advances in information and communication technology (ICT) has changed customer behavior toward business strategies (Daud and Aziz, 2019). Internet technology provides opportunities for marketing services and building deeper relationships with customers (Fjermestad and Romano, 2003). Traditional customer relationship management is a process of identifying, creating and retaining profitable customers by cultivating long-

term customer relationships. When these activities are carried out with the help of the Internet, e-CRM is applied (Hendriyani and Raharja, 2018).

E-CRM is defined as an information system through which companies can establish lasting two-way relationships with customers over the Internet using multiple electronic touch-points such as emails, web browsers, etc. (Liu et al., 2012). The main purpose of e-CRM is not only to bring about changes in the field of marketing, but also to increase the efficiency of companies in building and managing customer relationships, improving customer service and retaining customers in order to increase their profitability and loyalty (Adlin et al., 2019). Many authors (Lee-Kelley, 2003; Liu et al., 2012; Jamali et al., 2017; Rashwan et al., 2019; Kumar and Mokha, 2021; Kariman et al.,2022) have empirically found that the ultimate goal of e-CRM is to create customer loyalty, which leads to repeat purchases and higher profitability. This long-term relationship offers many potential benefits to many service companies in different industries.

Referring to many studies conducted by different researchers, the shared result is that e-CRM affects customer loyalty. According to Özgüven (2011) the most e-CRM dimensions that effect loyalty of customers to shop online compared to website design and easy access to the website is confidence then security expected. However, Mang'unyi et al. (2017) conclude that there is a significant relationship between the dimensions of e-CRM and customer loyalty. As well as, Khurniasari and Rahyadi, (2021) confirmed that the electronic customer relationship management affects customer loyalty in online shopping. Therefore, the following hypothesis is suggested:

H1. E-CRM has a positive and significant impact on customer loyalty.

3.2 Trust

Trust is one of the most relevant precursors to stable and collaborative relationships in business (Kundu and Datta, 2015). In marketing, trust has been studied in the context of relationship marketing, both between customers and suppliers (Tahir Jan and Abdullah, 2014). Trust is considered an important factor in initiating and developing online communications and relationships (Kundu and Datta, 2015). Building online trust is an important topic for information systems researchers and electronic commerce system managers (Elbeltagi and Agag, 2016).

Many studies have shown that lack of trust remains one of the main reasons why customers do not transact over the Internet (Ang et al., 2001). Lack of trust is a major barrier to e-commerce and even CRM (Roberts and Zahay, 2012). Gefen (2000) believes that lack of trust is one of the most important reasons why customers do not adopt online services. Researchers suggest that online customers often stay away from providers they don't trust (Reichheld and

Schefter, 2000). Furthermore, trust is important in an online environment as it influences customers' perceptions and online engagement and willingness to develop relationships with suppliers (Dehghanpouri et al., 2020). Ratnasingham (1998) mentioned that trust is an important part of online business to get loyal and very satisfied customers.

Customer marketing research has been discussing the causal relationship between trust and loyalty for years. Several authors argue that trust precedes loyalty (Zismer, 2012; Nguyen et al., 2013; Iglesias et al., 2020), which means that trust leads to loyalty in the exchange relationship between customers and providers. A survey research conducted by Leninkumar (2017) confirmed the proposition that trust has a positive impact on customer loyalty. Number of studies such as Jiao et al. (2012), Ashraf and Niazi (2018), and Wilson (2021) confirmed and agreed with this proposition. Hence, the suggested hypothesis is:

H2. Trust has a positive and significant impact on customer loyalty.

3.2 Satisfaction

Customer satisfaction is a strong predictor of behavioral variables and is widely recognized among researchers (Ravald and Grönroos, 1996). Stobacha et al. (1994) defined customer satisfaction as a valid and cognitive assessment of customers based on their personal experience in all service events in a relationship (Sivaraks et al., 2011). According to Farhadi et al. (2013), customer satisfaction is the difference between what a customer expects and what he/she actually gets from the product/service.

Previous researches have argued that customer loyalty is a direct result of customer satisfaction. When a customer is satisfied with a product or service, he/she is more likely to use the product or service (Chuang et al., 2012). Furthermore, highly satisfied customers will provide a positive word of mouth for the product/service/company/brand (Bataineh, 2015).

Customer satisfaction has been used as a measure of loyalty because it has been assumed that satisfaction affects buying intentions in a positive way, for the reason that the term loyalty was used loosely and included affection, fidelity or commitment (McGoldrick and Andre, 1997). Another point to consider is the "cumulative experience of the purchase of customer and consumption experience" (Shankar et al., 2003). Therefore, the level of customer satisfaction undoubtedly affects loyalty. This has been demonstrated by many researchers, such Lin ans Sun (2009), Liat et al. (2017), Nobar and Rostamzadeh (2018). Furthermore, Anderson and Srinivassn (2003) showed that there is a positive correlation between customer satisfaction and customer loyalty in e-commerce environment. Shankar et al. (2003) extended the work of Anderson and Srinivassn (2003), showing that the

positive relationship between satisfaction and loyalty is more effective online than offline. Sequencely, the third hypothesis is:

H3. Satisfaction has a positive and significant impact on customer loyalty.

4. Methodology

The empirical study is on the Algerian customers of online shopping. In order to test the hypotheses proposed in the conceptual model, a survey is conducted on different online shopping platforms customers. In order to process the data collected, a descriptive analyses and measurement tool of reliability tests are conducted, and study hypotheses are tested based on multiple regression analysis using the SPSS v.21 software.

The following section details the research method used to test the hypotheses, including measurement, sampling, and data analysis methods.

4.1 Variable Measurement

A questionnaire is used as a tool to collect data as one of the most appropriate tools to

achieve the objectives of this study. It aims to test the effect of independent variables

on the dependent variable. The questionnaire

Table 1. Measurement scales

construction was based on previous studies. As shown in Table 1, each variable has its items, which have been used in numerous previous studies, and have proven to be reliable in different countries.

4.2 Sample Characteristics

The respondents for this study included Algerian customers who had purchases from any e-commerce platform. An online questionnaire-based survey was conducted, which allowed us to collect a sample of 130 responses. From the 130 questionnaires returned, 9 questionnaires were deemed unusable due to inconsistent data, retaining 121 questionnaires as usable for data analysis. Table 2 shows that the respondents consisted of 50 males (41.3%) and 70 females (58.7%). The vast majority of respondents were noted to be within the

age range of 20-30 (66.1%) and 31-40 (26.4%) years old. Finally, most of the respondents had purchases from Algerian electronic commerce platforms (52.1%), while 18.2% of them had purchases from

Table 1. Measurement scales

Construct	Number of Items	Reference
Customer loyalty	05	(Lin et al., 2009)
e-CRM	07	(Lee-Kelley et al., 2003)
Trust	04	(Gefen et al., 2003; Susanto et al., 2016)
Satisfaction	05	(Bhattacherjee, 2001; Kim et al., 2011)

Source: By authors based on previous studies

foreign electronic commerce platforms, and the rest of the percentage was divided on both of them with 29.8%.

Table 2. Demographic analysis

Variable	Response's choice	Frequency	Percentage
Gender	Male	50	41.3
	Female	70	58.7
Age	Under 20 years old	3	2.5
	20-30 years old	80	66.1
	31-40 years old	32	26.4
	41-50 years old	5	4.1
	More than 50 years old	1	0.8
Online shopping platforms	Algerian platforms	63	52.1
	Foreign platforms	22	18.2
	Both of them (Algerian and foreign platforms)	36	29.8

Source: By authors based on SPSS output

5. Result

5.1 Reliability and Validity Test

To measure the reliability and convergent validity of the constructs, Alpha-Cronbach coefficient (a Cronbach) was calculated for each construct. Table 3 shows that a Cronbach values (ranging from 0.680 to 0.907) exceed the acceptable value of 0.60 (Dewar et al., 2012), means that the measurements are internally consistent and reliable.

5.2 Correlation Analysis

In order to identify the correlation between the dependent variable (loyalty) and the independent variables, Pearson correlation coefficient was relied upon. As shown in table 4, e-CRM (r = 0.234), trust (r = 0.653) and satisfaction (r = 0.832) are positively associated with customer loyalty at a significant level $p < 0.0001$. This indicates a high positive impact relationship between trust and loyalty, and satisfaction and loyalty.

Table 3. Reliability analysis results

Symbol	Variable	Number of items	(a) Chronbach
e-CRM	Electronic CRM	7	0.826
TR	Trust	4	0.680
SAT	Customer satisfaction	5	0.907
LOY	Customer loyalty	5	0.874

Source: By authors based on SPSS output

Table 4. Correlation Matrix results

	e-CRM	Trust	Satisfaction	Loyalty
e-CRM	1			
Trust	0.281*	1		
Satisfaction	0.225*	0.666*	1	
Loyalty	0.234*	0.653*	0.832*	1
N= 121 *p < 0.001				

Source: By authors based on SPSS output

5.3 ANOVA Analysis

In order to identify the explanatory strength of the model rely on Fisher's statistic, ANOVA analysis was conducted. Table 5 contains the results of this analysis where the value of Fisher's statistic (F) is estimated at 95.552 at a significant level of 0.000, which is considered to be under the significant level of 5%. This reflects the validity of the research model, and that there is a significant effect of at least one independent variable on the dependent variable (customer loyalty). In addition, R square value is 0.70 which means that 70% of customer loyalty variation is explained by the independent variables, while the remaining variation of 30% is explained by other variables that are not included in the research model.

5.4 Hypotheses Test

The main causal paths were tested using linear regression test analysis. As seen in table 6, the results indicate that e-CRM (β= 0.025, p> 0.001) have not a significant effect on customer loyalty. In addition, the findings showed that trust (β=0.171, p< 0.05) and customer satisfaction (β=0.712, p< 0.05) have a positive and significant effect on customer loyalty. Therefore, except for H1, the other proposed hypotheses (H2, H3) were supported.

These last results are consistent with those underlined by Leninkumar's research (2017), Iglesias et al. (2020), and Nobar and Rostamzadeh (2018) attest that customer loyalty is affected by trust and satisfaction.

Table 5. ANOVA Analysis results

Model	Sum of squares	df	Mean square	F	sig
Regression	33.509	3	11.170	95.552	0.000
Residual	13.677	117	0.117		
Total	47.186	120			
R=0.843 R²=0.70 Adjusted R²=0.73					

Source: By authors based on SPSS output

Table 6. Hypotheses Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	0.978	0.181		5.398	0.000
e-CRM	0.027	0.055	0.025	0.490	0.625
Trust	0.159	0.063	0.171	2.527	0.013
Satisfaction	0.572	0.054	0.712	10.654	0.000

Source: By authors based on SPSS output

6. Discussion

In light of the data analysis results, among the three formulated hypotheses, only H1 was not supported. Consequently, the findings have not provided empirical support for the contention that electronic customer relationship management (e-CRM) has a direct and positive impact on Algerian customer loyalty in the online shopping. This result is consistent with the findings of Racbhini et al.'s study (2021) conducted in the same sector of online shopping. Furthermore, the results show that customer trust has a positive and statistically significant effect on customer loyalty, which is consistent with the results of previous studies in the same sector, such as Wilson (2021) in Indonesia, and in other sectors, such as Leninkumar (2017), Ashraf and Niazi (2018), and Iglesias et al. (2020). Moreover, the study results also revealed that the loyalty of Algerian customers of online shopping is directly affected by customer satisfaction. This finding supports the results of previous studies conducted in other countries and sectors, such as Liat et

al. (2017), Nobar and Rostamzadeh (2018), and in the same sector of online shopping such as Anderson and Srinivassn (2003), and Shankar et al. (2003).

Finally, our findings indicate that trust and customer satisfaction are very important to Algerian customers in e-commerce (online shopping) to realize their loyalty. Hence, we can say that the adoption of a trust and satisfaction strategy has become vital for online shopping providers in Algeria, since it not only gives them a competitive advantage but also positively impacts customer loyalty.

7. Conclusion

The present study contributes to the literature by investigating the factors influencing customer loyalty. In addition, it contributes to the existing debate concerning the drivers of customer loyalty using data from Algerian customers of online shopping.

The results identify trust and customer satisfaction as important factors influencing customer loyalty. Moreover, these two factors, a measure of the ability of the managers of the e-commerce

companies to give personal attention to customers, being friendly, sharing of information and asking whether customers are satisfied. In another side, our work finds no relationship between e-CRM and customer loyalty. The study findings support the relationship between customer satisfaction and loyalty, indicating that when indeed customers are satisfied with the products or services of an e-commerce platform (provider), they are likely to remain loyal and will continue to do business with this particular sector.

8. *Limitations* and Future Studies

A certain number of research limitations are noticed in this research. Firstly, there are only three independent variables in the conceptual model that explains 70% of the variance of customer loyalty. We can improve it by adding other variables such customer engagement or customer value. Secondly, the limited size of the sample covered in this study may negatively reflect the generalizability of the results to the whole population. The future studies need to increase the sample size to confirm the results of this study. Finally, only a quantitative analysis was undertaken in this study. For future studies, a mixed method (quantitative and qualitative approaches) can be used to test whether the supported hypotheses are still valid.

This study investigates factors influencing customer loyalty on Algerian customers as a case of study. The results and contributions open interesting avenues for future research in Northern Africa specifically and in developing countries more broadly.

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