Relationship between E-CRM, Customer Experience, Customer Satisfaction and Customer Loyalty in Banking Industry: A Review of Literature

*1Dr. Pushpender Kumar and 2Anupreet Kaur Mokha

1Assistant Professor, Kirori Mal College, Department of Commerce, University of Delhi
2Research Scholar, Department of Commerce, Delhi School of economics, University of Delhi

ABSTRACT

Rapid advances in Information and Communication Technologies (ICTs) have led to the development of Electronic customer relationship management (E-CRM). E-CRM encompasses all the customer relationship management functions with the use of internet. The main purpose of E-CRM is not only to bring changes in the marketing domain but to also improve company’s efficiency in building and managing customer relationships, improving customers’ services and retaining them to increase their profitability. The purpose of this paper is to review the extant literature on the relationship between the four variables i.e. E-CRM, customer experience, customer satisfaction and customer loyalty in context of banking industry. The literature published from period 2002 to 2019 has been used to review the relationship between the four variables. The summary of the findings revealed that though there are significant and positive relationships between these four variables but the relationship between E-CRM and customer experience has not been clearly explored in the extant literature. Academicians, researchers and practitioners can use this research as base paper to have a broader perspective of most research areas and tools used in E-CRM analyses and its impact on customer’s outlook.

Keywords: E-CRM, Customer Experience, Customer Satisfaction, Customer Loyalty, Banking industry

1. Introduction

The banking sector has been witnessing a significant expansion in today’s market place due to the advancement in Information and Communication Technologies (ICTs). Because of globalization, steep competition, growing customer demand and expectations, the banks are finding it difficult to survive and retain their customers (Al-Dmour et al., 2019). The banks are looking for various new ways through which they not only want to attract the new customers but also want to retain them and turn them into loyal customers (Mang’unyi et al., 2017). Internet offers new opportunities to banks to enhance customer services and gain competitive advantage by providing customers’ requirements and needs through web-based services (Joju et al., 2016). For this, the banks require advanced technologies to meet their customer needs and wants (Shanab and Anagreh, 2015). Thus, in this significant growth of electronic business and proliferation of internet, new concept has been emerged i.e. Electronic customer relationship management (E-CRM).

E-CRM is defined as an information system through which organizations can make long-lasting mutual relationship with their customers over the internet with the help of multiple electronic touch points such as emails, web browsers, etc. (Chuang et al., 2012). The main purpose of E-CRM is not only to bring changes in the marketing domain but to also improve company’s efficiency in building and managing customer relationships, improving customers’ services and retaining them to increase their profitability (Adlin et al., 2019). Banks have realized that maintaining relationships with the customers is very important not only to achieve competitive advantage but for survival in long run (Oumar et al., 2017). Thus, the banks have changed their focus from bank-centric approach to customer-centric approach to improve their relationships with the existing as well as the prospective customers (Tanveer, 2009).
Many researchers have explained the benefits of E-CRM to banks and their customers. With the help of E-CRM, banks are able to bring down their transaction costs for the customers. Banks are able to interact with their customers and to provide them with personalised products and services and are able to solve their problems on real time basis (Khan and Khawaja, 2013). When bank implements E-CRM initiatives, their customers perceive that their banks provide them with more customized products/services, up-to-date and accurate information about the new and existing products/services (Bataineh, 2015). With E-CRM, customers are able to interact with their banks anytime anywhere, thereby providing convenience to the customers (Lam et., 2013). Thus, E-CRM can be considered as the definite solution for both the banks as well as customers.

Retaining an existing customer is more profitable than acquiring new customers (Popli and Rao, 2015). Organizations are keen to employ various E-CRM strategies to create, attract, retain and improve customer relationship which in turn leads to customer loyalty and organizations profitability (Dubibblela and Khosa, 2014). A fulfilled and loyal customer base is the main objective of E-CRM and organizations need to have E-CRM as an indispensable part of their business procedures to help create customer loyalty (Kelley et., 2003). When the person is satisfied, he/she would repurchase the product/service and spread positive word-of-mouth by recommending it to their friends and families, further directing towards customer loyalty. Delivering high quality e-services is a capability for accomplishing customer satisfaction and only through customer satisfaction; the organizations will be able to increase loyal customers (Taylor and Hunter, 2002). E-CRM captures all the conversations with the customers over time which help the organizations to address the customers problems easily thus providing a unique, memorable experience to the customers (Klaus and Maklan, 2013).

Therefore, in this literature review, the relationships between E-CRM, customer experience, customer satisfaction and customer loyalty have been explored to identify their importance for the customers as well as for the banks.

2. Objectives

The key objectives of this study are as follows:
1. To understand the concept of E-CRM, customer experience, customer satisfaction and customer loyalty.
2. To study the benefits of E-CRM to banks and customer.
3. To discuss the review of literature on E-CRM, customer experience, customer satisfaction and customer loyalty from the period 2002 to 2019.

3. Conceptual Framework

Electronic Customer Relationship Management (E-CRM)

The evolution of information and communication technologies (ICTs) has changed the behavior of consumers towards business strategies (Daud and Aziz, 2019). Internet technology provides opportunities to market services and build deeper relationships with their customers (Fjermestad and Romano, 2003). The traditional customer relationship management is a process of identifying, creating and retaining profitable customers by maintaining long lasting customer relationships over the time. When these activities are delivered with the help of internet, then E-CRM is applied (Hendriyani and Raharja, 2018). E-CRM is defined as the combination of hardware, software, application and management commitment (Dyche, 2001). It is the marketing activities, tools and techniques which are delivered over the internet using various technologies such as websites, emails, data mining and data warehousing with an aim to build and improve long lasting mutual relationships with the customers (Kelley et al., 2003).

In the mid 1990s, there was rapid advancement in internet technology which has led to the development of E-CRM. E-CRM encompasses all the forms of customer relationships which can be managed over the internet with the help of web browsers or various electronic touch points (Bataineh, 2015). It is the latest technique which the companies are using to enhance and increase their marketing skills and capabilities (Al-Dmour et al., 2019). Through E-CRM, customers can have direct access to their services as it provides multiple electronic channels, thus, termed as customer-facing or outward facing technology (Bernett and Kuhn, 2002). Electronic CRM is more technical oriented and adopts advanced ICTs tools whereas traditional CRM is more human oriented and based on personal approach (Bhatnagar and Saxena, 2013).

Benefits of E-CRM to banks

Due to the evolution of ICTs, the banking industry is becoming more and more complex. In order to survive in this competitive environment, the banks have to retain and maintain long lasting relationship with their customers by providing high-end services to their customers (Khan and Khawaja, 2013). Thus, the banks should move from product-centric business model to customer-centric business model in order to gain more business benefits (Tanveer, 2009).
Many organizations are integrating E-CRM ideas with knowledge management to offer better services to their customers (Shanab and Anagreh, 2015). The following benefits can be realized with the proper implementation of E-CRM services such as:

a) **Improved customer service and support** to help serve their customer needs on real time basis.
b) **Greater efficiency and cost reduction** by integrating customer’s data into a single database through which all the departments such as marketing, sales etc. within a company can share information and work on a common goal.
c) **More effective marketing** by analyzing customer data from multiple perspectives and discovering which marketing campaign had the greatest impact on sales and profitability.
d) **Personalized services** by providing more convenience and one-stop services.
e) **Increased customer retention and customer loyalty** by providing up-to-date, complete and accurate information to their customers through various electronic channels.

Banks provide various E-CRM tools to help their customers interact and communicate with their banks anytime and anywhere. Some of the E-CRM tools adopted by banks are: Internet banking, Smart cards, Automatic Teller Machines (ATMs), Credit Card/Debit Card, Mobile banking, Tele-banking, E-mail service and Electronic Fund Transfer (RTGS/NEFT). Thus, with the introduction of E-CRM, banks are switching their focus from traditional banking to electronic banking as customers also prefer online transactions these days.

**Benefits of E-CRM to Customers**

Customers these days are more emphatic and more enlightened about the levels of services that they could secure from their banks. Banks can improve their image with their customers by providing high end services to their customers to enhance their relationships with them (Agariya and Singh, 2012). When banks implement various E-CRM tools, their customers perceive that their banks provide them with more customized and personalized products/services, more up-to-date information about their products/services and also provides various interactive and communication tools through which customers can contact their banks and get their problems solved on real time basis (Kim et al., 2003; Leverin and Liljander, 2006; Tanveer, 2009; Rajaobelina, 2017; Al-Dmour et al., 2019).

E-CRM provides various benefits to customers (Usman et al., 2012; Dhingra and Dhingra, 2013; Adlin et al., 2019) such as:

a) **Easy customer interaction with the banks** through various multiple electronic touch points.
b) **Speedy processing of transaction** through e-response on real time basis
c) **Transaction security and privacy** by protecting customer’s personal information from unauthorized use or disclosure
d) **Trust and convenience** by providing various products/services at one-stop.
e) **Accuracy of transaction** by providing complete up-to-date information to their customers.
f) Customized products/services by enabling their customers to customize their products and/or services online before transaction.

**Customer Experience**

Customer Experience is defined as the interaction which the customers perceive throughout their entire journey (Veroef et al., 2009). It is not only the cumulative customer perception which is created during the learning process but also the feelings and emotions which the customer goes through while interacting with the firm’s products and services (Carbon and Haeckel, 1994). Berry et al., (2002) assert customer experience as clues composed of three components i.e. functional clue (i.e. technical quality of the offerings); mechanical clue (i.e. sensory presentation of offerings) and humanic clue (i.e. behavior and appearance of offerings). Customer experience is a holistic concept which involves interactions among the customers, companies and company’s offer (Schmitt et al., 2014). It includes customer’s sensory, social, emotional, cognitive, affective, spiritual and physical responses to all the interactions with the companies (Gentile et al., 2007). A memorable and long lasting customer experience will develop positive emotional value for the customers which will help in enhancing customer satisfaction (Chahal and Dutta, 2014; Mulyono and Situmorang, 2018). Building positive customer experience has become important for the marketers so as to expand customer base, increase their business profitability and create a deeper relationship with their customers (Veroef et a., 2009).

**Customer Satisfaction**

Customer satisfaction has been considered as an important aspect of organization’s success in today’s highly competitive environment. Oliver (1997) defined customer satisfaction as a pleasurable moment which the customer feels while they consume something. It is the state of mind of the customers towards a product or a service that he/she uses in return of customer’s expectation. Customer satisfaction is the difference between what the customer expects from the product/service and what he/she actually gets...
from that product/service (Farhadi et al., 2012). Thus, customer satisfaction is termed as the trade-off between the customer’s expectation and the performance achieved. The higher the performance as compared to expectation, the higher would be the customer satisfaction (Mulyono and Situmorang, 2018). Customer satisfaction is not an end itself. Researches in the past have advocated that customer loyalty is the direct outcome of customer satisfaction. If the customer is satisfied with the product or service, the probability that he/she will use that product or service increases (Chuang et al., 2012). Also a highly satisfied customer will provide a positive word-of-mouth for the product/services/company/brand (Bataineh, 2015).

Customer Loyalty

Oliver (1997) defined customer loyalty as a sincere commitment towards buying a particular brand of product or service repeatedly in a near future, despite of the marketing efforts and situational factors which have the potential to change the customer’s switching behavior. It is termed as the measure of achievement of the supplier in maintaining and retaining long last mutual relationships with the customers (Alhaio et al., 2012; Oumar et al., 2017). Customers are loyal with those companies who provide better high end services, quality customer support, convenient and trusted privacy policies (Leverin and Liljander, 2006). Customer loyalty tends to generate more profit to the organization (Khan and Khawaja, 2013) as it costs less to retain existing customers than to acquire a new customer (Reichheld, 1996). Customer became loyal because of the experience they gained from their transactions with their companies (Pine and Gilmore, 1999). Loyal customers provide positive word-of-mouth by recommending their banks products/services to their friends and relatives (Mulyono and Situmorang, 2018). Customer loyalty is an outcome of trust and commitment. The higher the trust and commitment towards a particular product/service or a brand, the higher is the customer loyalty (Sudhahar et al., 2006; Maroofi et al, 2012).

4. Literature Review

The following Table-1 explores the review of literature explaining the relationship between E-CRM, customer experience, customer satisfaction and customer loyalty.

<table>
<thead>
<tr>
<th>Year</th>
<th>Author</th>
<th>Objectives</th>
<th>Variables</th>
<th>Sample Size</th>
<th>Technique</th>
<th>Conclusion</th>
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</thead>
<tbody>
<tr>
<td>2003</td>
<td>Kelley et al.,</td>
<td>To examine the relationship between e-CRM and customer loyalty in context of internet or e-commerce</td>
<td>1. E-CRM 2. Customer Loyalty 3. Price sensitivity</td>
<td>1093</td>
<td>ANOVA</td>
<td>There is a positive and significant relationship between e-CRM and customer loyalty whereas a weak relationship between e-CRM and price sensitivity.</td>
</tr>
<tr>
<td>2005</td>
<td>Khalifa and Shen</td>
<td>To develop a temporal model and empirically test the relationship between E-CRM at different transaction cycle (i.e. pre-purchase, at-purchase and post-purchase) and customer satisfaction.</td>
<td>1. E-CRM (measured by pre-purchase, at-purchase and post-purchase) 2. Customer satisfaction (measured by two customer lifecycle phase i.e. attraction and retention)</td>
<td>705</td>
<td>Partial Least Square (PLS)</td>
<td>E-CRM dimension (pre-purchase) played a positive role in customer satisfaction at attraction stage whereas E-CRM dimension (post-purchase) played a positive role in customer satisfaction at retention stage.</td>
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<tr>
<td>2006</td>
<td>Aileen Kennedy</td>
<td>To describe various opportunities available to companies for using E-CRM in marketing and to determine various challenges in implementing E-CRM technology.</td>
<td>-</td>
<td>-</td>
<td>Conceptual Paper</td>
<td>Companies have to strive hard to take the competitive advantage of E-CRM technology. Privacy policies and guarantees are pivotal as they will create trust for the E-CRM in company.</td>
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<tr>
<td>Year</td>
<td>Author(s)</td>
<td>Title</td>
<td>Methodology</td>
<td>Findings</td>
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<tr>
<td>2009</td>
<td>Alhaiou et al.</td>
<td>To investigate the relationship between E-CRM and e-loyalty at different transaction cycles stages for online mobile users.</td>
<td>1. E-CRM (measured by pre-purchase, at-purchase and post purchase) 2. e-Loyalty 3. e-trust</td>
<td>The findings revealed that all the transaction cycles of E-CRM had a positive impact on e-loyalty and also e-trust leads to customer loyalty.</td>
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<td>2012</td>
<td>Abdulfattah</td>
<td>To examine the impact of E-CRM on customer satisfaction in web-banking sector of Saudi Arabia.</td>
<td>1. E-CRM (measured by pre-purchase, at-purchase and post purchase) 2. Service quality 3. Customer Satisfaction</td>
<td>The results showed that all the e-CRM dimensions (i.e. pre-purchase, at-purchase and post purchase) positively affect the customer satisfaction and service quality fully mediates the relationship between e-CRM dimensions and customer satisfaction.</td>
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<td>2012</td>
<td>Chuang et al.</td>
<td>To analyse the relationship between E-CRM, customer satisfaction and customer loyalty in context of banking sector.</td>
<td>1. E-CRM (measured by Technological integration, Organizational support, Environmental pressure and Customer knowledge) 2. Customer Satisfaction (measured by product and service satisfaction) 3. Customer Loyalty (measured by loyalty and loyalty switch)</td>
<td>All the four dimensions of E-CRM (i.e. Technological integration, Organizational support, Environmental pressure and Customer knowledge) and customer satisfaction proved to have a significant positive impact on customer loyalty and helped in building and improving customer loyalty in banking industry.</td>
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<td>2012</td>
<td>Farhadi et al.</td>
<td>To investigate the impact of E-CRM on customer loyalty in Parsmodir Khazar Enterprise.</td>
<td>1. E-CRM 2. Customer loyalty (measured by customer satisfaction, reliability, legal undertaking and empathy)</td>
<td>The result findings revealed that E-CRM positively impact all the dimensions of customer loyalty.</td>
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<td>2012</td>
<td>Maroofi et al.</td>
<td>To examine the impact of E-CRM from customers perspectives in Iran banking industry.</td>
<td>1. E-CRM 2. Customer based service ascribe) 2. Relationship quality and results (measured by trust, loyalty, obligation, readiness to recommend and commitment)</td>
<td>The results showed there were both a direct effect of E-CRM on customer based service ascribe and also an indirect effect of E-CRM on relationship quality and result through customer based service ascribe.</td>
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<td>2013</td>
<td>Ismail and</td>
<td>To study the impact</td>
<td>1. E-CRM</td>
<td>The study revealed that E-</td>
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<td>Hussin</td>
<td>of E-CRM on customer satisfaction and customer loyalty at different online transaction phases i.e. pre-purchase, at-purchase and post purchase in relation to airlines e-ticketing websites in Malaysia.</td>
<td>Equation Modeling (SEM)</td>
<td>CRM did not have a direct impact on customer loyalty but have a positive impact on customer satisfaction and also customer satisfaction mediated the relationship between E-CRM and customer loyalty.</td>
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<tr>
<td>Khan and Khawaja</td>
<td>To investigate the relationship between E-CRM, customer loyalty and customer satisfaction as moderated by anxiety in context of mobile phone services.</td>
<td>Regression Analyses</td>
<td>The results indicated that E-CRM had a positive impact on customer satisfaction which helped in improving customer loyalty and also anxiety moderated the relationship between E-CRM and customer satisfaction.</td>
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<td>Klaus and Maklan</td>
<td>To examine the impact of customer experience on customer satisfaction, customer loyalty and word-of-mouth behavior.</td>
<td>Structural Equation Modeling (SEM)</td>
<td>Customer Experience found to have a greater positive impact on customer loyalty and word-of-mouth behavior than on customer satisfaction and also customer satisfaction played a mediating role in explaining the relationship between customer experience, customer loyalty and word-of-mouth behavior.</td>
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<tr>
<td>Chahal and Dutta</td>
<td>To investigate the impact of customer experience on satisfaction, word-of-mouth and brand equity in context of banking sector.</td>
<td>Structural Equation Modeling (SEM)</td>
<td>The results exhibited that customer experience dimensions (i.e. cognitive, affective, behavioral factors) are the most significant dimensions than sensory and relational dimensions. A more favourable customer experience will lead to more customer satisfaction which in turn would help in building more brand loyalty by recommending to their friend and relatives, thereby, increasing word-of-mouth.</td>
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<tr>
<td>Dubihlela and Khosa</td>
<td>To study the effect of E-CRM on customer profitability considering customer loyalty and customer retention in hotel industry of South Africa.</td>
<td>Structural Equation Modeling (SEM)</td>
<td>The results showed that both E-CRM as well as customer loyalty had a significant positive impact on customer profitability and also implementation of E-CRM would create more and more loyal customers and would generate more revenue for the organization.</td>
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<tr>
<td>Year</td>
<td>Authors</td>
<td>Objective</td>
<td>Methodology</td>
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<td>Analysis</td>
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<td>2015</td>
<td>Bataineh</td>
<td>To examine the impact of E-CRM on electronic word-of-mouth (e-WOM) and customer satisfaction on social networking sites in relation to banking sector of Jordan.</td>
<td>Regression Analyses</td>
<td>507</td>
<td></td>
<td>All the dimensions of E-CRM (i.e. Electronic direct mail, perceived rewards and interpersonal communication) affected electronic word of mouth of social networking sites of banks and customer satisfaction mediated the relationship between E-CRM and electronic word of mouth (e-WOM).</td>
</tr>
<tr>
<td>2015</td>
<td>Salehi et al.</td>
<td>To investigate the relationship between E-CRM and customer loyalty of Sepah bank customers.</td>
<td>Structural Equation Modeling (SEM)</td>
<td>90</td>
<td></td>
<td>The results exhibited a positive relationship between E-CRM and customer loyalty.</td>
</tr>
<tr>
<td>2017</td>
<td>Mang’unyi et al.</td>
<td>To analyse the impact of E-CRM features on customer loyalty in different stages of transaction cycle of E-CRM.</td>
<td>Correlation and Regression Analyses</td>
<td>78</td>
<td></td>
<td>The study revealed that E-CRM dimensions (i.e. pre-transaction and post-transaction) proved to be positively correlated with customer loyalty.</td>
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<td>2017</td>
<td>Oumar et al.</td>
<td>To study the relationship between E-CRM and e-loyalty in different stages of transaction cycle of E-CRM.</td>
<td>Structural Equation Modeling (SEM)</td>
<td>78</td>
<td></td>
<td>The results showed that all the E-CRM dimensions were positively correlated with customer loyalty and also a positive relationship existed between customer satisfaction and customer loyalty dimensions (i.e. pre-loyalty and during-loyalty) and a negative relationship with the post-loyalty. Thus, this study postulated that customer loyalty depends not only on E-CRM but also on customer satisfaction.</td>
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<tr>
<td>2018</td>
<td>Leva and Ziliani</td>
<td>To study the relationship between customer experience and customer loyalty as mediated and moderated by customer satisfaction and shopping enjoyment respectively.</td>
<td>Partial Least Square</td>
<td>2924</td>
<td></td>
<td>All the customer experience dimensions had a positive impact on customer loyalty without the mediating effect of customer satisfaction and shopping enjoyment moderated the relationship between customer experience (i.e. only negative and positive affective dimensions) and customer loyalty.</td>
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<tr>
<td>Year</td>
<td>Authors</td>
<td>Title</td>
<td>Research Focus</td>
<td>Measures</td>
<td>Statistical Method</td>
<td>Findings</td>
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<tr>
<td>2018</td>
<td>Mulyono and Situmorang</td>
<td>To examine the mediating effect of customer experience and customer satisfaction between E-CRM and customer loyalty in relation to Online transportation industry.</td>
<td>1. E-CRM (measured by pre-purchase, at-purchase and post purchase) 2. Customer Experience (measured by affective, cognitive, physical and social-identity) 3. Customer Satisfaction (measured by perceived based value and expectation) 4. Customer Loyalty (measured by retention, repurchase, share of wallet, advocate and recommendation).</td>
<td>190</td>
<td>Partial Least Square-Structural Equation modeling (PLS-SEM)</td>
<td>The study revealed that E-CRM had a positive impact on customer experience, customer satisfaction and customer loyalty and also both customer experience and customer satisfaction proved to play a role of mediators in the relationship between E-CRM and customer loyalty.</td>
</tr>
<tr>
<td>2019</td>
<td>Al-Dmour et al.,</td>
<td>To investigate the effect of E-CRM success factors on customer retention, customer satisfaction, customer trust and financial and non-financial business performance of Jordanian commercial bank.</td>
<td>1. E-CRM success factors (measured by process fit, system support and customer information quality) 2. Customer Retention 3. Customer Satisfaction 4. Customer Trust 5. Business Performance</td>
<td>343</td>
<td>Structural Equation modeling (SEM)</td>
<td>The findings showed that E-CRM success factors had a significant and positive impact on customer retention, customer satisfaction and customer trust, which in turn, further had an impact on business profitability (financial as well as non-financial). Also, the study revealed a positive impact of customer trust and customer satisfaction on customer retention.</td>
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<tr>
<td>2019</td>
<td>Rashwan et al.,</td>
<td>To study the micro-linkages between E-CRM and e-loyalty as mediated by e-banking satisfaction in commercial banks.</td>
<td>1. E-CRM (measured by expected security and website design convenience) 2. e-loyalty (measured by repeat intention and word-of-mouth) 3. e-satisfaction</td>
<td>370</td>
<td>Structural equation modeling (SEM) and path analysis</td>
<td>The study founded a positive relationship between E-CRM and e-loyalty and also there was a mediating role of e-satisfaction in explaining the relationship between E-CRM (website convenience) and e-loyalty (repeated intention) only.</td>
</tr>
<tr>
<td>2019</td>
<td>Sokmen and Bas</td>
<td>To study the effect of E-CRM on relationship quality and customer loyalty in relation to Airline</td>
<td>1. E-CRM (measured by perceived rewards and privileged transaction)</td>
<td>479</td>
<td>Correlation and Regression analyses</td>
<td>E-CRM dimensions (i.e. perceived rewards and privileged transaction) had a positive relationship with the customer loyalty and...</td>
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</tbody>
</table>
In the present highly competitive business world, the organizations have to strive hard in order to increase their customer base and improve their customer experience, thereby increasing customer satisfaction and customer loyalty. E-CRM has been considered as the definite solution for both customers as well as organizations. Organizations will be more successful if they concentrate on retaining and maintaining long-lasting relationship with the customers as it costs ten times less to retain the customers than to acquire a new customer (Popli and Rao, 2015). This review paper explores the relationship between E-CRM, customer experience, customer satisfaction and customer loyalty. Though the previous literature shows a positive relationship among all these variables still E-CRM relationship with customer experience has not been clearly examined so far. Customer experience has become an important aspect of every business success these days. Therefore, there is a need to explore the domain of E-CRM from customer experience also. As there is hardly any study which has considered all these four variables together, thus, this study would be considered important and its results will have academic and managerial value.

6. Future Research

This review paper is an attempt to assimilate and synthesize E-CRM literature published from the period of 2002 to 2019. Academicians, researchers and practitioners can use this research to have a broader perspective of most research areas and tools used in E-CRM analysis. This paper can be used as a base paper to examine the relationship among the four variables i.e. E-CRM, customer experience, customer satisfaction and customer loyalty by using various techniques such as factor analysis or Structural Equation Modeling.

References


