The Impact of E-CRM and Customer Experience on E-Commerce Consumer Loyalty Through Satisfaction in Indonesia

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ABSTRACT

Objectives: The objective of this research is to examine how the relationship between E-CRM and customer experience affects customer loyalty through customer satisfaction. Internet use grows year after year, especially in Indonesia. New terms emerge to describe the increase in internet use or utilization in our daily lives, such as IoT (internet of things), AI (artificial intelligence), startups, and Big Data, among others. As a result of technological advancements, most notably the use of the internet, the industrial world is also advancing at a fast pace.

Methodology: The online questionnaire was randomly distributed to people who had used e-commerce at least once during the pandemic (March 2020 - now). The sample consisted of 85 people who were selected by purposive sampling technique and analyzed using the PLS 3 SEM application.

Finding: Customer experience did not affect customer satisfaction, and also customer experience did not affect customer loyalty through customer satisfaction. Meanwhile, customer satisfaction assisted effect E-CRM on customer loyalty. Customer satisfaction affects customer loyalty.

Conclusion: The study's findings should assist in the advancement of science, particularly in the fields of digital marketing and consumer behaviour. It is also expected to provide feedback to e-commerce industry participants in order to assist them in improving their customer experience in order to maintain customer satisfaction and consumer loyalty.

Keywords: E-CRM; Customer Experience; Customer Satisfaction; Customer Loyalty.

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INTRODUCTION
The advancement of technology in the world, particularly in Indonesia, cannot be denied; it has permeated all aspects. The fourth industrial revolution is the culmination of the pervasive use of technology in all aspects of human life. Artificial intelligence, Big Data, the Internet of Things, and Cyber-Physical Systems are just a few examples of how technology is being applied to human activities. By March 2021, Indonesia's internet users will have reached 212.35 million, taking the country third in Asia in terms of internet users, according to (Kusnandar & Mutia, 2021). Indonesia's total population, which according to the Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs reached 273.87 million people as of December 31, 2021, represents 77 percent of the world's population with Internet connectivity. Any business that wants to use the internet to support its operations will find this to be an extremely lucrative opportunity.

Indonesia's economic sector ranks seventh in terms of internet usage although more than half of the country's population has access to the Internet. In the economic field, internet services are widely used for activities such as price comparison (45.14 percent), job assistance (41.04 percent), information acquisition (37.82 percent), and online shopping (32.19 percent). Online sales are the smallest (32.19 percent). Concerns about privacy and service fulfillment have been identified as a significant barrier to online commerce and economic growth for digital businesses (Dhiranty et al., 2017).

On the other hand, the problem faced by every company engaged, especially in the field of e-commerce, is the level of customer churn rate, which we know is closely related to customer loyalty. Even though we are satisfied that we have shopped at e-commerce, it does not mean that we will still choose that e-commerce in the next purchase. So that the level of loyalty vulnerability of e-commerce is interesting to discuss. Whether satisfaction, experience, or even maintaining CRM as electronically is a solution, this study will analyse the effect of these variables in maintaining customer loyalty in e-commerce.

The adoption of technology in the economic aspect of society in Indonesia has created several new trends where many new business models have grown along with the use of internet media. In the economic field, electronic commerce refers to the use of internet media in the world of business or e-commerce so that marketers and consumers no longer need to look at each other to carry out buying and selling transaction activities such as marketing, information dissemination, sales, and purchases thanks to internet media. Of course, if it is done correctly, this is a very promising opportunity for Indonesian start-ups to be able to develop products in Indonesia, especially for SMEs. The purpose of online shopping is to direct customers to more convenient shopping methods. Customers can save time and money by getting all product information with just a few clicks in minutes. For things that support online shopping, purchases can be made anywhere and anytime, depending on customer preferences.

If we look more closely at the company's perspective on maintaining its customers, we can see that it has eventually changed into a consumer base. Many companies have focused on customer experience, and service providers must provide excellent service. When conducting virtual transactions, the customer experience is different from when conducting traditional transactions or making direct interactions. Creating an attractive online experience for customers is critical for a company's competitive advantage, particularly for businesses that provide business services over the internet (Novak et al., 2000). Customer satisfaction with service quality will
determine the success and even failure of e-commerce companies, according to successful e-business experience. According to Hsu (2008), the consequences of customer satisfaction are thought to affect customer loyalty. Customers' tendency to purchase via e-commerce is positively related to the shopping experience; businesses must be able to provide a positive shopping experience such as through e-commerce by increasing knowledge, maintaining responsiveness, efficient payment procedures, fast payment procedures, and ease of facilities are real things that can maintain a good experience for customers (Yuniarty & Abbas, 2018).

In his research, Lemke et al. (2006) proposed eight factors that influence the quality of customer experience, namely: Helpfulness, Value for Time, Customer Recognition, Promise Fulfilment, Problem Solving, Personalization, Competence, and Accessibility. The goal of this study was to see how these eight factors affected customer loyalty through customer satisfaction. As a result, additional steps can be taken to improve management and increase their competitive advantage. The gap between expectations and perceived customer experience is a forming factor for customer satisfaction (Syahnur et al., 2018). Mulyono & Djatmiko (2018) stated that with respondents from Bandung, the dimension of customer experience has a significant simultaneous or partial effect on customer satisfaction in e-commerce. On the other hand, Mantala (2016) has discovered that the independent variable customer experience had a concurrent effect on customer satisfaction, but only a few variables were statistically significant. Sanjaya (2013) said that the customer experience variable, particularly Promise Fulfilment, has a positive but not statistically significant effect on customer satisfaction in Surabaya from the perspective of B2C customers. This research is different in that it will link customer experience to customer loyalty after previously testing on customer satisfaction. Furthermore, this study introduced a different variable to be tested, namely E-CRM, because the use of E-CRM is widely used by every company in customer retention.

Customer relationships are one of the business activities that have been carried out by different companies from generation to generation (Turban et al., 2018). CRM in the modern era has been developed and upgraded to become E-CRM, which serves not only as a call center application but also as a marketing application and a liaison between the company and each of its customers (Marshellina & Prabowo, 2013). The relationship between E-CRM and customer experience is very close, with one of the factors that ensure the creation of a customer experience being how companies establish relationships with their customers, either directly or electronically using technology. One of the company's strategies for improving the experience of customers who interact with them is omnichannel, which allows customers to interact with the company via any communication channel they choose without having to repeat information when switching channels (Yanuardi et al., 2016).

According to the background, the focus of this research was to examine shopping satisfaction and customer loyalty in e-commerce by examining how the influence of E-CRM and customer experience is felt. Meanwhile, the scope of this research was expanded to include all online stores in Indonesia.

LITERATURE REVIEW

Electronic Customer Relationship Management (E-CRM)

E-CRM is a combination of technological concepts that have evolved to process and analyse the relationship that exists between businesses and their customers. E-CRM is a sense and
response marketing concept, which is a relevant approach, contextual marketing communication that monitors customer behaviour. The concept of E-CRM has the advantage of being able to build long-term relationships with customers. E-CRM is a system that is used to keep a product's existing value. E-CRM stands for electronic customer relationship management. E-CRM makes use of digital communication technology to improve business relationships with existing customers and to promote the use of online services. Based on this understanding, the presence of E-CRM on the company's website is expected to result in long-term website usage (e-Loyalty).

Numerous indicators can be used to determine the success of an e-CRM implementation, including customer loyalty, customer behaviour, company value, sales volume, and the ability to manage the e-CRM implementation. This study refers to a research by Le Tan & Dai Trang (2017) that identified three E-CRM indicators: customer complaints, customer loyalty, and implementation management. According to Le Tan's research, businesses should enhance their services, particularly in the area of customer service, increase the speed with which they handle customer complaints, and improve their infrastructure, particularly e-commerce websites, to address bug issues and reduce the time required to use the website. Finally, the evaluation is not directly based on customer service, but also on how often a product's quality control is monitored, to minimize customer complaints.

**Customer Experience Quality (CX)**

Customer Experience Quality defined by Lemke et al. (2011) as a perceived evaluation of the superiority or inferiority of the consumer experience. Several variables affect the experience felt by consumers; however, Lemke et al. (2006) suggest that there are only eight factors that have a significant impact on customer experience quality. The eight most important variables are as follows: Helpfulness is consumers' feelings about how easy it is to ask for assistance; Customer Recognition is the consumer's perception that his presence is known and recognized by the product provider; Value for Time is the consumer's perception that their time is valued by the product provider; Promise Fulfilment refers to the fulfilment of promises made by the product providers; Problem Solving is the consumer's perception that the product provider has solved the problem; Personalization is the consumer's perception that he or she is receiving treatment or facilities that make him or her feel at ease as an individual; Competence is the product provider's ability to perform certain tasks; Accessibility refers to the ease with which customers interact with and use the product.

In this study, the customer experience variable proposed by Lemke et al. (2006) has been used. This is done because it relates to our previous research (Syahnur et al., 2020), which used variables published by Lemke et al. (2006). Furthermore, this study is a follow-up study that relates or adds a new variable, namely the E-CRM variable, which influences consumer loyalty through customer satisfaction.

**Customer Satisfaction (CS)**

Satisfaction refers to a person's feelings of pleasure or disappointment that arise when the perceived performance of the product or service provided is compared to expectations. Dissatisfaction will occur if the performance of the product or service falls short of expectations. This confirms that the company will struggle to survive in the face of competitive
competition if it does not prioritize customer satisfaction (Kotler & Keller, 2012). Kotler & Lee (2009) and Mulyono & Djamitiko (2018) divides customer satisfaction into four dimensions: (1) price of goods; (2) product quality; (3) website arrangement; and (4) service. Customer satisfaction is defined as the overall level of pleasure felt by customers as a result of a product's ability to meet their needs. Customer satisfaction as a result of customer evaluation is based on pre-purchase expectations and post-purchase experience (Al-Jahwari et al., 2018). Customer satisfaction is the most important factor influencing the development of online shopping sites and the owners' market share (Bowen & Chen, 2001).

Furthermore, Dutka (1994) identified three primary characteristics that contribute to customer satisfaction: (1) product characteristics, (2) service characteristics, and (3) purchase characteristics. In this study, the customer satisfaction variable is based on research conducted by Anderson & Srinivasan (2003) that demonstrates a correlation between e-satisfaction and e-loyalty. Additionally, he defined e-satisfaction is the degree to which a customer is satisfied with previous e-commerce purchase experiences. These authors divide e-satisfaction into three dimensions based on Oliver (1980) which are as follows: (1) I am content with my purchase from this Website, (2) I would reconsider using this website if I ever needed to make another purchase, (3) I made a wise choice by purchasing from this website. Meanwhile, e-loyalty refers to a customer's demonstrated preference for electronic commerce through repeated purchase behaviour. Additionally, this summarizes the findings from Raza et al. (2020), Amin (2016), and Luarn & Lin (2003) that establishes a correlation between e-customer satisfaction and loyalty.

**Customer Loyalty (CL)**

Tjiptono & Chandra. (2011) conveyed that customer satisfaction provides two major benefits to the company, namely customer loyalty and word-of-mouth advertising. As shown in the illustration below:

![Figure 1 the benefit of customer satisfaction to the company](Source of Figure 1: Tjiptono & Chandra (2011))

Oliver (1980) stated there are four levels of loyalty: cognitive, affective, and action. When Oliver's four levels are applied to online customers' purchasing behaviour on a website, online customers develop a preference *cognitive phase* for alternative websites and may develop a positive attitude, *affective phase* toward the website. On a cognitive level, consumers are expected to return to the website and find the most desired product available, but they are not
expected to engage in purchasing behaviour. Finally, the highest level of loyalty occurs during the action phase, when customers are prepared to return to the website and purchase products online. According to Oliver, to create customer loyalty, businesses must meet and exceed their known competitors’ customer needs. E-loyalty is defined by Anderson & Srinivasan (2003) as "a customer's favorable attitude toward an electronic business that results in repeat purchase behavior." Furthermore, e-loyalty refers to the consumer's intention to purchase from the website (Flavián et al., 2006) or the consumer's intention to return to the website (Cyr et al., 2005). E-loyalty to an online shopping website is defined in this study as a consumer's intention to revisit a shopping website and includes both the cognitive and action phases of Oliver's (1999) conceptualization.

The theory developed in this study was based on research conducted by Le Tan & Dai Trang (2017) on the E-CRM variable, by Lemke et al. (2006) on Customer Experience, and by Oliver (1980) on e-customer satisfaction and e-customer loyalty. The conceptual theory developed in this study is depicted in Figure 2 below. It is based on the previously described theory.

**Figure 2 Conceptual Theory**

**METHOD**

**Sample Criteria**

The number of samples used was determined using the rules proposed by Roscoe (1975) and Hair et al. (2009) for determining non-probability sample sizes, “For most studies, sample sizes of more than 30 but less than 500 are appropriate. The sample is divided into subsamples, with a minimum sample size of 30 for each category. The sample size in multivariate studies (including multiple regression analysis) should be several times (minimum five or ten) the number of variables in the study. There are four research variables based on the exposure, two independent variables, and two dependent variables”. The questionnaires were distributed randomly via Google Form; the total number of questionnaires collected was 115, but only 85 people met the established criteria for use as respondents. If the third point is used, the total sample size is set to 85 people. As a result of the foregoing, this study surveyed 85 respondents who had made minimum e-commerce purchases via websites or mobile applications. We used
an online survey with variable measurement coding and a Likert scale of 1–5 (1 = Strongly Disagree to 5 = Strongly Agree) with purposive random sampling.

**Measurement**

This study is a causal study that aims to investigate the impact of e-CRM and Customer Experience variables on Satisfaction and Loyalty. Furthermore, the research aims to predict and develop theories. Given the shape of the model and the number of endogenous variables that are more than one, the structural equation model (Structural Equation Modelling - SEM) based on variance or partial least squares is the appropriate analytical technique (PLS). The research method used is explanatory research. Explanatory research is research that explains the causal relationship between research variables through hypothesis testing (Singarimbun & Effendi, 2012).

The research questionnaires were distributed at random and the random sampling method was used as a sampling technique. Random sampling is a sampling method that takes into account certain characteristics and is considered relevant or can represent the object to be studied (Arikunto, 2013). The evaluation of the outer model, also known as the evaluation of the measurement model, is performed to determine the model's validity and reliability. The measurement model with reflexive indicators is assessed using convergent and discriminant validity for indicators that form latent constructs, as well as composite reliability and Cronbach alpha for the indicator items (Ghozali & Latan, 2015). In addition to the validity test, model measurement is used to assess a construct's accuracy (reliability). The reliability test was carried out to demonstrate the instrument's accuracy, consistency, and precision in measuring the construct. A construct's reliability with reflexive indicators can be tested in two ways: Composite Reliability and Cronbach's Alpha. Cronbach's Alpha will give a lower value/underestimate when used to test construct reliability, so it is preferable to use composite reliability when testing construct reliability.

When evaluating the structural model with PLS, the predictive power of the structural model can be seen from the R-Square value for each endogenous latent variable. The R-Square value represents the best goodness fit model. Changes in the R-Square value are used to explain whether certain exogenous latent variables have a substantive effect on endogenous variables. The PLS R-Square results represent the amount of variance in the construct described by the model. In addition to looking at the size of the R-Square, the PLS structural model can be evaluated using the Q2 predictive relevance or, also known as predictive sample reuse (Ghozali, 2011).

| Table 1 Measurement Table |
|----------------------------|
| **Measurement** | **Mean** | **Std. Dev** |
| 1. Electronic Customer Relationship Management (E-CRM) (Le Tan & Dai Trang, 2017) | | |
| o (ECRM1) Information Quality | 3.788 | 0.436 |
| o (ECRM2) Customer Service Efficiency | 3.741 | 0.464 |
| o (ECRM3) Ease of Navigation | 3.859 | 0.489 |
| 2. Customer Experience (CX) | | |
As a result, the data analysis methods used in investigating the symmetric path configuration were regression and correlation analysis. This research's testing phase consisted of three stages: first, the validity and reliability of the construct configuration for e-CRM, Customer Experience, Customer Satisfaction, and Customer Loyalty were assessed. Second, explain the direct and indirect relationship between e-CRM, Customer Experience, Customer Experience, and Customer Loyalty; and third, explain the relationship that demonstrates the impact of all variables measured.

RESULTS AND DISCUSSION

Statistical Analysis
As shown in table 2, the statistical analysis test indicates that the model is declared valid and reliable in the feasibility test. All reliable e-CRM manifest items form a construct variable of 0.871, forming the most dominant e-CRM construct indicators (ECRM1 = 0.942). Second, the most dominant Customer Experience (CX) construct indicator is formed by; (CX1 = 0.894), where all reliable CX manifest items contribute to the built variable of 0.885. Third, the most influential indicator of the Customer Satisfaction (CS) construct is formed by; (CS2 = 0.875). The constructed variables of 0.816 are formed by all reliable CS manifest items; four, the most dominant Customer Loyalty (CL) construct indicator is formed by; (CL2 = 0.891). The construct variable of 0.777 is formed by the reliable CL manifest items as a whole.

Table 2 Result of Statistical Table

| Measurement       | Original Sample (O) | Average Variance Extracted (AVE) | Composite Reliability | Cronbach Alpha | Result       |
|-------------------|---------------------|---------------------------------|-----------------------|----------------|-------------|
| 1. e-CRM (ECRM)   |                     |                                 |                       |                |             |
| o ECRM1           | 0.942               | 0.797                           | 0.922                 | 0.871          | Valid & Reliable |
| o ECRM2           | 0.816               |                                 |                       |                |             |
Furthermore, as described in the table above, when testing the hypothesis, a significant unidirectional relationship was discovered from the symmetrical path. Hypothesis testing revealed that there was a positive and significant relationship between all variables in the model except for the influence of customer experience on customer satisfaction and customer loyalty through customer satisfaction. The t-table value obtained by looking at the sign error of 0.05 with n = 85 is 1.66298, implying that each measured variable can be declared to have a positive effect, with the exception of the effect of customer experience on customer satisfaction and customer experience on customer loyalty through customer satisfaction.
Discussion

This discussion focuses on the decisions made as a result of hypothesis testing in an attempt to answer the formulation of research problems. The following describes the findings of a statistical data processing analysis using the SmartPLS 3 technique.

1) **ECRM on Customer Satisfaction**, e-CRM is defined as a combination of developing technological concepts to process and analyze the company's relationship with its customers. e-CRM is a sense and response marketing concept, which is a relevance approach, contextual marketing communication that monitors customer behavior. The concept of e-CRM has the advantage of being able to build long-term relationships with customers. e-CRM is a system that is used to keep a product's existing value. e-CRM stands for electronic customer relationship management. e-CRM makes use of digital communication technology to improve business relationships with existing customers and to promote the use of online services. Based on this understanding, the presence of e-CRM on the company's website is expected to result in long-term website usage (e-Loyalty).

ECRM has a positive and significant effect on CS, according to empirical research ($P = 0.000$ $0.05$ with path coefficient $= 5.53$).

This confirms that increasing the e-CRM variable results in an increase in the Customer Satisfaction value. e-CRM 1 or Information Quality is the indicator of the e-CRM variable that receives the dominated value in this study, which is the quality of information obtained from customer service when interacting with customers is critical in boosting Customer Satisfaction. Thus, managers must maintain a high standard of information quality to ensure that the information provided to customers is understood and understood correctly. This analysis supports the findings of Le Tan & Dai Trang (2017) and Graciella (2022) that developing an effective CRM can satisfy customers and that businesses that strengthen their CRM can increase customer satisfaction and loyalty. Furthermore, this study demonstrates that e-CRM has an indirect effect on customer loyalty via customer satisfaction. This research supports previous research (Graciella, 2022).

2) **Customer Experience (CX) on Customer Satisfaction**, Customer Experience is perceived assessment of the superiority or superiority of the consumer experience (Lemke et al., 2006). He discovered one hundred and nineteen variables that affect the experience felt by consumers, but only eight of them have a significant impact on customer experience.
quality. Consumer experiences gained through participation and engagement on the internet have the potential to be more powerful than insights gained through other traditional media. As a result, the quality of a site's user interface can affect general feelings (feelings), self-confidence, and brand interactions can be combined more deeply than experiences in other media. This study's hypothesis testing results showed $P = 0.122 > 0.05$ with a path coefficient of 1.551. That means customer experience has no significant effect on Customer Satisfaction.

CX1, CX2, CX4, CX6, and CX7 are the variables that support customer experience in this study and have original sample values greater than 0.70. Following that, it was determined that the Customer Experience variable had no significant effect on Customer Satisfaction during the bootstrapping process. Additionally, indirect testing revealed that Customer Satisfaction was unable to mediate the effect of Customer Experience on Customer Loyalty. However, our previous research demonstrated that Customer Experience had a direct effect on Customer Satisfaction (Syahnur et al., 2020). This demonstrates that depending on whether it is associated with e-CRM or Customer Loyalty, the impact of Customer Experience can be quite different. Thus, Customer Experience implementation in e-commerce businesses can be more focused on supporting variables such as Helpfulness, Time Value, Promise Fulfillment, Personalization, and Competence.

3) **Impact of Customer Satisfaction on Loyalty**. **Satisfaction** is defined as a person's pleasure or satisfaction as a result of comparing his expectations with the products provided, the results, and perceived performance (Kotler & Keller, 2012). It can be associated with customer emotions such as happiness. As a result of a positive customer experience, satisfaction, trust, revisit intention, repurchase intention, and loyalty have all been identified. According to empirical research, customer satisfaction has a positive and significant effect on loyalty ($P = 0.000 0.05$ and coefficient = 12.252). This means that satisfaction has a significant and positive impact on loyalty. Customer loyalty as a user will increase as the intensity of customer satisfaction increases with the use of e-commerce.

This indicates that if Customer Satisfaction increases, Customer Loyalty increases as well. In this study, the CS2 indicator is the most dominant. CS2 is represented in this study by service-related attributes, which means that e-commerce services must be capable of providing after-sales support in the form of guarantees, guarantees, or services to consumers who have made purchases on such e-commerce. Additionally, the CS2 attribute indicates that consumers value e-commerce companies that provide contact center services in response to their complaints.

**CONCLUSION**

According to the discussion and research findings, the findings reported that e-CRM is important in driving customer satisfaction in e-commerce and supporting enhanced customer loyalty in Indonesia. Meanwhile, this study discovered that customer experience had no effect on customer satisfaction and also had no effect on loyalty, although customer satisfaction was a mediator. Customer satisfaction is critical in shaping customer loyalty to e-commerce in Indonesia, owing to the interactive services provided by many e-commerce service providers, such as blibli.com, which continues to innovate and prioritizes customer satisfaction. Additionally, based on research findings, it is recommended that all company management and related partners increase their commitment to providing high-quality e-commerce services with
24/7 customer service to customers. Support from pre-shopping to post purchase should also be closely monitored by the company; the customer journey can be used as the next strategy for enhancing the customer experience. As for partner companies such as cellular operators and internet service providers, it is necessary to maximize infrastructure provision for website access. To win the hearts of customers, the entire management team's support and a strong commitment to building trust should be maximized.

Due to the study's time limitation - frames, the findings, conclusions, and recommendations may not accurately reflect the overall experience of e-commerce users in the future. Various challenges were noticed during this research, including a lack of available references substantiating the use of e-CRM and Customer Experience in a scientific paper discussing Customer Satisfaction and Loyalty. Concerning the research respondents, we discovered that many respondents did not complete the research questions until the final questions, which is only 85 out of 115 respondents that could be processed properly. As a result, the subsequent research is expected to increase the number of respondents to obtain more accurate results.

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