The Effect of E-CRM Implementation and E-Service Quality on Corporate Image and Customer Satisfaction and Its Impact on Customer Loyalty

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ABSTRACT

The purpose of this study is to explain and analyze the effect of e-CRM and e-service quality on corporate image and customer satisfaction and their impact on customer loyalty. Competition in the business world to get maximum profit every company is always trying to maintain the company's image and increase customer satisfaction in order to impact customer loyalty. e-CRM and e-service quality are breakthroughs in innovation to improve the corporate image and customer satisfaction, which will have an impact on customer loyalty. This research is an explanatory study on the number of samples obtained using the Slovin formula with 204 respondents. The sampling technique used is a random sampling technique. The analytical method used was PLS SEM. The results of this study show that the e-CRM variable has an effect, but is not significant, on customer loyalty, and the company image variable does not mediate the electronic service quality variable on customer loyalty. The practical implications obtained from this research can be used by related companies to evaluate e-CRM, e-service quality, corporate image, customer satisfaction, and customer loyalty within the company so that this research can support the company's strategy of efforts to maintain customer satisfaction and loyalty.

Keywords: E-CRM; E-Service Quality; Corporate image; Customer Satisfaction and Customer Loyalty

ABSTRAK

Tujuan penelitian ini yaitu untuk menjelaskan dan menganalisis pengaruh *e-CRM* dan *e-service quality* terhadap citra perusahaan dan kepuasan pelanggan serta dampaknya terhadap loyalitas pelanggan. Persaingan dalam dunia bisnis untuk mendapatkan profit yang maksimal setiap perusahaan selalu berupaya untuk menjaga citra perusahaan dan meningkatkan kepuasan pelanggan guna memberikan dampak loyalitas pelanggan. *E-CRM* dan *e- service quality* merupakan terobosan perusahaan dalam berinovasi untuk meningkatkan citra perusahaan dan kepuasan pelanggan yang mana akan memberikan dampak pada loyalitas pelanggan. Penelitian ini termasuk penelitian eksplanatory dengan jumlah sampel yang diperoleh dengan menggunakan rumus slovin sebanyak 204 responden dan teknik sampling yang digunakan yaitu teknik random sampling. Metode analisis yang digunakan yaitu PLS SEM. Hasil dari penelitian ini adalah variabel *e-CRM* berpengaruh namun tidak signifikan terhadap loyalitas pelanggan dan variabel citra perusahaan tidak memediasi variabel kualitas layanan elektronik terhadap loyalitas pelanggan. implikasi praktis yang diperoleh dari penelitian ini dapat digunakan oleh perusahaan terkait untuk mengevaluasi *e-CRM*, *e-service quality*, citra perusahaan, kepuasan pelanggan, dan loyalitas pelanggan dalam perusahaa sehingga penelitian ini dapat menunjang strategi perusahaan upaya mempertahankan kepuasan dan loyalitas pelanggan.

Kata Kunci: *E-CRM; E-Service Quality*; Citra Perusahaan; Kepuasan Pelanggan dan Loyalitas Pelanggan

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1. INTRODUCTION

Competition in a competitive business world requires companies to provide innovation as a strength to compete with competitors. Every company is always competing to attract consumers to achieve the set goals. The most important factor in creating customer loyalty is that the company is able to create customer satisfaction first. Satisfaction is closely related to consumer expectations; the smaller the gap between consumer expectations and the actual performance of a product or service, the higher the customer satisfaction and the more loyal the customer will be, or vice versa. To increase customer loyalty, the company must maintain the company's image, which is one of the most important elements in the business world and an important indicator of the company's success. The company always manages the best strategy to run its business so that it can survive in competition. Technology is a company's breakthrough in establishing relationships with customers. Utilization of information technology to provide services to customers can be the right strategy to create good relationships between customers and companies, one of which is using e-CRM and e-service quality. e-CRM is one of the media used by companies to serve customers, and this e-CRM is an electronic service media provided by companies that customers can use to deal directly with companies where this media provides services in the form of payment information, ongoing promotions, complaints, and easy access facilities that can be used anytime and anywhere. One example of e-CRM media provided by the company is the website, e-mail, call center, and vision+ application.

MNC Playmedia is an Internet service provider with fiber-to-the-home technology such as high-speed broadband. This company is not the only one in Malang. The types of provider companies in Malang Raya include MNC Playmedia, IndiHome, First Media, MyRepublic, Biznet, ICONNet, CBN Fiber, Orbit Telkomsel, and Wireless RT/RW. Given the increasing number of competitors, MNC Playmedia always strive to provide the best service and establish good relationships with customers to generate positive perceptions from customers, which will have an impact on the corporate image to be able to provide customer satisfaction, which will then have an impact on customer loyalty. As the number of covered areas increases, the chances of a complaint from

customers also increase. Internet use cannot be separated from the quality of the network, which is not always stable. Many factors cause instability in internet networks. For example, bad weather, broken cables, untidiness in cable arrangements when other customers are installed, and poor quality of ONT tools. In fact, the complaint level affects a company's image, satisfaction, and customer loyalty. This is because of the mismatch between customer experiences and expectations. The more customers that subscribe, the higher the level of complaints in the company. The complaint rate value at MNC Playmedia is relatively high, where the target given by the company every year is customers who complain of a maximum of 5% of the number of users.

However, the number of improvements that must be completed reaches a minimum of 90% of the number of customers who complain. MNC Playmedia always strive to complete repairs as quickly as possible. This can be seen through the level of complaint resolution, which is quite good, even though the completion percentage is less than 90%. Compliance is an important problem in the company because customers tend to be dissatisfied if they do not match the expectations given. In line with this, complaints are also a major factor in determining the company's image, which is generated by word of mouth between customers. Complaints are also the main factor for disloyal customers, so customers tend to move to competitors easily.
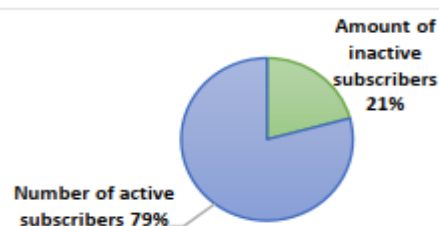

Figure 1. Active and inactive customer presentation diagram

Based on Figure 1, it is explained that of the total number of installations in the last five years, it can be seen that 21% of the total number of subscribers no longer subscribe to using internet services from MNC Playmedia anymore. Given the many competitors in Malang Raya, the company always tries to innovate to attract new or old customers to rejoin. To facilitate the establishment of relationships with customers, companies provide e-CRM services

using media such as websites, WhatsApp, We Chat, e-Mail Blast, Vision +, and Call Centers. Where many services are provided through corporate e-CRM, they provide customer convenience, apart from dealing directly with the company without coming to the office. For example, e-CRM can be accessed anytime and anywhere through Vision+. The company will often find it easier to provide responses or information to customers regarding ongoing promotions, payment due dates, and responses to customer complaints. The e-service quality provided by the company is used to indirectly support this e-CRM service as a supporting factor in the success of a service. The company provides an attractive design to facilitate the running of an information system service, where in its use, the company guarantees the security of information data from the customer concerned. Nevertheless, in the field, not all customers use these services, and there are still customers who do not take advantage of information system services and are more likely to be comfortable just coming to the office or using sales marketing services to solve their problems.

Marshellina & Prabowo (2013) explained that E-CRM has no significant effect on customer loyalty at PT. XL; however, this research is not in line with the research conducted by Darojat (2020) at PT. Kidang Rangga Jakarta Mebel, where e-CRM has an effect on customer loyalty. In addition, e-service quality does not significantly affect customer loyalty to Netflix users, as conducted by Kurniati *et al.*, (2021). However, this study is not in line with the research conducted by Harijanto and Winston (2021) on Gopay users, where e-service quality has an effect on customer loyalty. Based on the phenomena previously described, a research gap exists, and it is quite rare to find research on the effect of e-CRM and e-service quality on corporate image and customer satisfaction and their impact on customer loyalty in service companies. Therefore, this research is important for filling this void.

Research purposes

Based on the formulation of the above problem, the objectives of this study are as follows.
1. Explain and analyze the influence of e-CRM on customer loyalty.
2. Explain and analyze the influence of e-service quality on customer loyalty.
3. Explain and analyze the influence of e-CRM on corporate image.
4. Explain and analyze the influence of e-service quality on corporate image.
5. Explain and analyze the influence of e-CRM on customer satisfaction.
6. Explain and analyze the influence of e-service quality on customer satisfaction.
7. Explain and analyze the influence of corporate image on customer satisfaction.
8. Explain and analyze the influence of corporate image on customer loyalty.
9. Explain and analyze the influence of customer satisfaction on loyalty.

2. LITERATURE REVIEW
a. Stimulus Organism Response Theory

The S-O-R model (Stimulus, Organisms, Response) was used in this study. S-O-R theory is an abbreviation of the Stimulus-Organism Response from Hovland, Janis, and Kelley (1953). The material object is a human whose soul includes components such as attitude, opinion, behavior, cognition, affect, and conation. According to this model, organisms exhibit specific behaviors. If there are certain stimulus conditions, the effects generated are a special reaction to a special stimulus, so that someone can expect and estimate the correspondence between messages and reactions. The basic assumption of this model is that mass media creates an effect-directed, immediate, and direct effect on the communicant. This S-O-R model shows that communication is a process of action-reaction. This model assumes that verbal, non-verbal, and certain symbols stimulate others to respond in a certain way (Effendy, 2015).

b. e-CRM

According to Chaffey (2011), Electronic Customer Relationship Management (e-CRM) is the use of digital communication technology, maximizing sales results to current customers and encouraging the use of online services. Turban (2012) described the dimensions of e-CRM as consisting of the Quality of Information, Ease of Navigation, and Efficiency of Customer Service.

c. e-Service Quality

Sustainability in a business to achieve competitive advantage service quality is the main factor that can drive an increase in

company profits. Rolland and Freeman in Al-dweeri *et al*., (2017) explain the definition of e-service quality in the business-to-customer (B2C) model, in which electronic service quality is a form of customer service excellence in the buying process from the initial purchase contact until the product or service is reached by the buyer. According to Kotler and Keller (2016), the five dimensions of electronic service quality are convenience of use, escape, customization, responsiveness, and assurance.

d. Corporate image

The formation of a corporate image originates from a piece of information that is then processed and organized to give an impression on consumers' thoughts about the company. A corporate image is an image that has two main components, namely emotional and functional, namely the functional component is related to characteristics that are easily measured. The emotional component is related to the perception of psychological dimensions and attitudes toward the company (Hesamian *et al.,* 2019). The elements of corporate image, according to Kotler and Keller (2016:76), are company, personality, reputation, value, and identity.

e. Customer Satisfaction

Contentment is an expression or response that describes a person's feelings towards an event that he experienced. Customer satisfaction is the difference between expectations and performance or perceived results after using a service. Generally, customer expectations are estimates or consumer beliefs about what they will receive when using services, whereas performance is felt after using services (Kotler and Armstrong, 2014). According to Kotler and Keller (2016:78), it is as remaining loyal, purchasing the offered product, recommending products, being willing to pay more, giving feedback.

f. Customer Loyalty

A form of behavior in which customers commit to re-subscribe to products or services provided by the company even though they are faced with potentially situational phenomena that can cause behavior changes to switch (Kotler and Keller, 2016). Sangadji and Sopiah (2013) state that customers loyal to the company have several characteristics. The characteristics

of loyal customers to the company are as follows: makes regular repeat purchases, refers others, and demonstrates an immunity to the whole competition.
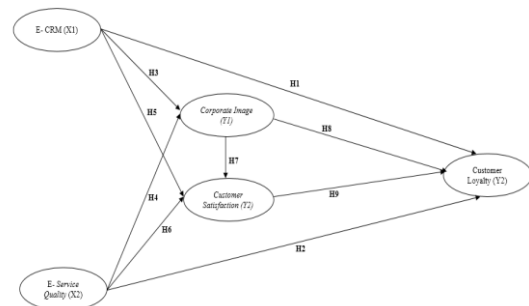
Gambar 1. Model Hipotesis

H_1: There is a significant influence between E-CRM variables on customer loyalty.

H_2: There is a significant influence between E-service quality variables on customer loyalty.

H_3: There is a significant influence between E-CRM variables on Corporate image.

H_4: There is a significant influence between the E-service quality variable on Corporate image.

H_5: There is a significant influence between E-CRM variables on customer satisfaction.

H_6: There is a significant influence between the E-service quality variable on customer satisfaction.

H_7: There is a significant influence between Corporate image variables on customer satisfaction.

H_8: There is a significant influence between Corporate image variables on customer loyalty.

H_9: There is a significant influence between customer satisfaction variables on customer loyalty.

3. RESEARCH METHOD

This type of research uses explanatory research with a quantitative approach method. Quantitative research only focuses on a few variables considered essential or relevant. The chosen research location is MNC Playmedia Malang. This study's population and sample studied were MNC Playmedia Malang customers.

In this study, the sampling technique used was probability sampling. In determining the sample size in this study using *the Slovin* formula as follows:

$$n = \frac{N}{1 + Ne^2}$$

Description:
n = Number of Samples
N = Total population
e = Margin of error

In this study, the sample calculation based on the formula is:
n = N / (1 + (N x e²))
n = 42.867 / (1 + (42.867x 0,07²) = 203,115 = 204 Respondents

Data Analysis

Descriptive and inferential statistical analysis was used as an analytical tool in this study which will be explained further:

a. Descriptive Statistical Analysis

Descriptive statistical analysis in research can provide a general picture of the answers from respondents so that the results of the data obtained include mean, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness (Ghozali, 2014). Explaining descriptive statistics can provide an initial picture of the research problem.

### b. Analysis of Differential Statistics

Inferential statistical analysis, often known as inductive statistics or probability, is a statistical technique used to analyze data from samples in a population (Sugiyono, 2016). Inferential statistical analysis aims to analyze data, present data in statistical form, and interpret data so that conclusions can be drawn about research findings based on these data. To test the nine hypotheses in this study, the technique used is using structural equation modeling (SEM) techniques.

4. RESULT

In this study, the variables E-CRM (X1), E-Service Quality (X2), Corporate Image (Y1), Customer Satisfaction (Y2), and Customer Loyalty (Y3) were formed using a type of reflexive indicator (arrow direction from latent variable to construct). The reason for using reflexive indicators on the variables E-CRM (X1), E-Service Quality (X2), Corporate Image (Y1), Customer Satisfaction (Y2), and Customer Loyalty (Y3) is because the indicators of some of these constructs are a reflection of the

constructs (latent variable), this is following the statement of Fornell and Bookstein (1982) that if an indicator is a reflection of the construct or related to attitude and personality, then it must use reflexive indicators.

Based on this opinion, in this study, a path diagram can be made with the help of Smart PLS version 3.0 software, while for further data analysis, PLS-Graph version 3.0 software can be used so that it can be described as follows:
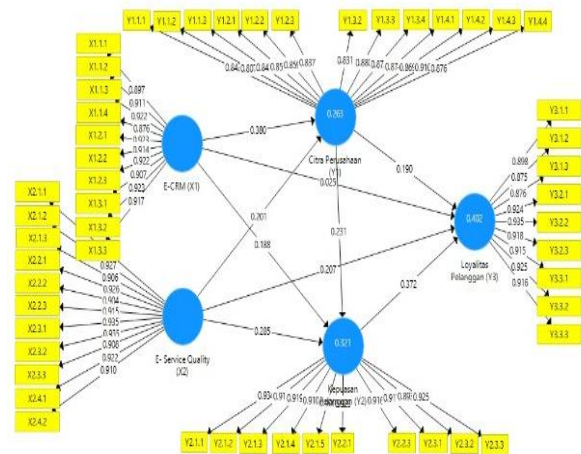
Model evaluation using R-square (R^2) for the dependent construct. The R-square value reflects the predictive power of the entire model (Falk & Miller, 1992; Pirouz, 2006) with a limit of R-square values greater than 0.10 or greater than 10 percent (or goodness-fit of the model). Based on data processing with PLS, the value of the coefficient of determination (R-square) is produced as follows:

Table 1
R-Square Test Results

Konstruk	R-Square
Y1)	0.263
(Y2)	0.321
(Y3)	0.402

Source: Author, 2023.

The R Square value of the corporate image variable (Y1) in Table 1 is 0.263, which means that the Company's Image (Y1) is influenced by E-CRM (X1) and E-Service Quality (X2) by 26.3%. While the other is 73.7%.

The R-square value for the Customer Loyalty (Y3) variable is 0.402, which means that Customer Loyalty (Y3) is influenced by E-CRM (X1), E-Service Quality (X2), Corporate image

(Y1), and Customer Satisfaction (Y2) by 40.2%. In contrast, the other 59.8% is influenced by other factors. As for the E-CRM variable (X1), E-Service Quality (X2) is an independent variable that affects the dependent variable, so it does not have an R square.

a. Direct Significance Testing

This direct influence shows the magnitude of the direct influence of exogenous variables on endogenous variables without involving mediation variables.

Table 2
Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
(Y1) -> (Y2)	0.231	0.231	0.067	3.466	**0.001**
(Y1) -> (Y3)	0.190	0.198	0.068	2.800	**0.005**
(X2) -> (Y1)	0.201	0.199	0.069	2.888	**0.004**
(X2) -> (Y2)	0.285	0.284	0.067	4.243	**0.000**
(X2) -> (Y3)	0.207	0.206	0.070	2.938	**0.003**
(X1) -> (Y1)	0.380	0.383	0.073	5.221	**0.000**
(X1) -> (Y2)	0.188	0.191	0.072	2.633	**0.009**
(X1) -> (Y3)	0.025	0.016	0.076	0.335	**0.738**
(Y2) -> (Y3)	0.372	0.371	0.063	5.914	**0.000**

Source: Author, 2023.

The inner model value for direct influence between corporate image (Y1) and Customer Satisfaction (Y2) variables obtained in Table 2 shows that the p-value (p-value) is 0.001, so this value is smaller than the alpha value of 0.05, so it can be concluded that there is a positive significant direct effect between corporate image (Y1) and Customer Satisfaction (Y2) of 0.231

The results of the inner model value direct influence of the Corporate Image variable (Y1) on Customer Loyalty (Y3) shown in Table 2 produces a p-value (p-value) of 0.005 so that it is smaller than alpha 0.05. It can be concluded that the Corporate Image variable (Y1) on Customer Loyalty (Y3) has a positive and significant effect of 0.190.

The results inner model value is directly influenced by the e-Service Quality (X2) variable on Corporate Image (Y1) shown in Table 2, which produces a p-value (p-value) of 0.004 where this value is smaller than alpha 0.05 and can be interpreted that variable e-Service Quality (X2) and Corporate Image (Y1) have a positive and significant effect of 0.201.

The results of the inner model value directly affect the e-Service Quality (X2) variable on Customer Satisfaction (Y2) shown in Table 2, which produces a p-value (p-value) of 0.000 so that it is smaller than alpha 0.05. The e-Service Quality (X2) on Customer Satisfaction (Y2) has a positive and significant effect of 0.285.

The results of the inner model value directly affect the e-Service Quality variable (X2) on Customer Loyalty (Y3), as shown in Table 2, which produces a p-value (p-value) of 0.003, so that it is smaller than alpha 0.05. It can be interpreted that the e-Service variable Quality (X2) on Customer Loyalty (Y3) has a positive and significant effect of 0.207.

The results of the inner model value directly affect the e-CRM variable (X1) on Corporate image (Y1) shown in Table 2, resulting in a p-value (p-value) of 0.000 so that it is smaller than alpha 0.05. It can be interpreted that the e-CRM variable (X1) on Corporate Image (Y1) has a positive and significant effect of 0.380.

The results of the inner model value directly affect the e-CRM variable (X1) on Customer Satisfaction (Y2), as shown in Table 2, which produces a p-value (p-value) of 0.009, so that it is smaller than alpha 0.05. It can be interpreted that the e-CRM variable (X1) on Customer Satisfaction (Y2) has a positive and significant effect of 0.188.

The results of the inner model value of the direct influence of the e-CRM variable (X1) on Customer Loyalty (Y3) shown in Table 2 show that the p-value (p-value) is 0.738, so it is more significant than alpha 0.05. The direct influence between the e-CRM variable (X1) and Customer Loyalty (Y3) is not significant at 0.025 and is classified as very weak.

The results of the inner model value of the direct influence of the variable Customer Satisfaction (Y2) on Customer Loyalty (Y3) shown in Table 2 show that the p-value (p-value) is 0.000, so it is smaller than alpha 0.05. The direct influence between the variable Customer Satisfaction (Y2) on Customer Loyalty (Y3) has a significant effect with a value of 0.372.

b. Indirect Effect

This indirect influence shows the magnitude of the direct influence of exogenous variables on endogenous variables by involving mediation variables.

Table 3
Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
(X2) -> (Y1) -> (Y2)	0.046	0.047	0.023	2.013	0.045
(X1) -> (Y1) -> (Y2)	0.088	0.088	0.030	2.939	0.003
(X2) -> (Y1) -> (Y3)	0.038	0.040	0.022	1.741	0.082
(X1) -> (Y1) -> (Y3)	0.072	0.076	0.030	2.430	0.015
(X2) -> (Y1) -> (Y2) -> (Y3)	0.017	0.017	0.008	2.132	0.033
(Y1) -> (Y2) -> (Y3)	0.086	0.085	0.025	3.458	0.001
(X1) -> (Y1) -> (Y2) -> (Y3)	0.033	0.032	0.012	2.843	0.005
(X2) -> (Y2) -> (Y3)	0.106	0.106	0.033	3.241	0.001
(X1) -> (Y2) -> (Y3)	0.070	0.071	0.030	2.345	0.019

Source: Author, 2023.

The test results presented in Table 3 show that the variable e-service quality (X2) on customer satisfaction (Y2) through Corporate Image (Y1) The indirect influence path coefficient value obtained is 0.046 so that the P value obtained is less than 0,05, so it can be concluded that the indirect influence between e-Service Quality (X2) through corporate image (Y1) on Customer Satisfaction (Y2) is significant. In other words, better e-Service Quality will improve the corporate appearance. So, the progress of corporate image will increase Customer Satisfaction. Conversely, less good e-Service Quality will affect the decline in corporate image, so a decrease in Corporate image will also reduce Customer Satisfaction.

The test results presented in Table 3 show that the e-CRM variable (X1) on customer satisfaction (Y2) through Corporate Image (Y1) The indirect influence path coefficient value obtained is 0.088. The P value obtained is 0.003, which is smaller than 0.05. It means that the indirect effect of the e-CRM variable on customer satisfaction through Corporate Image is significant. The conclusion is that the better the e-CRM, it will affect the improvement in Corporate image, and the advancement of Corporate image will increase Customer Satisfaction. Conversely, the less good e-CRM will affect the decline in Corporate image, so a decrease in Corporate image will also reduce Customer Satisfaction.

The test results presented in Table 3 show the variable e-service quality (X2) on Customer Loyalty (Y3) through Corporate Image (Y1). The indirect influence path coefficient value obtained is 0.038, and the P value obtained is 0,082, which is more remarkable than 0,05 means that corporate image does not mediate the e-service quality variable on customer loyalty. In other words, excellent or lousy e-Service Quality will not affect the increase or decrease in Corporate image, so this will also not affect the increase or decrease in Customer Loyalty.

The test results presented in Table 3 show that the e-CRM variable (X1) on Customer Loyalty (Y3) through Corporate Image (Y1). The indirect influence path coefficient value obtained is 0.072, and the P value obtained is 0.015, which is smaller than 0.05 and means that corporate image can mediate e-CRM variables on customer loyalty. It means the better the e-CRM, it will affect the improvement of the Corporate image. So with, the improvement in the Corporate appearance, it will increase Customer Loyalty. Conversely, the less good e-CRM will affect the decline in Corporate image, so a decrease in Corporate image will also reduce Customer Loyalty.

The test results presented in Table 3 show the variable e-Service Quality (X2) on customer loyalty (Y3) through corporate image (Y1) and customer satisfaction (Y2). The coefficient value of the indirect path effect obtained is 0.017, and the P value is obtained by 0.033, which is smaller than 0.05, meaning that company image and customer satisfaction can mediate the e-service quality variable on customer loyalty. It means that the better the quality of the e-service provided by the company, the better the company's image and customer satisfaction. The increased corporate image and customer

satisfaction will increase customer loyalty and vice versa.

The test results presented in Table 3 show that on the Corporate Image variable (Y1) on Customer Loyalty (Y3) through Customer Satisfaction (Y2), the indirect influence path coefficient value obtained is 0.086. The P value obtained is 0.005, smaller than 0.05. Customer satisfaction can mediate corporate image variables on customer loyalty. It means that a better company image will increase customer satisfaction, customer satisfaction will increase customer loyalty, and vice versa.

Table 3 shows the test results of the e-CRM variable (X1) on Customer Loyalty (Y3) through Corporate Image (Y1) and Customer Satisfaction (Y2). The indirect path coefficient value obtained is 0.033. The P value of 0.005 is smaller than 0.05, so corporate image and customer satisfaction can mediate e-CRM variables on customer loyalty. The better the company provides e-CRM, the better its image and customer satisfaction. The increased corporate image and customer satisfaction will increase customer loyalty and vice versa.

The test results presented in Table 3 show that in the e-service quality variable (X2) on customer loyalty (Y3) through customer satisfaction (Y2), the indirect effect path coefficient value obtained is 0.106, and the P value obtained is 0.001 which is smaller of 0.05 so that customer satisfaction can mediate the e-service quality variable on customer loyalty. It means that the better the quality of the e-service provided by the company, the higher the customer satisfaction, and the more customer satisfaction will impact increasing customer loyalty. On the other hand, if the e-service quality provided by the company could be better, customer satisfaction would decrease, followed by customer loyalty.

The test results presented in Table 3 show that in the e-CRM variable (X1) on Customer Loyalty (Y3) through Customer Satisfaction (Y2), the indirect influence path coefficient value obtained is 0.070. The P value obtained is 0.019, smaller than 0.05, so customer satisfaction can mediate the e-CRM variable on customer loyalty. It means that the better the e-CRM the company provides, the more customer satisfaction will increase, and the increased customer satisfaction will impact customer loyalty. On the other hand, if the e-CRM supplied by the company is not good, customer satisfaction will decrease, followed by customer loyalty.

5. DISCUSSION

Based on the presentation of the analysis that has been carried out to answer the problem formulation and hypothesis 1, it can be concluded that e-CRM has an effect but is not significant on customer loyalty, so Hypothesis 1 is rejected. It contradicts previous research conducted by Mang'unyi *et al*., (2018), which explained a significant influence between e-CRM variables and customer loyalty. Interestingly, however, the results of this study support the research conducted by Darojat (2020). if correlated with Mehrabian and Russell's S-O-R (Stimulus-Organism-Response) theory, this theory illustrates that organismal or individual factors influence an individual's response to a stimulus. These factors include perceptions, previous experiences, motivations, emotions, etc. The individual's response to this stimulus results in a response or action.

The results of further research hypothesis 2 are accepted because the study's results indicate a significant influence between e-service quality variables and customer loyalty. This research is in line with research that has been conducted by Puriwat and Tripopsakul (2017); Darojat (2020); Muharam *et al.* (2021); Kurniati *et al.* (2021); Harijanto and Wiston (2021). However, previous research by Octaviani and Rizan (2021) explained that e-service quality has a positive but insignificant effect on customer loyalty. Research showing that e-Service Quality significantly affects customer loyalty aligns with the theory of Consumer Behavior (Belk, 1975), which explains that experiences, perceptions, and values influence consumer purchasing decisions. In the context of this study, e-Service Quality can be interpreted as customer experience in using online services offered by a brand or company. In contrast, customer loyalty is a decision to continue using the product or service provided by that brand or company.

The following research results show that e-CRM (X1) significantly affects the company's image (Y1). The results of the study obtained were compared with several previous studies. Research conducted by Ibrahim *et al.,* (2021) supports this study's results, stating that e-CRM has a significant effect on the company's image. In conclusion, Mehrabian and Russell's (1974)

S-O-R theory shows that the application of e-CRM as a stimulus can influence individual (customer) responses to corporate image, and research results showing a positive relationship between e-CRM implementation and corporate image are in line with this theory. Paying attention to customer characteristics in designing and providing quality e-CRM services aligns with this theory, where the organism's characteristic factors can affect individual responses to stimulus.

Next, hypothesis 4 is accepted in this study, where the results show that e-Service Quality (X2) significantly affects the company's image (Y1). This is in line with research conducted by Albetris (2021), Marsollina *et al.* (2022), Nawangsari and Putri (2020), and Roche (2014), where e-service quality can improve corporate image. Furthermore, Belk's (1975) Consumer Behavior Theory emphasizes the concept of self-concept and how consumer behavior is influenced by the identity and social role they believe they have. In this context, corporate image can be essential in shaping consumer self-concept.

Next, the results of the fifth study show that e-CRM (X1) significantly affects customer satisfaction (Y2). It shows that the fifth hypothesis is accepted. It is in line with previous research conducted by Mang'unyi *et al.* (2018), Upadhyaya (2019), and Marshellina and Prabowo (2013), in which the study explained that there was a significant effect between e-CRM variables on customer loyalty. Woodworth's S-R theory (1938) emphasizes the relationship between stimulus and response in human behavior. The stimulus received by the individual will trigger a particular response or behavior. In this case, the research results showing that e-CRM significantly affects customer satisfaction align with Woodworth's S-R theory. If correlated with this theory, exemplary e-CRM implementation can be considered a stimulus that positively influences customer satisfaction. Customers respond more positively to companies that provide excellent and responsive service, which in turn can increase customer satisfaction. Therefore, companies must consider implementing e-CRM to increase customer satisfaction and maintain a loyal customer base.

The results of subsequent research can be seen that there is a significant influence of the e-service quality (X2) variable on customer satisfaction (Y2), which this research supports research that has been conducted by (Sundaram *et al.* (2017); Puriwat and Tripopsakul (2017); Muharam *et al.* (2021); Kurniati *et al.* (2021); Octaviani and Rizan (2021); Harijanto and Wiston (2021) means that hypothesis 6 is accepted. Next, if it is correlated with the Consumer Behavior Theory, Belk (1975) explains the influence of the environment and consumer experience in shaping consumer behavior. In the context of research on e-service quality, consumers experience interactions with the online environment and produce experiences using electronic services that can influence their satisfaction with these services.

Further research shows that hypothesis 7 is accepted. In this study, it was found that there is a significant influence between corporate image (Y1) and customer satisfaction (Y2) variables. This study supports the research conducted by (Khan *et al.*, 2020, Abd-El-Salam, *et al.* (2013), Roche (2014), Chung *et al.* (2015), Karyose *et al.* (2017), Cholisati *et al.* (2019), Nawangsari and Putri (2020), and Marsollina, *et al.,* (2022). In the context of correlation research results, the corporate image significantly affects customer satisfaction. Corporate image can be considered a stimulus (S) that influences the organism (O), namely the customer who receives the stimulus. Customers will respond to the company's image by evaluating the quality of the product or service offered and assessing their level of satisfaction with the product or service as a response (R) to a stimulus (S). In addition, the S-O-R theory also states that individual characteristics such as experience, needs, values, and attitudes also influence how the organism (O) responds to a stimulus (S). In this case, customers' characteristics can affect how they react to the company's image as a stimulus.

Next, to answer the problem formulation and hypothesis 8, the results of this study indicate that the hypothesis is accepted, where there is a significant relationship between corporate image (Y1) variables on customer loyalty (Y3). This research supports the study conducted by Abd-El-Salam *et al.* (2013), which shows that corporate image affects customer loyalty. In line with research conducted by Ishaq *et al.* (2014), Chung *et al.* (2015), Nyadzayo and Khajehzadeh (2016), Karyose *et al.* (2017), Darmawan (2018), Cholisati *et al.* (2019), Khan *et al.* (2020), Ibrahim *et*

al. (2021), if correlated with Consumer Behavior Theory Belk (1975), illustrates those internal and external factors, such as needs, values, attitudes, perceptions, social environment, and previous experiences influence consumer behavior. This theory also shows that consumer behavior can be explained through three dimensions, namely cognitive (knowledge and understanding), affective (emotions and feelings), and conative (intentions and actions). In conjunction with the correlation of corporate image research results with a significant effect on customer loyalty, Belk's Consumer Behavior theory can be linked in a way that corporate image becomes an external factor that influences consumer behavior in the form of loyalty. Corporate image can influence consumer perceptions about brands or companies, and these perceptions can influence consumer attitudes and behavior, including behavior to maintain commitment.

Furthermore, the previous study's results indicate a significant influence between the variable customer satisfaction (Y2) and customer loyalty (Y3), so hypothesis 9 is accepted. This is in line with previous research studies conducted by Marshellina and Prabowo (2013), Abd-El-Salam *et al.* (2013), Ishaq *et al.* (2014), Chung *et al.* (2015), Karyose *et al.* (2017), Darmawan (2018), Sundaram *et al.* (2017), Puriwat and Tripopsakul (2017), Mang'unyi *et al.* (2018), Cholisati, *et al.* (2019), Darojat, 2020, Kurniati *et al.* (2021), Octaviani and Rizan (2021), and Harijanto and Wiston (2021). Next, if it is correlated with the Consumer Behavior Theory from Belk (1975), it illustrates that internal and external factors and previous experience influence consumer behavior. These internal factors include motivation, perceptions, attitudes, and beliefs, while external factors include social, environmental, and situational factors. In conjunction with the correlation of research results, customer satisfaction significantly affects customer loyalty. Hence, the theory of Consumer Behavior can be linked in a way that customer satisfaction is an internal factor that influences consumer behavior in the form of loyalty. Satisfied consumers tend to maintain the same buying behavior and, in turn, will increase their commitment to the brand or company.

6. CONCLUSION AND RECOMMENDATION

Conclusions

Based on the results of the research that has been done, it can be concluded that the e-CRM implementation carried out by PT. X does not affect customer loyalty, so this research differs from those conducted by Mang'unyi et al. (2018), which shows that e-CRM influences customer loyalty. However, this study also received theoretical support from research conducted by Darojat (2020). to answer further research gaps in this study, e-service quality affects customer loyalty, so this research is in line with research that was conducted by Puriwat and Tripopsakul (2017), Darojat (2020), Muharam, *et al.* (2021), Kurniati, *et al.* (2021), Harijanto and Winston (2021) support this finding. However, previous research by Octaviani and Rizan (2021) concluded that e-service quality has a positive but insignificant effect on customer loyalty. As for other findings, a corporate image cannot mediate the e-service quality variable on customer loyalty. This research is strengthened using Stimulus Organism Response as the Grand theory and consumer behavior as the Middle range theory. In addition, this research is supported by using previous research and as many as 24 empirical studies to provide renewal in research. The findings in this study are that the E-CRM variable does not affect customer loyalty. This research also has limitations, namely the research location was only carried out in 1 branch and the slow response of customers to fill out the questionnaire provided. This research offers a practical form for evaluating the implementation of E-CRM, e-service quality, company goals, customer satisfaction, and customer loyalty within the company. This research can support the company in maintaining customer satisfaction and loyalty. Theoretically, these findings support the previously developed concept of customer loyalty and further explain the factors influencing customer loyalty. This study's results can help companies better understand the importance of customer satisfaction in building customer loyalty and evaluate their performance in meeting customer needs and expectations. In this case, the theory

supported is the behavioral theory which emphasizes the importance of long-term relationships between companies and customers to build customer loyalty.

Recommendations

Based on the conclusions and limitations of the research in this study, several suggestions can be put forward which are expected to be useful for the recommendations given include:

1. The company's efforts to increase customer loyalty by providing satisfactory service Customers tend to be more loyal to companies that provide excellent and satisfying service.
2. The company's efforts to maintain and improve its image in customers' eyes by ensuring the products or services offered are high quality and meet customer expectations.
3. The company's efforts in increasing customer satisfaction are Providing friendly and responsive customer service. Friendly and competent employees can help increase customer satisfaction.

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