# THE ROLE MODERATING OF WORD OF MOUTH IN THE RELATIONSHIP BETWEEN E-CRM AND CUSTOMER LOYALTY; EMPIRICAL STUDY OF ONLINE SHOPPING

**Omar Yaseen Mohammed**

Department of Economic, College of Administration and Economics, Mosul University, Iraq.

Corresponding author: omar.yaseen@uomosul.edu.iq

**Abstract:** This study aims to measure and examine how word of mouth (WOM) modifies the impact of e-CRM and customer loyalty in the context of online shopping in Istanbul. Considering the importance of the topic for shopping stores that buy and sell online instantly in Istanbul, Turkey, the researcher select the topic, A correlational study design was adopted in this study to collect data (survey) from (430) participants distributed by social media by Facebook. This study contributes to filling the empirical gap in e-CRM and customer engagement research by providing support for customer perception of e-word as an important factor in motivating customer loyalty to a brand post. This study also provides evidence that e-CRM with word leads to more customer loyalty to a brand than others. The researcher used statistical analyses such as correlation analysis to determine the strength of the relationship between the three variables and path analysis to measure the direct and indirect effect of word of mouth (WOM) on the relationship between e-CRM and customer loyalty. After testing the hypotheses statistically, the study concluded that there is a significant direct and indirect effect of e-CRM on customer loyalty with e-CRM as an intervening variable. There are also significant correlations between the three variables combined.

**Keywords:** e- CRM, Customer loyalty, Word of Mouth, online shopping

*Abstrak: Penelitian ini bertujuan untuk mengukur dan menguji bagaimana word of Mouth (WOM) memodifikasi dampak e-CRM dan loyalitas pelanggan dalam konteks belanja online di Istanbul. Mengingat pentingnya topik bagi toko belanja yang membeli dan menjual online secara instan di Istanbul, Turki, maka peneliti memilih topik tersebut, Desain studi korelasional diadopsi dalam penelitian ini untuk mengumpulkan data (survei) dari (430) partisipan yang disebarkan melalui media sosial oleh Facebook. Penelitian ini berkontribusi untuk mengisi kesenjangan empiris dalam penelitian e-CRM dan keterlibatan pelanggan dengan memberikan dukungan terhadap persepsi pelanggan terhadap word sebagai faktor penting dalam memotivasi loyalitas pelanggan terhadap sebuah postingan merek. Penelitian ini juga memberikan bukti bahwa e-CRM dengan e-word menghasilkan lebih banyak loyalitas pelanggan terhadap suatu merek dibandingkan yang lain. Peneliti menggunakan analisis statistik seperti analisis korelasi untuk mengetahui kekuatan hubungan ketiga variabel dan analisis jalur untuk mengukur pengaruh langsung dan tidak langsung word of Mouth (WOM) terhadap hubungan e-CRM dengan pelanggan. loyalitas. Setelah dilakukan pengujian hipotesis secara statistik, penelitian menyimpulkan bahwa terdapat pengaruh signifikan langsung dan tidak langsung e-CRM terhadap loyalitas pelanggan dengan e-CRM sebagai variabel intervening. Terdapat juga korelasi yang signifikan antara ketiga variabel yang digabungkan.*

*Kata Kunci: e-CRM, Loyalitas Pelanggan, Word of Mouth, belanja online.*

## INTRODUCTION

E-CRMs are defined as the marketing and consequent advantages of technology-based relationships, which incorporate traditional customer relationships CRM's e-business strategies are used to establish customer relationships by an organization Web-based technology uses the internet to help a company capture new customers (Ramsey, and Ibbotson, Harrigan, 2012; Keshvari, 2012; Kim-Soon & Zulkifli, 2012; Dubihlela and Khosa, 2014; Salehi et al., 2015), evaluate their attitudes and behavior Analyze Customize Support services when increasing services and benefits in terms of value, maintain customers and make loyalty craft techniques, their tastes and behaviors (Ata and Toker, 2012).

E-CRM is used by employers at all stages of the company to allow them to communicate digitally with customers. E-CRM can be applied more effectively for Internet and web-based applications (Dolly and Pruthi, 2014; K bisster, Vila & Canales, 2016). Since the company's channel for its customers is web communication (Abdulfattah, 2012; Grover, 2011). customer loyalty is essential to the company's survival Moreover, consumer confidence in promotional efforts has fallen today; so, Word-of-mouth communication is a successful way for companies to gain a competitive advantage (Mohammadi, Khabiri, & Barari, 2013), customer loyalty is linked to business success and internet use has been steadily evolving and growing since the last 10-15 years, both in Turkey and around the world. As the number and efficiency of online services steadily.

The first motivation for this research is related to how to achieve customer loyalty through E-CRM and the role of word of mouth as a moderating variable. Moreover, the increase of E-CRM adoption reflects its significance in the marketing field and thus needs further research into the issues and recommendations This research deals with the success of E-CRM and would help achieve customer loyalty as existence word of mouth as moderating variable. This study's second motivation is the literature gap. E-CRM is considered to be the evaluation of these dimensions depending on different points of view, the evaluation of e-CRM success received little attention from researchers Feinberg and Kadam (2002) who examined the relationship between E-CRM features and customer satisfaction. They highlight that companies should only integrate on their websites those E-CRM features.in addition, the model developed by Alhaiou et al (2009) captures the fundamental features of the models used by other researchers.

This model considers that the e-CRM framework has a distinct and distinguishable effect on customer loyalty at each of the three stages of the transaction cycle that are pre-purchased., at-purchase, and post-purchase stages. Customer satisfaction produces a positive attitude towards using an e-CRM system, while Abdulfattah (2012) the study is intended to evaluate the effect of Electronic Customer Relationship Management on customer satisfaction in Saudi Arabian personal banks. This work aims to provide empirical evidence about the E-CRM and measurement framework to evaluate the effect on customer Loyalty this gap in the literature previously motivated the researcher to study the impact of E-CRM on customer loyalty as the existence of word of mouth as a moderating variable for buyers. For several companies on their web sites. After information emerged and communication technology Customer Relationship Management (CRM) Switched to (e-CRM).

E-CRM was regarded as part of digital marketing, Similar to traditional CRM tools, the e-business adopting electronic channels form the CRM organizational strategies (Darabi et al., 2012). The more customers utilize electronic channels, the more information they receive. Businesses have access to examine and understand their behavior (Abu-Shanab and Anagreh, 2015). The e-CRM is designed for People who want to electronically build relationships with customers at all levels of

business (Azilla and Noor, 2011). E CRM has made it possible for organizations to attract new customers Increase the value and service of customers, retain customers, provide the analytical preferences and behavior of customers, and use the right approaches to promote customer loyalty (Zineldin, 2006; Tarhini et al., 2015). Chen (2004) it maintains that CRM can be very essential thing to achieve business Success According to (Mishra and Padhi, 2013). The purpose of the e-CRM process is to create powerful tools for e-CRM. Profitability, customer rating, customer retention, and customer achievement.

The major focus has been on the analysis of the customer's perspective on the impact of e-CRM performance in past studies several positive effects have been found in E-CRM such as satisfaction of customers (Khalifa and Seen, 2005; Usman et al., 2012) customer loyalty (Azilla and Noor, 2011; Singh and Jain, 2017). Customer life value (Al-Refaie et al., 2014). E-CRM in mobile apps, customers are obtainable and Alternative Surfing and e-shopping Consequently, understanding the role moderating of word of mouth in the Relationship between E-CRM and Customer Loyaltyient days, temporal symbolism, early music, early advertising figures or brands and patriotism. As such,these authors classified friends as the second most common source of nostalgia and underlined the importance of places and events on the nostalgic experience. So that, nostalgia can also include the reminiscence of past events such as birthdays (Wildschut et al., 2006), in addition the role of word of mouth in shaping customer decisions has been more vital than ever. word of mouth is a mode of communication that takes place beyond company control.

Customer tastes and preferences are becoming increasingly influential in Purchasing decisions as a company-created advertising message. Word of mouth is essential to advise and assist customers on goods, services, and brands (Kozinets et al., 2010). Word of mouth has become an important way of communicating and influencing customers and is a means of retrieving information Both online and offline, Word of mouth is an interpersonal relationship form of interaction (Zhang et al., 2010). Word of mouth is classified as "informal information about the possession, use or characteristics of particular products for other customers and services and/or their sellers" (Westbrook, 1987; Lam and Mizerski, 2005) It is also considered a form of interpersonal relationships among customers Exchange of information on the evaluation of products and services (Lang, 2011; Goyette et al., 2010). While Word of mouth may be positive or negative, Word of mouth is more reliable than other modes of communication and it is evident that customer decisions in their daily lives are affected by many.

As digital channels and communications spread across the internet, the willingness of customers to convert information and ideas among themselves increases, thereby sharing their knowledge and experience with others. Once customer feedback has been modified, customers are more willing to buy products than company websites (Chung and Darke, 2006; Bickart and Schindler, 2001). In essence, customer loyalty is a customer's allegiance to a specific service or brand (Xiao, Guo, D'Ambra and Fu, 2016; Gorondutse, Hilman and Nasidi, 2014). Loyalty and experience are established (Oliver, 1999) described loyal customers as a firmly held desire to consistently rebuy a desired product or service in the future. trigger repetitive purchasing of the same brand, or brand-set, given this situational influence and attempts to sell growth and Companies profit from price premiums, referrals, higher purchasing and balances, reducing operating costs and Cost of customers purchasing Thus according (Srinivasan, et .al, 2002), loyalty to online behavior is an attitude that benefits both the customer and the customer. Commitment to web companies that generate repurchasing activities A genuinely loyalty customer is a devoted and engaged customer Customers of retailers and also more interesting choices are not easy to negotiate with customers (Shankar et al., 2003; Reicheld, 1996) He pointed out that loyalty behavior had an influence on

company profits from price premiums, referrals, increased purchases.

The emergence of new tools has directed to a change of trend CRM to e-CRM., With increasing global internet penetration E-CRM has become a more common method of communication and relationship- Platform for construction tools (Lam et al., 2013) Organizations are also dedicated to deploying diverse forms of e-CRM techniques to attract, sustain and strengthen customer relationships that lead to the engagement and success of the organization (Yun and Good, 2007).

Relationship management, however is an effort that needs to be engaged Strategic concepts of CRM and a right path to progress It indicates that the e-CRM structure delivers valued assistance to stay faithful as the information contained in the e-CRM database aids an organization to appearance at the real cost of acquiring and maintaining customers. The organization will now have access to potential international customers and will gain useful knowledge that is important for the organization's competitiveness and market share (Harrigan, Ramsey and Ibbotson, 2009). Azila and Noor (2011) argue that the link between e-CRM and customer loyalty means that customers are more satisfied. They purchase goods and the purchaser back and spread positively, which helps lead to longer relationships. Trust and allegiance to the service provider. Loyalty will continue to play a vital role in the competitiveness and profitability of the organization (Rahman, 2006). This is supported by researchers who have indicated E-CRM has an effect on loyalty (Gorondutse, Hilman and Nasidi, 2014; Hayes, 2008; Khan and Fasih, 2014; Olupot and Kituyi, 2013). Alhaiou (2011) who researched the relationship between e-CRM features and e-loyalty for online shoppers at various stages of the transaction cycle. It argued that the use of e-CRM in creating customer relationships has an effect on e- customer satisfaction and loyalty. A like study by Abdulfattah (2012) observed the impact on customer loyalty of various e-CRM features at different stages of the transaction cycle.

The literature shows the characteristics of the three phases of the transaction cycle, namely, pre-transaction, during-transaction and post-transaction which constitute e-CRM (independent variable), impact on customer e-loyalty (dependent variable). The dependent variable (customer e-loyalty) deals with the actions of the purchase and customer, attitudes towards the bank, and the condition of purchasing or service consumption. Newest studies (Abdulfattah, 2012; Sivaraks, Kirairit and Tang, 2011) E-CRM features have been hypothesized to affect customer satisfaction, quality of service and loyalty. Additionally, Alim and Ozuem (2014) and also Peštek and Lalović (2012) asserted that e-CRM features are effective in improving customer relationships and supporting the development of an attractive virtual community that has a significant impact on satisfaction and loyalty. Tauni et al (2014) observed significant CRM and customer retention relationships. Previous marketing research in the financial services sector has demonstrated that e-CRM features are antecedents of customer loyalty (Koçoglu and Kirmaci, 2012; Sivaraks et al., 2011).

Whereas the moderator variable in the e-CRM-e loyalty relationship is positive word of mouth, the mediating variable explains the relation between e-CRM and loyalty This indicates that it is not necessarily the case that there is an existence of these transactional features of the electronic platform companies could contribute to loyalty. An example would be the lack of positive word of mouth which would limit a customer's use of the e-CRM features, and negative word of mouth would adversely impact its role in enhancing customer loyalty. Therefor in order to test the impact of the e-CRM dimensions on customer loyalty, the results of this study will shed light on the interrelationships between variables and aid the companies to improve the quality of e-CRM activities, thus, enhancing customer loyalty Figure (1.1) shows the conceptual model of the research,
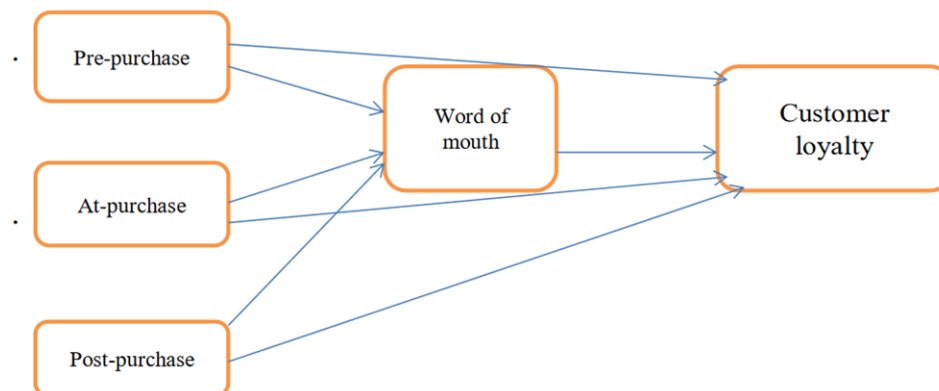
which will be tested empirically.



Figure. 1.1 Conceptual model

In the relation to the literature review this paper examines whether and how e-CRM dimensions is used as a marketing strategy by customers in the city of Istanbul to retain their loyalty to customers that shop on-line. They therefore put forth following hypotheses:

H1: E-CRM is positively related to word of mouth and customer loyalty.

H2: pure-purchase is positively affects customer loyalty through the mediating role of Word of mouth

H3: during-purchase is positively affects customer loyalty through the mediating role of Word of mouth

H4: post-purchase is positively affects customer loyalty through the mediating role of Word of mouth

## METHODOLOGY

New communication technologies enable businesses to interact with their customers in Effective and faster techniques Than companies become more successful in Relationship between buyer-seller management Too little study has been carried on the relationship between ECRM. Features, word of and customer Loyalty in online shopping In order to have a better understanding of this Relationships, This study tries more to explore those relationships The study attempts to answer following research questions: Do E-CRM effect on Customer loyalty more through indirect relation than direct? In addition, Do E-CRM related positively with word of mouth and customer loyalty ? finally Can word of mouth be a moderator on the relationship E-CRM and customer loyalty?

The study has following research objectives, to test the correlation between (E-CRM and customer loyalty) and to assess the correlation of E-CRM with Customer loyalty and word of mouth, in the last to investigate the moderating effects of word of mouth son the E-CRM, customer loyalty

relationship. The main contributions of this paper are: the proposal of an integrated framework of affecting E-CRM on customer loyalty Secondly, the paper provides some Empirical analysis of the mediating role of the word of mouth in the influence of customer loyalty.

A quantitative approach that used a survey layout questionnaire has been accomplished, because it is an important tool for testing relationships among variables. The research population contained of wholly customers of shops in Istanbul that shop online, formerly selected all customers by randomly the to conduct the survey online by social media among the customers who deal with the shops during that time and who met the measures.

The questionnaire was used to gather data about shop customers. The researchers decided to collect (275) customers in order to obtain (400) online surveys,  Consequently, we find (230) adequate responses and accurate to be used in the examination. The questionnaire permits respondents to provide background data, specifically, their (sex, age, level of education, years of dealing with the shop), , Further divisions of questionnaire involved questions appraising pre-purchase, at-purchase, and post-purchase e-CRM,  The questions in the sections contained (six objects, four objects, and six objects) for each stage of e-CRM, word of mouth and customer loyalty the questions in the divisions (four objects) at each stage. established on a five-point scale with (1 = strongly disagree and 5= strongly agree). Word of mouth and customer loyalty was likewise measured on a 5-point Likert scale were (1 = not at all influential and 5 = extremely influential).

## RESULTS AND DISCUSSION

The majority of respondents (61.3%) were women although (38.7%) were men. It may mean that the more women are purchasing utilizing online platforms or ability to participate in the survey than men Since the distributions relies highly on the randomized gender-free sample selection. The majority age group of the customer respondents was 36-40 years (44.3%), swiftly followed by 31-35 age at (27.8 percent) while below (30 years) represent by (13%) and more (40 years) by (14%). This really is similar to the general idea that young adults are much more design and time-conscious. They don't want to waste a lot of time shopping and hence consider it worthwhile to be using electronic shopping channels wherever necessary. A considerable majority (68%) obtain an undergraduate degree, while (32%) graduate degree on other hand  (49%) of customer respondents will be dealing with the shop for (4 - 6)years this percent represent majority and (22%) of  customers respondents will be dealing with the shop for (2 - 4)years while (20%) ,while (20%) of  customers respondents will be dealing with the shop for (1 year below) years and (6 years more ) represent (9%).

### Table 1. Profile of sample characteristics

| Respondent's gender | Frequency | % |
|---|---|---|
| Men | 141 | 61.3 |
| Women | 89 | 38.7 |
| Respondent's gender | Frequency | % |
| 30 below | 30 | 13 |
| 31-35 | 63 | 27.8 |

| Respondent's gender | Frequency | % |
|---|---|---|
| 36-40 | 102 | 44.3 |
| 40 more | 35 | 15 |
| Educational level | Frequency | % |
| undergraduate degree | 157 | 68 |
| Post Graduate degree | 73 | 32 |
| Period customer of deal with shop | Frequency | % |
| 1 years below | 47 | 20 |
| 2- 4 years | 50 | 22 |
| 4- 6 years | 113 | 49 |
| 6 years more | 20 | 9 |

Source: Author's own research.


Table 2 reflects that the respondents' agreement with the majority of the features ranged from neutral to strong, since the mean scores were all above 3.0. However, some respondents showed low agreement with the following statements: "receiving rewards, discounts and fee waivers for electronic transactions done" and "ability to customize products and services offerings according to individual needs and desires through electronic shopping.

**Table 2. Descriptive analysis for E-CRM feature ,word of mouth and customer loyalty**

| | Measures | Mean | SD | Rank |
|---|---|---|---|---|
| **Pre-purchase** | | | | |
| 1. | Need for information about the website of the shop before transacting | 4.16 | 1.115 | 1 |
| 2. | Provision of accurate information on products and services | 4.12 | 0.915 | 2 |
| 3. | Ability to seek product/service details | 3.84 | 1.014 | 3 |
| 4. | Personalized, user-friendl and stylish websites. | 3.84 | 1.053 | 4 |
| 5. | Opportunity to provide feedback | 3.47 | 1.166 | 5 |
| 6. | Modified communication by bank's e- services | 3.40 | 1.230 | 6 |
| **At- purchase** | | | | |
| 7. | Commitment to customer security and privacy | 4.41 | 0.902 | 1 |
| 8. | Easy searching of information | 3.97 | 0.870 | 2 |
| 9. | Ability of payment systems online | 3.85 | 1.049 | 3 |
| 10. | Real-time requests/complaints was treated | 3.37 | 1.112 | 4 |
| 11. | The ability to customize products/services to the requires | 2.95 | 1.184 | 5 |
| 12. | There are rewards, discounts or payments of e-purchase . | 2.28 | 1.300 | 6 |
| **Post-purchase** | | | | |
| 13 | Kindly notify me of the status of my payments | 3.93 | 0 .963 | 1 |
| 14 | Ability to channel complaints for online vial mediation platforms | 3.91 | 1.105 | 2 |
| 15. | Existence of electronic alternatives to provide feedback | 3.83 | 0 .891 | 3 |
| 16. | Updated, exact FAQs platforms | 3.81 | 1.087 | 4 |
| **Customer loyalty** | | | | |
| 17. | Accessibility of the shop's products and services | 3.93 | 0.920 | 1 |

| | | Measures | Mean | SD | Rank |
|---|---|---|---|---|---|
| 18. | | The decision to recommend the shop to others | 3.89 | 1.122 | 2 |
| 19. | | Brand preference and probability to recognize with the shop | 3.83 | 1.132 | 3 |
| 20. | | wish to sign up purchase and repurchase shop's products/services | 3.79 | 0.949 | 4 |
| **Word of mouth** | | | | | |
| 21. | | Urge to usage further of the e –shopping s in the future | 4.44 | 0.702 | 1 |
| 22. | | I would recommend the e-shopping to others | 4.33 | 0.723 | 2 |
| 23. | | I will stay using the e-shopping from shop. | 4.29 | 0.802 | 3 |
| 24. | | Positive word of mouth about the shops e-purchase | 4.20 | 0.788 | 4 |

Source: Author's own research.

Before distributing the questionnaire, we first conduct a validity test and test Reliability is on the list of questionnaires that we have created. Validity testing aims to know the accuracy of the tool to measure what you want Measured in an item questionnaire. While the reliability test aims to determine the consistency and stability of the measuring instrument when it is repeated again. The instrument is said to be valid if it is able to measure what is to be investigated adequately. The validity level is calculated by comparing the value of r with the table value of r for degree of freedom (df) = n-k with alpha 0.05. If the number of r is greater than the table r and the value of r is positive, the item is said to be valid. The level of validity is calculated by comparing the r value with the r table value for degrees of freedom (df) = n-k with alpha 0.05. If the r number is greater than the r table and the r value is positive, the item is said to be valid. The validity test of the instrument was conducted on 50 randomly selected respondents. The results of the test can be seen in the following table:

**Table 3. Validity Test Result**

| No | Variable | Dimension | No indict | Coefficient | Sign level 0.05 n=50 | Validity |
|---|---|---|---|---|---|---|
| 1 | **E-CRM** | **Pre-purchase** | 1 | 0.524 | 0.288 | Valid |
| | | | 2 | 0.421 | 0.288 | Valid |
| | | | 3 | 0.647 | 0.288 | Valid |
| | | | 4 | 0.610 | 0.288 | Valid |
| | | | 5 | 0.475 | 0.288 | Valid |
| | | | 6 | 0.502 | 0.288 | Valid |
| | | **At-purchase** | 0.288 | 0.331 | 0.288 | Valid |
| | | | 8 | 0.407 | 0.288 | Valid |
| | | | 9 | 0.545 | 0.288 | Valid |
| | | | 10 | 0.684 | 0.288 | Valid |
| | | | 11 | 0.385 | 0.288 | Valid |
| | | | 12 | 0.571 | 0.288 | Valid |
| | | **Post-purchase** | 0.288 | 0.625 | 0.413 | Valid |
| | | | 14 | 0.358 | 0.288 | Valid |
| | | | 15 | 0.473 | 0.288 | Valid |

| No | Variable | Dimension | No indict | Coefficient | Sign level 0.05 n=50 | Validity |
|----|----------|-----------|-----------|-------------|----------------------|----------|
|    |          |           | 16        | 0.398       | 0.288                | Valid    |
| 2  | Word of Mouth (WOM) |  | 0.288 | 0.645   | 0.413                | Valid    |
|    |          |           | 18        | 0.518       | 0.288                | Valid    |
|    |          |           | 19        | 0.377       | 0.288                | Valid    |
|    |          |           | 20        | 0.454       | 0.288                | Valid    |
| 3. | Customer loyalty |  | 0.288 | 0.315       | 0.413                | Valid    |
|    |          |           | 22        | 0.506       | 0.288                | Valid    |
|    |          |           | 23        | 0.655       | 0.288                | Valid    |
|    |          |           | 24        | 0.577       | 0.288                | Valid    |

Based on Table 4, the r.count is bigger than r.table = 0,288 with alpha-0,05 or5% so the tool utilized in this research is valid and appropriate for all respondents.

Table 4 trying to reflect the reliability of Cronbach's alpha co-efficiencies for the different tests, Measures have been reliable when the values have fallen between 0.607 and 0.919. Satisfactory levels in similar to (Hair et al. 2010). Oumar et al (2018) reliability depends on how the measure is being used a reliability of 0.6 is satisfactory in these cases. Gaskin and Happell (2014) also suggest that a collection of items must consistently become put on same reliability variable The reliability analysis allowed us to progress with main study.

**Table 4. Reliability of each measured dimension**

| Dimension | Number of Items | Cronbach's α value |
|-----------|-----------------|---------------------|
| Pre-purchase | 6 | 0.757 |
| At -purchase | 4 | 0.810 |
| Pst  purchase | 6 | 0.504 |
| Customer  loyalty | 4 | 0.801 |
| Word of mouth | 4 | 0.912 |

Note: KMO (total items = 24) = 0.536; Bartlett's Test of  Sphericity (x2 = 1030.05; p<0.001)

Source: Author's own research

The Table 5 refer to the correlation between the correlation between the E-CRM  features and customer loyalty dimension and word of mouth  this mean to accepted  H1'' E-CRM feature  is positively related to word of mouth and  customer loyalty  dimension.

**Table 5. Pearson  Correlations**

| Constructs | pre | at | post | WOM | Customer loyalty |
|------------|-----|-----|------|-----|------------------|
| e-crm (pre-purchase) | 1 |  |  |  |  |
| e-crm (at- purchase) | 0.81 | 1 |  |  |  |
| e-crm (post- purchase) | 0.78 | 0.96 | 1 |  |  |
| word of mouth | 0.52 | 0.76 | 0.59 | 1 |  |
| customer  loyalty | 0.44 | 0.66 | 0.46 | 0.45 | 1 |

**\*\*All correlations are significant at α=0.01level(2-tailed).**

Source: Author's own research.

To examination H2-H4, we accomplished structural equation modeling (SEM) by using the (AMOS .21). Having confirmed validity and reliability of the measurement model, we assessed a SEM model in which pre-purchase, at- purchase and post -purchase were the independent variables, word of mouth the mediator and customer loyalty the dependent variable (see Fig. 1). The fitting keys directed satisfactory model fit (Chi-square/df=1.03, CFI=0.92, TLI=0.98, NFI=0.90, RMSEA=0.05). The results of the SEM model shows that all the direct effects of, pre-purchase, at –purchase and post –purchase on word of mouth are positively significant, word of mouth significant associated with customer loyalty (p =0.95, p<0.01) this support H4. In analytical the indirect effects of (pre-purchase and word of mouth on customer loyalty) a path analysis was accomplished utilizing the boot strapping method in AMOS. First, the direct effects of pre-purchase (b=0.37, p<0.001), during–purchase (b=0.31, p<0.001), and post –purchase (b=0.33, p<0.001) on customer loyalty are all significant. Having Established these direct effects ,the indirect effects were then tested and the results are shown in the indirect influence of pre-purchase on  customer loyalty via word of mouth is significant (b=0.19, p<0.01).in support H2 On the other hand, the direct influence of at-purchase on customer loyalty is still significant (b=0.10, p<0.01) suggestive of that word of mouth partially mediates the influence of at-purchase on customer loyalty, in support of H3. Finally, the indirect influence of post-purchase on customer loyalty via word of mouth is significant (b=0.10, p0.01), in support of H4.

**Table 6. Results for the direct and indirect effects**

**(a) Direct effects**

| Direct relationship tested | β | S.E. | p |
|---|---|---|---|
| Pre-purchase  - word of mouth | 0.63 | 0.03 | 0.00 |
| at-purchase  - word of mouth | 0.15 | 0.07 | 0.13 |
| post-purchase  - word of mouth | 0.27 | 0.06 | 0.00 |
| Word of mouth –customer loyalty | 0.95 | 0.05 | 0.00 |
| Pre-purchase  – customer loyalty | 0.37 | 0.02 | 0.19 |
| at -purchase – customer loyalty | 0.31 | 0.06 | 0.00 |
| Post –purchase –customer loyalty | 0.33 | 0.08 | 0.00 |

**(b)-indirect  effects :**

| Indirect relationship tested | β | S.E. | p |
|---|---|---|---|
| (Pre –purchase) – word of mouth  -customer loyalty | 0.19 | 0.04 | 0.00 |
| (at –purchase) – word of mouth  -customer loyalty | 0.10 | 0.02 | 0.00 |
| (post–purchase) – word of mouth - customer loyalty | 0.08 | 0.04 | 0.00 |

Source: Author's own research.

## CONCLUSION

Established on finding of this research, it can be concluded that relationships between e-crm, word of mouth and customer loyalty is positively shopping online in Istanbul, in addition E-CRM features have a direct and positive influence on customer loyalty and an indirect influence through word of mouth The research finding to the effect of pre-purchase on customer loyalty. This research concluded that the more a shop concentrates on these-CRM features to its competitors, the more its attractive new customers and   increases customer loyalty through word of mouth. Additionally, the research reach to the indirect impact positively at purchase on customer loyalty through word of mouth these the useful the shops in order to achieve customer loyalty for long period and this reflect on profitability of shops through the buying on line by the web site. The research extent to the indirect impact positively post- purchase on customer loyalty through word of mouth these the beneficial the shops in order to enhance relationship with customer and this reflect on customer loyalty and prevent the leak customer as result the utilize shops E-CRM features. findings of this study have several important implications for both academic research and practical application in the field of marketing firstly the significance of word of mouth, E-CRM features and customer loyalty in marketing scope and companies and this the impact on increase number of customers and to correlate customer to company or shops longest possible period. The research conclude the E-CRM features related significant statically with word of mouth and customer loyalty and finally. For future research, it is recommended can also be in other industries for example banks, restaurants, as well as communication companies   and utilize other variables as moderating variables as (customer satisfaction, brand quality and e-services) between E-CRM and customer loyalty or E-CRM and customer retention.

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