

**Investigating the Impact of E-CRM on Customer Loyalty: A Case of
B2B (Business to Business Zain's Customers)
in Zain Company in Jordan**

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Abstract

The purpose of the study is to investigate the impact of E-CRM on Customer Loyalty in "Zain" Company in Jordan, where the study is focused on exploring the impact of E-CRM according to (Information Quality, Customer Service Quality, Personalization level and Fulfillment) on Customer Loyalty according to (Attitudinal and Behavioral Loyalty) as a case study of B2B in "Zain" Company in Jordan, To achieve the goal of this study, a questionnaire was developed and distributed to (500) of Business Customers employees in different job positions, who were selected randomly from a list of companies registered at Zain. Having reviewed the data, (19) questionnaires were excluded due to their invalidity for statistical analysis purposes. Accordingly, the study sample consisted of (481) questionnaires representing (96.2%) of the original study sample. Descriptive statistical methods (means and deviations) and multiple methods were used to answer the questions of the study and test the hypothesis.

The study revealed that ' There is significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty and attitudinal loyalty), in Zain Company.

Keywords: E-CRM, Customer loyalty, Information Quality, Customer Service Quality, Personalization, Fulfillment.

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أثر إدارة علاقات الزبائن الإلكترونية على ولاء الزبائن دراسة حالة: لآراء عينة من زبائن شركة زين في الأردن

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ملخص

هدفت هذه الدراسة إلى التعرف على أثر إدارة علاقات الزبائن الإلكترونية بمتغيراتها (جودة المعلومات، جودة خدمة العملاء، مستوى التخصيص والتتفيذ) على ولاء الزبائن دراسة حالة: لآراء عينة من زبائن شركة زين في الاردن، لتحقيق الهدف من هذه الدراسة، تم تطوير استبانة وزعت على (500) من زبائن الشركة الذين يشغلون مناصب مهمة ومختلفة، تم اختيارهم عشوائيا من قائمة الشركات المسجلة في زين، بعد الاطلاع على البيانات، تم استبعاد (19) استبانة بسبب عدم صلاحيتها لأغراض التحليل الإحصائي. وفقا لذلك تكونت عينة الدراسة من (481) استبانة وبنسبة (96.2%) من الاستبانات الموزعة، واستخدمت الدراسة الأساليب الإحصائية الوصفية (المتوسطات والانحرافات) واساليب إحصائية متعددة وذلك للإجابة عن أسئلة الدراسة واختبار فرضياتها. وقد توصلت الدراسة إلى أن هناك أثر ذو دلالة إحصائية لإدارة علاقات الزبائن الإلكترونية بمتغيراتها على ولاء الزبائن في شركة زين في الاردن.

الكلمات الدالة: إدارة علاقات الزبائن الإلكترونية، ولاء الزبائن، جودة المعلومات، خدمة العملاء، مستوى التخصيص والتتفيذ.

Introduction:

Customers are the main driver for organization's success and survival. As such organizations seek to meet customers' demands and expectations to gain profit and competitive advantage. In the past, organizations used traditional ways to "interact" with their customers by using direct mail, sponsorship, public relations, press releases, exhibitions, merchandizing, word-of-mouth and personal selling.

However, nowadays many organizations are moving towards web-based customer services to reduce costs and provide effective, efficient, and real time services, to enhance customer satisfaction, loyalty and retention.

The emergence of the internet and the widespread use of the web technology provide an opportunity for business to deploy technology features for electronic Customer Relationship Management (E-CRM). E-CRM is a new concept of CRM concerned with creation, development and enhancement of individualized customer relationship to maximize the total customer life-time value. (Romano and Fjermestad, 2006, p.23)

The new technologies have played an important role in people's life and have highly changed the lifestyle. Nowadays, Mobile phone is the phenomenon which has overcome the people's life. In particular, mobile phone service industry is gaining popularity and importance all around the world and as mobile usage is growing rapidly, telecommunication companies are developing new strategies to gain competitive advantage and attract potential customers.

An increase in extension of mobile internet technology has provided an opportunity for mobile service users, internet browsing, email, broadcasting services, etc.. , since mobile phones usage now is not limited only for voice communication but also extended to the internet, and customers recently have more awareness, knowledge, choices and value that new technology has brought to customers' all the time.

There are several reasons that support the importance of adopting E-CRM practices in the mobile telecommunication sector. The fierce competition, new technologies and market changes forced companies to reposition themselves in order to survive. Many companies realized the value of retaining customers and benefits of customer loyalty. E-CRM

can help companies decrease costs and streamline business processes. (Keshvari, 2011, p.34)

The term electronic customer relationship management (E-CRM) uses technologies such as (web sites, email, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services, that's to enhance the relationship with customers in long term value.

Understanding the importance of E-CRM will help companies in their operations; improve the relationship and satisfaction of their customers; and increase their market share. E-CRM can help companies decrease costs, streamline business processes and move from customer acquisition to customer retention and loyalty. (Harb and Abu-Shannab, 2009, p.2).

This study uses Zain company in Jordan as its main focus to investigate the impact of E-CRM according to the following dimensions (information quality, customer service quality, personalization level and fulfillment) on customer loyalty according to the following dimensions (behavioral loyalty and attitudinal loyalty).

Research Problem:

Through interviews conducted with a number of managers and heads of departments and staff in the telecom Zain Jordan Company shows the company confirms the real thrust toward building relationships with their customers using the latest means of electronic communication, this has prompted researchers to the case study on building relations system with customers in the telecommunications company Zain in order to know how to use the system and how it contributes to the state building loyalty among B2B customers that company to ensure the continuation of the relationship.

The Awareness of the Jordanian organizations has been increased of using new technologies and internet, but they are still not aware enough about the E-CRM and how to use this technology in the right way. The study main question is: "What is the impact of E-CRM on customer loyalty in B2B in Zain Company in Jordan?"

Research Hypothesis:

Ho₁: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty and attitudinal loyalty) in Zain Company at level ($\alpha \leq 0.05$).

From this hypothesis a number of sub-hypotheses have been emerged:

Ho₁₋₁: There is no significant effect of the information quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₂: There is no significant effect of the information quality on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₃: There is no significant effect of the customer service quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₄: There is no significant effect of the customer service quality on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

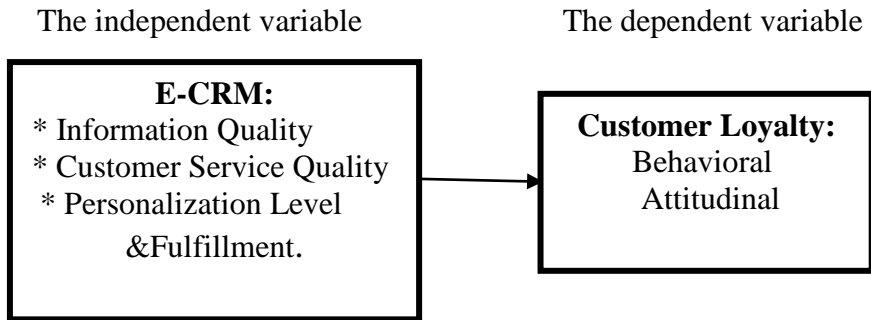
Ho₁₋₅: There is no significant effect of the personalization level on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₆: There is no significant effect of the personalization level on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₇: There is no significant effect of the fulfillment on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

Ho₁₋₈: There is no significant effect of the fulfillment on attitudinal loyalty in Zain Company at level ($\alpha \leq 0.05$).

Research Model



*The dimensions of E-CRM have been adopted from (Ab Hamid, Cheng and Akhir, 2011)

*The dimensions of customer loyalty have been adopted from (Gustavsson & Lundgren, 2005), (Adeniyi, 2009), (Khaligh, Miremadi & Aminilari, 2012).

Research Objectives

Understanding E-CRM and its importance will help companies in their operations; and improve the relationship and satisfaction of their customers. E-CRM can help companies move from customer acquisition to customer retention and then to customer extension.

The objectives of this study are:

- Clarify the impact of E-CRM in customer loyalty reinforcement.
- Investigating the impact of electronic customer relationship management according to the following dimensions (information quality, customer service quality, personalization level and fulfillment) on customer loyalty (behavioral loyalty and attitudinal loyalty) in B2B in Zain Company in Jordan.

Significance of the Research:

Today's online customer has complex needs and expectations more than ever before. Customers want more services through multiple channels, so with the wide spread use of the Internet and web technologies; it provided businesses better opportunities to benefit from these technologies in order to provide more advanced online services for customers. That is why companies seek to meet customers' demand by implementing web technology features within Electronic Customer Relationship Management (E-CRM).

This study is motivated by the significant role that telecommunication is playing in the market value of any organization and by investigating the relationship between E-CRM and customer loyalty, and it takes "Zain" company in Jordan as a case example to assess the impact of E-CRM on customer loyalty, and how the E-CRM benefits, features, and facilities will affect the behavioral and attitudinal loyalty.

Literature Review :

E-CRM: The E-CRM (electronic customer relationship management) concept is derived from e-commerce Electronic CRM concerns all forms of managing relationships with customers making use of information technology (IT). (Romano and Fjermestad, 2006, p.23)

E-CRM is enterprises using IT to integrate internal organization resources and external marketing strategies to understand and fulfill their customer's needs, (Romano and Fjermestad, 2006, p.23) and E-CRM is applying internet applications to CRM can support a common, customer-oriented strategy, and contended sophisticated database technologies such as data warehousing and data mining help to attain the functionality and effectiveness of CRM, (Wang, 2007, p.897).

Also E-CRM defined as an approach that uses technologies such as (web sites, email, data capture, data warehousing and data mining) to maximize sales to existing customers and encourage continued usage of online services, (Harb and Abu-Shannab, 2009, p.1)

Information Quality:

Measuring of the value which the information provides to the user of that information in the company, and this information should be accessible, representational and intrinsic. (Chaffey, 2009, p.48)

Customer Service Quality: Customer service is a series of activities designed to enhance the level of customer satisfaction –that is, the feeling that a product or service has met the customer expectations and perceptions, and the quality is to measure if the performance of the customer service matches the organizations standards and conditions. (Chaffey, 2009, p.368)

Personalization: The personalization defined as targeting the marketing message to specific individuals by adjusting the message to a person's name, interests and past purchase. (Chaffey, 2009, p.473)

Fulfillment: The order fulfillment process is concerned with delivering the right product at the right time and responding to consumer inquiries. That means Information displayed on the website reflect real service quality that the company provide and reflect the real condition of company's services. (Ab Hamid, Cheng and Akhir, 2011, p.3)

Customer Loyalty: (Leverin and Liljander, 2006) defined Customer loyalty that is a deeply commitment to re-buy or re-patronize a preferred product or service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior, and customer loyalty also defined as the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists. (Kheng, Mahamad, Ramayah and Mosahab, 2010, p.58)

Business to Business (B2B) Business to business migrate the traditional business model towards the emerging digital marketplace. Relationship marketing as a concept is widely embraced by industrial marketers, today it's time for relationships, particularly in business markets. Business to business and the move to electronic transactions is allowing corporate to gain efficiencies, reduce costs, streamline business

processes and provide their products and services to a larger customer base. (Keshvari, 2011, p.1).

Previous Studies

Study (Gustavsson and Lundgren, 2005) Entitled “Customer loyalty”. This study focused on how companies strategically maintain their customers’ loyalty and how the benefits generated from customer loyalty can be described, The purpose of this study is to provide a deeper understanding of how organizations maintain customer loyalty, while the problem of research was of how hard to meet all customers’ needs at once and how the organizations meet the most important needs to the most important customers to gain competitive advantage.

This research conducted two different methods of research: qualitative and quantitative research to analyze the collected data. The sample was a Swedish retailer company in Lulea. The researcher conducted the interview with the company’s head of department store.

The study conclusions were: First, the good relationships formed between the loyal customers and the companies generate feeling of trust and security for the loyal customer towards the company, and how the companies used the loyalty programs to sustain their relationships with the customers. Second, the most important factor concerning the creation of customer satisfaction is the companies personal services towards customers and companies have to achieve customer satisfaction in order to prevent the customers from switching brands.

Study (Leverin and Liljander, 2006) Entitled “Does relationship marketing improve customer relationship satisfaction and loyalty?”

The purpose of this study is to investigate the relationship market strategy of a retail bank and examine customer relationships were strengthened through perceived improvement in the banking relationship and consequent loyalty towards the bank.

This study was conducted as a case study of one specific branch of a bank group in Finland, and was conducted on a random sample of 947 customers of the bank.

This study comes up with a conclusion that the relationship marketing strategy has positive effects on customer-perceived relationship satisfaction and loyalty, and the results seem to indicate that the case bank is pursuing a worthwhile strategy since the levels of perceived customer relationship satisfaction and loyalty are relatively high and the customers have perceived improvements in the banking relationship since relationship marketing strategy was launched.

Study (Donio' , Massari and Passiante, 2006) Entitled “Customer satisfaction and loyalty in a digital environment: an empirical test.”

The purpose of this study is to explore the links between customer loyalty attitude, customer loyalty behaviors (measured by customer purchase behaviors) and profitability. The aim is to define a conceptual framework to analyze the relationships between attitudes, behavior, and profitability of the customers.

The study conducted an empirical study in the agri-food sector. The point of departure for the case study was to match customer satisfaction and customer loyalty attitude data (at the customer level) with purchase behavior and profitability data (also at the customer level).

This study explores links between variables concerning the customer satisfaction – the customer attitudinal loyalty – the customer behavioral loyalty – the customer profitability chain, and it seems clear that attitudinal variables such as customer satisfaction do not remain constant over time.

Study (Wang, 2007), Entitled “Measuring e-CRM service quality in the library context: a preliminary study”

The purpose of this study is to gain an understanding of the efficiency of implementing an E-CRM system within the library context, to develop theoretically and empirically an evaluation process for the E-CRM system and survey its impact on service quality; a pilot scheme was initiated in 2004. The pilot scheme was to design and implement an e-CRM prototype system for a particular academic library in Taiwan and to survey the system’s performances.

The case study methodology was chosen for this preliminary study. A prototype E-CRM system was designed and built for an academic library in Taiwan. To measure its service quality, a questionnaire survey was conducted. It was found that the respondents have the relatively highest perception scores related to the library's trying to improve its service quality, and the relatively lowest perception scores for the system's capability of keeping a promise. In general, the respondents' perception toward e-CRM service quality was either neutral or positive.

This study conducted a workable methodology for measuring E-CRM service quality in a particular academic library, and information about the service being evaluated was gathered. Two strengths of this preliminary study are that a prototype E-CRM system was designed and implemented in an academic library and that a measurement instrument was devised.

Study (Pantouvakis and Lympelopoulos, 2008) Entitled "Customer satisfaction and loyalty in the eyes of new and repeat customers".

The purpose of this study is to attempt to explore the relative importance of the physical and interactive elements of service on overall satisfaction, particularly when these elements are moderated by the point of view of repeat and new customers. Evidence is drawn from the transport sector industry.

This study conducted the coastal shipping transportation in the Greek-Italy, Baltic sea, and conducted 20 random customers to test whether the respondents understood the term "Physical facilities" , "Politeness" and "Capabilities" of the staff.

The conclusion of this study is to explore clear implications for service quality and satisfaction measurements for service factories managers, it can be considered as an approach that captures the nature of satisfaction and loyalty.

Study (Adeniyi, 2009) Entitled "The impact of building customer loyalty of sustaining continuous organization growth in the highly competitive UK retail Market"

This study examines the impact of building customer loyalty as a means for sustaining continuous organization growth in the highly competitive UK market. This research presents the results of a study undertaken in Sport Direct Unit 6.

The purpose of this study is to consider the relative merits of having loyal customers as a weapon for overcoming fiery competition and sustaining continuous organization growth in the highly competitive UK retail environment, and the research's important aim is to understand the concept of customer loyalty.

The research approach of both qualitative and quantitative approaches was used, the qualitative approach aimed at establishing customer attitudes, value, and behavior. While on the other hand the quantitative research approach aimed to attempt the precise measurement of customer's behavior, attitudes, and knowledge.

The conclusion of this study is that the overall positive image of the organization is critical in building and maintaining relationships with customers, and the study supports that CRM is one of the antecedents of customer loyalty and competitive advantage.

Study Bose and Gopal (2011), Entitled "Perceived benefits of customer loyalty programs: Validation the scale in the Indian context"

The article endeavors to validate the scale developed by Mimouni-Chaabane and Volle (2010) that measures perceived benefits of customer loyalty programs in the Indian context. On running exploratory and subsequently confirmatory factor analyzes based on the responses collected from loyalty program members from two Indian cities and across different industries, the researchers opine that in the Indian context, the scale has to undergo changes. The original scale developed and tested on French loyalty program members had sixteen items that measure five perceived benefits namely, monetary savings, exploration, entertainment, recognition and social.

The conclusion of this article indicates that the French are more exposed to the loyalty program phenomenon than the Indians and therefore, could be clearer about the various benefits a loyalty program can provide and therefore, clearly segregate the benefits they want or perceive to be provided by the loyalty program. In India, loyalty program

market is in its fledgling stage and is restricted mainly to the urban populous and/or youth exposed to western lifestyle.

Study (Ab Hamid, Cheng and Akhir, 2011) Entitled “Dimensions of E-CRM: An Empirical Study on Hotels’ Web Sites”. The purpose of this study is to provide a deeper understanding of the E-CRM and its features and effectiveness among the factors contributing to the success of the Malaysian Hotels websites, and to identify the E-CRM dimensions and perceived important features from a consumers’ perspective.

This study is finding 14 dimensions of E-CRM which were perceived as important elements affording consumers repeated visits and purchases in the hotel industry.

The conclusion of this study is that providing features such as reservation and modification to reservation facility, tracking transactions history, allowing some degree of personalization, and understanding consumers’ specific needs and preferences enhance consumers’ perceived value, thus increase loyalty. This study shows that consumers viewed hotels Web sites sharing past consumers’ reviews through Blogs and Facebook as one of the important elements leading to intention to revisit.

Study (Alhaiou, 2011) Entitled “A Study on the Relationship between E-CRM Features and E-Loyalty: the case in UK”. The purpose of this study is to examine the relationship between E-CRM features and E-Loyalty at the different stages of transaction cycle (pre-purchase, at-purchase, and post-purchase) on mobile phone companies websites in UK.

The research contributes to knowledge in several ways. Most importantly, it illustrates the roles of E CRM features in enhancing online consumer loyalty at different stages of purchase cycle leading to long-term consumer relationships. This research highlights the critical features of E-CRM program, which mobile phone companies’ websites in UK should invest in their consumer loyalty strategies.

The results from the study show that the use of E-CRM in building consumer relationships affects online consumer satisfaction and loyalty. The efficiency of E-CRM program determine the level of which online features, such as search capabilities, security/privacy, payment methods,

and online customer support would be implemented on mobile companies' websites.

Study (Keshvari, 2011) Entitled "The Impact of E-CRM on Customers Attitude and Its Association with Generating Competitive Advantages in Iranian Financial B2B Context".

The purpose of this study is to explore E-CRM benefits that have positively effects on customer satisfaction and association between them in Iran Financial Institutions, and to examine the competitive advantages on E-CRM in financial institutions.

The customers' questionnaire consists of three main parts, the first part contains seventeen questions about E-CRM benefits, the second part includes eleven questions about E-CRM competitive advantages and the last part has six questions about E-CRM technologies.

The conclusion of this study is that the E-CRM benefits and all of the E-CRM competitive advantages have positive association with each other, increasing safety has the most impact on customers' satisfaction. This element is the most efficient attribute that leads to attract customers' trust and satisfaction.

Study (Khaligh, Miremadi and Aminilari, 2012) Entitled "The Impact of eCRM on Loyalty and Retention of Customers in Iranian Telecommunication Sector".

The objective of this study is to find the relationship between E-CRM effective factors and loyalty and retention factors in order to conduct the Iranian mobile telecom operators to be successful in enhancing loyalty and retention of their customers in this field.

Data collection for this study was face-to-face interview with 60 useable responses from 71 questionnaires were distributed among different social classes with various job, age, education and income to coordinate the pilot test of our research covering different ideas from Iranian society.

The results of this research show which factors are effective and which factors are not in Iranian mobile telecom sector. This study enables the manager of this sector to implement the E-CRM in the best

shape and match it with Iranian culture to create more loyalty and retention.

The study's conclusion is that E-CRM significantly can help the information flow within the organization as well as improve its relationships with customers. All users have positive comments from the use of E-CRM in mobile telecom sector which should be considered as a point of success for Iranian mobile telecom operators.

What does distinguish the current study from previous studies?

While previous studies conducted on Iran's telecommunications sector and Asian organizations, the current study has been implemented in the Jordanian telecom sector, where the study was applied only on "Zain" Telecommunication as a case study and this study focused only on business customers of "Zain" Company.

While many studies have addressed E-CRM and customer loyalty and measure them, this study, according to the best researcher knowledge is the first to address these concepts jointly and took new perception by investigating the impact of E-CRM on customer loyalty (behavioral and attitudinal) in "Zain" in Jordan.

As previously indicated in section 2.2: "Previous Studies", E-CRM was identified fourteen dimensions, namely: Information Quality, Ease of Navigation, Consumer Service Quality, Fulfillment, Integrated Marketing Channels, Online Community, Rewards, Personalization Level, Site Security, Value-added Services, Perceived Trust, Price Attractiveness. (Ab Hamid, Cheng and Akhir, 2011)

This study will only use dimensions namely: Information Quality, Customer service quality, personalization level, and fulfillment to identify the E-CRM, in the relation to customer loyalty, this study will use the same previously identified dimensions, (Gustavsson and Lundgren, 2005), (Khaligh, Miremadi and Aminilari, 2012): behavioral loyalty and attitudinal loyalty to assess customer loyalty.

Research Methodology :

The current study adopted the descriptive and analytical approach involving collecting data in order to test hypotheses or to answer questions concerned with the current status of the subject of the study. Research Methodology Field has been used to cover the practical side of

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this study, through testing the validity of hypotheses of the study, and answering questions, and drawing their results out of the questionnaire that was developed for the purposes of the study according to the steps of scientific norms. The questionnaire is an attempt to collect data from members of a population in order to determine the current status of that population with respect to one or more variables. Finally, the researcher made conversation by E-mail with one of HR managers of “Zain” company explaining about E-CRM technology in the company.

Questionnaire was used for the purposes of the speed of data collection where the big size of the study population that produced it difficult to use other tools to collect the data.

Study Population:

The study targeted Zain’s customers (Business Customers employees) who are using E-CRM technology, the number was approximately 17,000 customers, The reason behind choosing the selected sample is that they deal with main concepts related to the study variables.

The Study Sample :

Study sample was a Purposive random sample, where it consisted of Business Customers employees of Zain-Jordan Company, (500) questionnaires were distributed on a number of Business Customers employees in different job positions, who were selected randomly from a list of companies registered at Zain Company's registry, which was provided by an employee from “Zain” company to the researcher.

Having reviewed the data, (19) questionnaires were excluded due to their invalidity for statistical analysis purposes. Accordingly, the study sample consisted of (481) questionnaires representing (96.2%) of the original study sample.

Data Analysis:

The Statistical Package for Social Science Program (SPSS) was used for the data analysis. A two-step detailed statistical analysis of data was involved. First, multiple regression analysis was performed to investigate the impact of all the independent variable (E-CRM) dimensions on each dependent variable (Customer Loyalty) dimension, second, simple

regression analysis was performed to investigate the impact of each independent variable dimension on each dimension of the dependent variable.

Measure Reliability:

To calculate the stability of an instrument study, the researcher used the equation of internal consistency using test Cronbach's alpha shown in Table (1), the test results were shown in the values of Cronbach alpha for all variables of the study and identification of generally higher (60%) which is acceptable in the research and studies (Sekaran, 2003), which gives the questionnaire as a whole the reliability coefficient ranged between (72.9-93.6%), as shown in Table (1).

Table (1) The Stability of Study Tool by Cronbach Alpha Test

Variables	Cronbach Alpha
Information Quality	84.3
Customer Service Quality	87.3
Personalization Level	72.9
Fulfillment	83.5
E-CRM	90.1
Attitudinal Loyalty	89.5
Behavioral Loyalty	92.1
Customer Loyalty	93.6
The Total of the Questionnaire Statements as A whole	94.4

Demonstrate consistencies indicate that the tool has high stability coefficient that's give the ability to achieve the purpose of the study according to (Sekaran, 2003), since the total questionnaires reach as a whole (94.4). It shows from Table (1).

Research Validity:

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was thoroughly performed by academic reviewers from Jordan Universities specialized in faculty and practitioners in the facilities of Business Administration and Marketing. Some items were added, while others were dropped based on their valuable recommendations. Some others were reformulated to become more accurate to enhance the research instrument.

Results:

Descriptive Analysis of Study Variables

Table (2) Means, Std. Deviation of the Information Quality

No	Statements	Means	Std. Deviation	Degree	Rank
3	Information displayed in the website is easy to understand	3.43	0.98	Medium	1
2	Zain company website provides in-depth information on Services	3.37	0.95	Medium	2
4	Information displayed in the website explained the benefits of the services provided from Zain	3.30	0.99	Medium	3
1	Information displayed in the website is accurate	3.27	0.95	Medium	4
Total		3.34	0.97	Medium	

Table (3) Means, Std. Deviation of the Customer Service Quality

No	Statements	Means	Std. Deviation	Degree	Rank
4	Customer service representatives are willing to help	3.47	1.18	Medium	1
3	Customer service is professional in answering enquiries	3.28	1.14	Medium	2
2	Customer service responds within 48 hours	3.11	1.23	Medium	3
1	Complaints are handled professionally	3.02	1.24	Medium	4
Total		3.22	1.20	Medium	

Table (4) Means, Std. Deviation of the Personalization

No	Statements	Means	Std. Deviation	Degree	Rank
3	Zain website allows visitor to create "My Profile/ Account"	3.70	0.87	High	1
4	Zain website protect my personal information in my profile	3.58	0.99	Medium	2
2	Receive promotional information that match my interests	3.24	0.97	Medium	3
1	Zain's website allows me to view my transaction history	3.12	0.90	Medium	4
Total		3.41	0.93	Medium	

Table (5) Means, Std. Deviation of the Fulfillment

No	Statements	Means	Std. Deviation	Degree	Rank
2	Information displayed on the website reflect the real condition of Zain's products and services	3.39	0.96	Medium	1
1	Information displayed on the website reflect real service quality that the Zain provide	3.33	1.01	Medium	2
Total		3.36	0.98	Medium	

Table (6) Means, Std. Deviation of the Attitudinal Loyalty

No	Statements	Means	Std. Deviation	Degree	Rank
2	I am pleased with Zain's customer service	3.16	1.22	Medium	1
1	The Zain's product and services meet my expectations	3.11	1.22	Medium	2
3	I prefer Zain website than other website	3.11	1.18	Medium	3
4	I am satisfied with Zain's benefits of services	3.05	1.15	Medium	4
Total		3.11	1.19	Medium	

Table (6) Means, Std. Deviation of the Behavioral Loyalty

No	Statements	Means	Std. Deviation	Degree	Rank
4	I will use Zain company services continuously	3.43	1.26	Medium	1
2	I will consider the Zain company my first choice	3.39	1.26	Medium	2
3	I will encourage my friends and relatives to deal with Zain company	3.32	1.23	Medium	3
1	I will say positive things about the Zain company to others	3.25	1.17	Medium	4
Total		3.35	1.23	Medium	

Testing Hypotheses :

Ho1: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (behavioral loyalty) Zain Company at level ($\alpha \leq 0.05$)

To test this hypothesis the researcher uses the multiple regression analysis to ensure the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on Behavioral Loyalty in Zain Company as shown in Table (7)

Table (7) Multiple Regression impact of the E-CRM on Behavioral Loyalty

E-CRM Components	B	Std. Error	Beta	T Calculated	Sig
Information Quality	0.261	0.054	0.199	4.855	0.000
Customer Service Quality	0.332	0.037	0.326	8.866	0.000
Personalization Level	0.183	0.059	0.122	3.097	0.002
Fulfillments	0.335	0.045	0.293	7.475	0.000

It is Clear from Table (7) that the variables (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) have an impact on Behavioral Loyalty, reaching values (t) calculated (4.855, 8.866, 3.097, 7.475), respectively, which values significant at the level of significance ($\alpha \leq 0.05$).

Table (8) Stepwise Multiple Regression effect of the E-CRM on Behavioral Loyalty

Order of entry of independent elements in the equation to predict	R ²	(F) Value	T Calculated	Sig
Fulfillments	0.390	306.146	7.475	0.000
Customer Service Quality	0.533	272.825	8.866	0.000
Information Quality	0.566	207.313	4.866	0.000
Personalization	0.575	160.683	3.097	0.002

When the study made a Stepwise Multiple Regression to determine the importance of each independent variable separately in contributing to the mathematical model that represents the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on Behavioral Loyalty, Table (8) shows that the order of entry independent variables in the regression equation, the variable Fulfillments has occupied the first place with amount (39%), while the Effect of Customer Services Quality with Fulfillments was (53.3%), and The Effect of Information Quality with Customer Service Quality and Fulfillments was (56.6%), and the Effect of Personalization with Previous Variables was (57.5%) on Behavioral Loyalty. This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

Ho2: There is no significant effect of the E-CRM according to (Information quality, customer service quality, personalization level and fulfillments) on customer loyalty according to (attitudinal loyalty) Zain Company at level ($\alpha \leq 0.05$).

To test this hypothesis the researcher uses the multiple regression analysis to ensure the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on attitudinal loyalty in Zain Company as shown in Table (9).

Table (9) Multiple Regression impact of the E-CRM on attitudinal loyalty

E-CRM Components	B	Std. Error	Beta	T Calculated	Sig
Information Quality	0.272	0.064	0.196	4.245	0.000
Customer Service Quality	0.350	0.045	0.323	7.828	0.000
Personalization Level	0.182	0.071	0.114	2.584	0.010
Fulfillments	0.255	0.053	0.210	4.757	0.000

It is Clear from table (9) that the variables (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) have an impact on attitudinal Loyalty, reaching values (t) calculated (4.245, 7.828, 2.584, 4.757), respectively, which values significant at the level of significance ($\alpha \leq 0.05$).

Table (10) Stepwise Multiple Regression: effect of the E-CRM on attitudinal Loyalty

Order of entry of independent elements in the equation to predict	R ²	(F) Value	T Calculated	Sig
Customer service quality	0.333	238.754	7.828	0.000
Fulfillments	0.424	175.886	4.757	0.000
Information Quality	0.455	132.868	4.245	0.000
Personalization Level	0.463	102.506	2.584	0.010

Stepwise Multiple Regression to determine the importance of each independent variable separately in contributing to the mathematical model that represents the impact of E-CRM (Information Quality, Customer Service Quality, Personalization Level and Fulfillments) on attitudinal Loyalty, table (10) shows that the order of entry independent

variables in the regression equation, the variable customer service quality has occupied the first place with amount (33.3%), while the Effect of fulfillments with customer service quality was (42.4%), and The Effect of Information Quality with Fulfillments and Customer Service Quality was (45.5%), and the Effect of Personalization with Previous Variables was (46.3%) on attitudinal Loyalty.

This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

Ho3: Ther is no significant effect of the information quality on behavioral loyalty in Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of Information Quality on Behavioral Loyalty in Zain Company in Jordan and the table (11) show that :

Table (11) Simple regression :impact of Information Quality on Behavioral Loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.609	0.371	0.609	282.368	480	0.000

It is clear from Table (11) that the (F) value was (282.368) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (11) that the Information Quality Effect on Behavioral Loyalty in Zain Company in Jordan rate (37.1%).

Ho4: There is no significant effect of the information quality on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of Information Quality on attitudinal loyalty in Zain Company in Jordan and the table (12) show that :

Table (12) Simple regression :impact of Information Quality on attitudinal loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.552	0.305	0.552	209.772	480	0.000

It is clear from Table (12) that the (F) value was (209.772) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (12) that the Information Quality Effect on attitudinal loyalty in Zain Company in Jordan rate (30.5%).

Ho5: There is no significant effect of the customer service quality on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of customer service quality on Behavioral Loyalty in Zain Company in Jordan and the table (13) show that :

Table (13) Simple regression : impact of customer service quality on Behavioral Loyalty in Zain

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.623	0.388	0.623	304.086	480	0.000

It is clear from Table (13) that the (F) value was (304.086) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (13) that the customer service quality Effect on Behavioral Loyalty in Zain Company in Jordan rate (38.8%).

Ho 6 : There is no significant effect of the customer service quality on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of customer service quality on attitudinal loyalty in Zain Company in Jordan and the table (14) show that :

Table (14) Simple regression : impact of customer service quality on attitudinal loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.577	0.333	0.577	238.754	840	0.000

It is clear from Table (14) that the (F) value was (238.754) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (14) that the customer service quality Effect on attitudinal loyalty in Zain Company in Jordan rate (33.3%).

Ho7: There is no significant effect of the personalization level on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of personalization level on Behavioral Loyalty in Zain Company in Jordan and the table (15) show that :

Table (15) Simple regression : impact of personalization level on Behavioral Loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.551	0.304	0.551	208.948	480	0.000

It is clear from Table (15) that the (F) value was (208.948) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (15) that the personalization level Effect on Behavioral Loyalty in Zain Company in Jordan rate (30.4%).

Ho8 : There is no significant effect of the personalization level on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of personalization level on attitudinal loyalty in Zain Company in Jordan and the table (16) show that :

Table (16)Simple regression : impact of personalization level on attitudinal loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.494	0.244	0.494	154.884	840	0.000

It is clear from Table (16) that the (F) value was (154.884) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (16) that the personalization level Effect on attitudinal loyalty in Zain Company in Jordan rate (24.4%).

Ho 9: There is no significant effect of the fulfillment on behavioral loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of fulfillment on Behavioral Loyalty in Zain Company in Jordan and the table (17) show that :

Table (17)Simple regression : impact of fulfillment on Behavioral Loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.624	0.390	0.624	306.146	480	0.000

It is clear from Table (17) that the (F) value was (208.948) the level of significance (0.000) and it is less than (0.05 This Explains Reject the Null Hypothesis and accept Alternative Hypothesis.

And it has been seen from the table (17) that the fulfillment Effect on Behavioral Loyalty in Zain Company in Jordan rate (39%).

Ho 10 : There is no significant effect of the fulfillment on attitudinal loyalty Zain Company at level ($\alpha \leq 0.05$).

To analysis of this hypothesis was tested using simple regression to identify the impact of fulfillment on attitudinal loyalty in Zain Company in Jordan and the table (18) show that :

Table (18) Simple regression : impact of fulfillment on attitudinal loyalty in Zain Company

R Regression	R ² The Effect	Beta Relationship	(F) value Fisher	DF Degree of Freedom	Sig
0.534	0.285	0.534	190.668	840	0.000

It is clear from Table (18) that the (F) value was (190.668) the level of significance (0.000) and it is less than (0.05), This Explains Reject the Null Hypothesis and accept Alternative Hypothesis , And it has been seen from the table (20) that the fulfillment Effect on attitudinal loyalty in Zain Company in Jordan rate (28.5%).

Conclusions Discussion: The current study posed a set of questions, placing the hypotheses and their relation to the impact within the study variables. The study reached many conclusions that contributed to solve the study problem described in chapter one, answering the questions and hypotheses of the study. The main conclusions are:

1. The impact level of Information Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company is Medium; therefore customers need information to be displayed on the website in a clear and easy way to use.
2. The impact level of Customer Service Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company is Medium, therefore customer service should be stronger and the company needs to reinforce customer service staff with differentiated training workshops in how to serve all types of customers.
3. The impact level of Personalization Level on Customer loyalty (behavioral and attitudinal) in “Zain” Company is Medium. As a result the personalization must be increased and handled individually with each customer to protect customer’s Ego.

4. The impact level of fulfillment on Customer loyalty (behavioral and attitudinal) in “Zain” Company is Medium. Accordingly, “Zain” company website doesn’t reflect a clear and enough information to fulfill the services and their quality offered by the company.
5. The level of Behavioral loyalty in “Zain” Company is Medium, therefore, after the questionnaire distribution and observing the customers feedback, it turned out to be a series of complaints. Accordingly, this may affect negatively of customer behavioral loyalty.
6. The level of Attitudinal loyalty in “Zain” Company is Medium. As a result, some of “Zain”’s business customers are not pleased and not satisfied from the company’s offered services and this may be a threat “Zain” company will face.
7. There was a significant positive effect of Information Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company.
8. There was a significant positive effect of Customer Service Quality on Customer loyalty (behavioral and attitudinal) in “Zain” Company.
9. There was a significant positive effect of Personalization level Customer loyalty (behavioral and attitudinal) in “Zain” Company.
10. There was a significant positive effect of Fulfillment on Customer loyalty (behavioral and attitudinal) in “Zain” Company.

From the starting point we had found that there is an impact of Electronic Customer Relationship Management (E-CRM) according to (Information Quality, Customer Service Quality, Personalization level and Fulfillment) on Customer Loyalty according to (Behavioral and Attitudinal Loyalty) in “Zain” Company.

After the conversation with one of “Zain”’s employees by email and viewing the results found in the customers feedback from the questionnaire distributed, the researcher concluded that “Zain” company is providing online services and implementing E-CRM system and that has a positive effect on customer loyalty (behavioral and attitudinal) but not at the proposed level. Meanwhile, the E-CRM needs to have a positive effect on customer loyalty in higher standards according to what “Zain”’s employee mentioned.

Recommendations: Based on these results, the researcher presents some recommendations:

1. Increase the focus on the information quality level on “Zain” company website to be clearer and easier to use.
2. Increase the focus on the customer service quality level since customers are the main driver for the company and they should be served completely and carefully, and enrich customers’ satisfaction because it will affect their loyalty and retention.
3. Increase the focus on the personalization level for customers through dealing individually with customers since customers are the basic asset for the company.
4. Increase the focus on the fulfillment level and what may be provided by “Zain”’s company website reflects the quality of information and the real condition of services offered by the company.
5. Increase the awareness among “Zain” company staff that are specialized of E-CRM and train them on using it in the right way, because it will be more helpful for enhancing the relationship between “Zain” Company and its customers.
6. Increase the awareness among business customers in how to use “Zain” company website, features and facilities of the website to help increase customer satisfaction and loyalty.

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