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## Moderating effect of technology acceptance on the relationship between antecedents of e-CRM and customer loyalty

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### Abstract

*Electronic customer relationship management (e-CRM) solutions are difficult for many firms to deploy successfully, which leads to resource waste and lost chances to increase client loyalty. The overall goal of the study was to investigate how technology adoption influences the relationship between E-CRM antecedents and client loyalty. This study used a cross-sectional survey as part of its survey research design. 502 consumers of commercial banks in the city of Bauchi provided the study's data. The partial least square-structural equation model (PLS-SEM 4) and the statistical package for social sciences (SPSS v28) were used to analyze the data. The results of the study showed that customer loyalty is positively impacted by privacy, trust, usability, and service quality. According to the study, the relationship between an E-CRM component and customer loyalty is moderated by technology acceptance. The study's conclusions led to the following suggestions being made Banks might host motivating sessions, inform consumers about possible risks to their personal security and privacy, and offer ways to mitigate such risks in order to boost perceptions of usefulness.*

**Keywords:** Customer loyalty, Quality of service and Ease of use, Privacy, Technology acceptance and Trust

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### 1. Introduction

For Nigerian banks to stay competitive, spur company expansion, and guarantee long-term viability, customer loyalty is crucial. Developing successful methods to improve client retention, spur corporate growth, and preserve competitiveness requires an understanding of the important background of customer loyalty in Nigerian banks (Alrubaiee & Al-Nazer, 2020). Increasing Client Loyalty in a Cutthroat Commercial Environment Building and retaining customer loyalty has become a critical strategy for businesses looking to achieve long-term growth and success in today's cutthroat business climate. Customer loyalty is greatly influenced by trust, which is an essential element of every successful partnership. Due to worries about security

and privacy, consumers are growing more hesitant to make purchases online as a result of the rise in cybercrime risks. Customers must have confidence that their transactions are safe and that their private information won't be compromised, so privacy and security play a crucial role in determining consumer loyalty (Liu et al., 2023; Ndugbu et al., 2023).

The concept of electronic service quality (e-SQ) was introduced by Zeithaml et al. (2022) and refers to how well a website facilitates efficient and effective shopping, purchasing, and delivery of goods and services. e-SQ is important in forming customer loyalty because customers expect seamless and personalized online experiences. The rapid advancement of technology has changed how businesses

interact with their customers, and technology acceptance has become essential for customer loyalty because customers expect seamless, personalized experiences and ease of use. Research has shown that customers' adoption of technology is influenced by factors such as perceived usefulness, compatibility, and ease of use (Fortes & Rita, 2021). Through web-based E-CRM technology, companies can communicate with both customers and employees, supporting an enterprise-wide CRM business strategy. E-CRM offers numerous benefits in online services, including fostering positive relationships with customers and boosting customer satisfaction and loyalty (Akindele et al., 2020).

#### Statement of the Problem

Despite the introduction of mobile banking apps by commercial banks in Nigeria to enhance customer experience and loyalty, adoption rates remain low. According to the Central Bank of Nigeria (2023), only 20% of bank customers have downloaded and actively use the mobile banking app. This low adoption rate is a significant concern for banks, as it hinders their ability to provide effective online services and maintain customer loyalty.

A review of existing literature reveals those numerous businesses in Bauchi State encounter challenges in realizing tangible benefits from CRM applications. Alrubaiee and Al-Nazer (2020) attribute this failure to a narrow focus on customer contact processes, neglecting necessary adjustments to internal structures and systems. Furthermore, Irani and Love note that the implementation of CRM in these organizations has been primarily focused on acquiring customers rather than providing enhanced value to them. Notwithstanding the importance of e-CRM in the e-banking sector, there is a dearth of research assessing the effectiveness of e-CRM in the Nigerian banking sector, particularly with regard to customer satisfaction (Al-Okaily et al.,

2020; Shastri et al., 2020), and little research has examined the relationship between e-CRM and consumer loyalty based on customer experience in Bauchi State, Nigeria (Zaim et al., 2020).

The low rate of mobile banking app adoption and the difficulties businesses encounter in obtaining measurable advantages from CRM software underscore the need for a more thorough comprehension of the elements influencing customer loyalty and technology adoption in Nigeria's banking industry. The purpose of this study is to look into how technology adoption affects the relationship between e-CRM and customer loyalty in Nigerian commercial banks located in Bauchi State.

#### Research Questions

- i. Does Technology Acceptance Moderate the relationship between trust and Customer Loyalty?
- ii. What is the moderation effect of Technology Acceptance on the relationship between privacy and Customer Loyalty?
- iii. What is the moderation effect of Technology Acceptance on the relationship between quality of service and Customer Loyalty?
- iv. What is the moderation effect of Technology Acceptance on the relationship between ease of use and Customer Loyalty?

#### Research Objectives

- i. To examine the Moderating effect of Technology Acceptance on the relationship between trust and Customer Loyalty
- ii. To examine the Moderating effect of Technology Acceptance on the relationship between privacy and Customer Loyalty
- iii. To examine the Moderating effect of Technology Acceptance on the relationship between quality of service and Customer Loyalty
- iv. To examine the Moderating effect of Technology Acceptance on the

relationship between ease of use and Customer Loyalty

## **2. Literature Review**

Three sections comprise the literature review: conceptual, empirical, and theoretical.

### **2.1 Conceptual Review**

#### **2.1.1 Customer Loyalty**

Loyalty refers to a person's dedication to a specific product or service, which encourages them to consistently buy it in the future. However, it has been observed in recent years that even after years of purchasing the same brand, a customer may decide to switch to a different product due to the circumstances or the successful marketing tactics used by rivals (Al-Qatawneh, et. al., 2023). Customer loyalty is more about acting in a way that is intended and closely tied to the services that the company offers. Although the loyal customer guarantees that the service contract will be renewed in the future, customers are now shifting their patronage depending on the services offered by both the competition and the preferred organization. In addition to spreading good word of mouth about the goods and services, the devoted consumer can serve as a marketer for the preferred company. A business is closer to meeting consumer needs when its management is aware of the advantages of the available options and switching costs are minimal. Researchers in the field of service marketing have been concentrating on the element of customer loyalty in recent years. The importance of customer loyalty in cognitive psychology research has been emphasized in a number of papers by various writers (Angeloska-Dichovska & Angeleski 2022).

About 29% of customers agreed that they would like to switch from their primary bank if the entire process turned out to be simple, according to Bain & Company's annual report on customer loyalty in retail banking. Alabdi et al. (2022) added that

switching costs are also applicable in some countries and are a significant factor in keeping customers with banking companies. Bueren et. al. (2020) stated that in order to keep the customer attrition rate low, banks are working to alter this procedure in order to draw in customers from rival banks. It is argued that time and effort are equally needed when customers must reroute their recurring bills, feed data of fund transfers, and learn new customer incentive programs. In reality, banks are using aggressive marketing strategies and providing monetary incentives to customers who are switching financial service providers in an effort to gain market share and win over competitors. These strategies have become so prevalent in the UK banking sector that, after opening six separate bank accounts in a two-year period, clients are receiving 800 pounds in cash and vouchers.

However, the banks are not concentrating on those elements that are truly regarded as customer loyalty programs because of the unfavorable customer loyalty programs and heightened competition. According to Chiou and Droge (2020), the current era is characterized by social media, where customers may access information in large quantities. As a result, banks are employing product strategies that are driving the system forward. According to Bain & Company's report on "Tangerine Bank" in Canada, banks should only offer one checking account to retain customers because modern consumers prefer simplicity, while traditional banks offer four or five different kinds of checking accounts (Chung & Paynter, 2021).

#### **2.1.2 Electronic Customer Relationship Management (e-CRM)**

The use of information and communication technology to increase the volume and scope of customer service is known as electronic customer relationship management, or e-CRM, according to

Costello and Osborne (2020). According to Andaleeb (2021), e-CRM is a word that refers to practices and software that help companies manage long-term relationships with customers. It includes all customer data and is available to all departments of the company through a mobile channel. Bagram (2020) asserts that e-CRM and CRM are inextricably linked, implying that they are not separate. Thus, e-CRM is a kind of CRM that manages long-term relationships between companies and clients through integrated software and technology. Attitude (Attitude) People's attitudes are a natural consequence of their belief in the object (Akindele et al., 2020). When it comes to attitudes toward activity, every belief connects the behavior to a particular result. Furthermore, according to Chou et al. (2020), attitude is a crucial component to research since it has a big influence on social thinking and is thought to have a big influence on behavior. Mohammed and Dada (2023) demonstrated that attitudes are made up of two parts: ideas about behavior and the likelihood of results if the behavior is enforced.

Researchers are paying attention to electronic customer relationship management, or e-CRM (Chandrashekar et al., 2020; Rotte et al., 2020). A number of topics and situations have been the focus of e-CRM study. e-CRM is becoming a widely used platform for relationship-building and communication because to the increasing global Internet usage (Kesharwani & Bisht, 2023). The old CRM has given way to e-CRM due to technological advancements (Chakravarty et al., 2021). In this regard, e-CRM, or electronic customer relationship management, improves the channel of communication between clients and business staff. According to Alomari (2020), e-CRM entails managing customer connections electronically while enabling businesses to provide suitable goods and services that

surpass their clients' expectations, hence enhancing their loyalty. By combining standard CRM with e-business apps, e-CRM is a "technology-centered" approach to relationship marketing. E-CRM aims to increase a company's worth and meet the unique needs of its clients (Al-Kofahi et al., 2023). Empirical study has recognized e-CRM as a significant field due to its enhanced benefits to organizations.

### **2.1.3 Technology Acceptance**

Over the past few decades, researchers have embraced a number of behavior and intention theories and models in an effort to better understand how people behave when using technology. In 1989, Davis introduced the Technology Acceptance Model (TAM), which is regarded as one of the most significant models in information systems (IS) research (Davis, 1989). The TAM uses two primary variables, perceived usefulness (PU) and perceived ease of use (PEOU), to explain how people, groups, or organizations feel about and intend to use new technology.

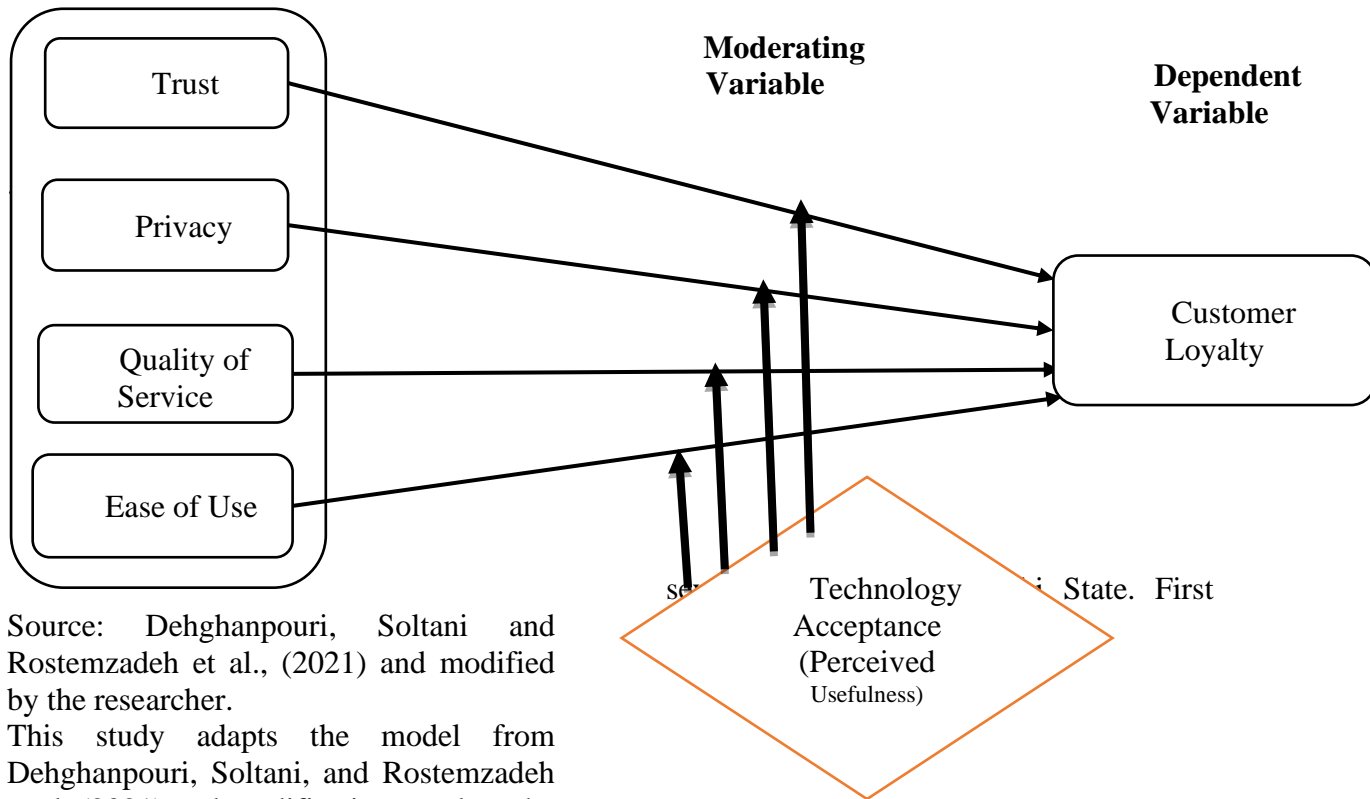
The first variable is the degree to which a person believes that utilizing a particular technological system will enhance their performance at work, while the second variable is the degree to which they believe that utilizing a particular technological system will drastically lower their effort. With the addition of new theoretical constructs that significantly impact its primary variables (PU & PEOU), TAM has undergone multiple modifications since 1989 (Podsakoff & Ahmad, 2023; Dumpit & Fernandez, 2022; Gbongli et al., 2023; Asadi et al., 2023; CheSoh et al., 2023). Perceived utility, perceived ease of use, enjoyment, information quality, and system quality are the five primary constructs that are the focus of this study. These constructs have an impact on employees' acceptance of technology, as well as on the efficacy of electronic customer relationships and employee satisfaction.

## 2.2 Conceptual Framework

Customer loyalty, the study's dependent variable, and the independent variables—trust, privacy, quality of service, and ease of use

**Independent Variable**

of use—are shown to be interrelated in Figure 1, which also illustrates the research methodology for this study.



Source: Dehghanpouri, Soltani and Rostemzadeh et al., (2021) and modified by the researcher.

This study adapts the model from Dehghanpouri, Soltani, and Rostemzadeh et al. (2021) and modifies it to explore the relationships between trust, privacy, quality of service, ease of use, and customer loyalty.

## 3. Methodology

In order to examine how technology adoption affects the relationship between e-CRM and customer loyalty in commercial banks in Bauchi State, Nigeria, this study used a survey cross-sectional research approach. The survey design was selected because it makes it possible to gather self-reported information from a sizable customer sample, giving an overview of their opinions and e-CRM experiences. According to the bank managers of the individual banks in Nigeria, the study's target demographic comprised 210,000 clients of four commercial banks with

United Bank for Africa (UBA), and Guarantee Trust Bank (GTB) were the banks. The study employed A-priori sample size for structural equation models to calculate the sample size (Soper, 2020). In accordance with Story and Tait's advice, the calculator's minimum sample size of 400 was raised by 30% to 520 to accommodate for incomplete or missing questionnaires.

Purposive sampling, a non-probability sampling technique, was used to choose a few clients. This method was chosen because it makes it possible to choose participants who are familiar with e-CRM and have understanding of the research issue. A questionnaire was given to participants in order to gather data for the study from primary sources. The purpose



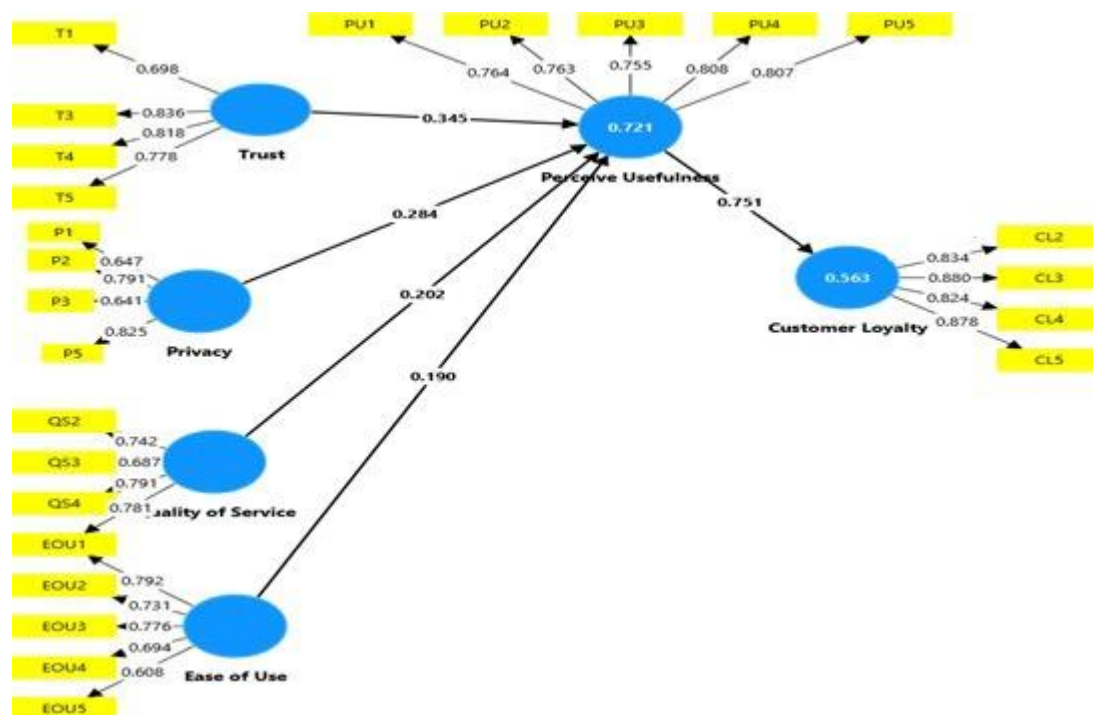
of the survey was to gather information on customer loyalty, technology adoption, and e-CRM attitudes and experiences. Two kinds of validity tests—content validity and face validity—were carried out to guarantee the reliability and validity of the research tool. To assess the validity and internal consistency reliability of each construct, a reliability study was also conducted using SPSS. The reliability coefficient for Cronbach Alpha was set at 0.70 and higher. The Partial Least Square-Structural Equation Model (PLS-SEM 4) and the Statistical Package for Social Sciences (SPSS v28) were used to examine the data.

## 4. Results and Discussion

### 4.1 Measurement Model (outer model)

The study's measurement model is shown in figure 1 and table 1 below. The table displays the loadings of each individual construct's items, including Average Variance Extracted (AVE) for construct validity and Composite Reliability (CR) for internal consistency. The link between independent and dependent variables was examined in this study using Ringle, Wende, and Becker's (2022) Smart-PLS4 software. In this study, the measurement model and the structural model were estimated using the software.

**Figure 1: Measurement Model**



### 4.2 Structural Model (Inner model)

The structural model, also known as the inner model, comes after the measurement model's model fit has been determined. Four essential standards for evaluating the structural model in PLS-SEM were established by Hair et al. (2013). These consist of evaluations of the path coefficients' significance, the effect size ( $f^2$ ), the coefficient of determination ( $R^2$ ), and, finally, the predictive relevance ( $Q^2$ ).

However, a bootstrapping analysis is necessary to determine the direct impact of privacy, quality of service, ease of use, and trust on customer loyalty. 502 examples and 5000 subsamples were used for bootstrapping.

#### 4.2.1 Coefficient of Determination Assessment ( $R^2$ )

The degree to which data fits a statistical model is indicated by the coefficient of determination. This statistical model

describes how much of a factor's variability may be accounted for or explained by its interactions with other factors. The better the fit, the higher the value, which ranges from 0 (0%) to 1 (100%). The calculated regression line's fit to the real data is gauged by the statistics. Inferredly, it indicates the extent to which the independent variable accounts for the variance in the dependent

variable (Fornell & Larcker, 1981). Customer loyalty, the dependent variable, has an R<sup>2</sup> of 0.661, according to the results in Table 4.8. This merely suggests that the phenomena of customer loyalty was generated and described by four (4) separate variables: quality of service, ease of use, privacy, and trust. The model's capacity explained 66% of the variance.

**Table 1: Coefficient of Determination (R<sup>2</sup>)**

Constructs	R <sup>2</sup> Value
Customer Loyalty (CL)	0.661
Perceive Usefulness (PU)	0.478

**Source: Researcher's Original Construction**

#### 4.2.2 Effect Size (F<sup>2</sup>)

**Table 4 Effect Size**

Construct	R <sup>2</sup> included	R <sup>2</sup> excluded	F2	Effect size
Customer Loyalty	0.563	0.562	0.002	Small
Perceive Usefulness	0.721	0.719	0.007	Small

**Source: Researcher's Original Construction**

In the same way that it was necessary to look at the effect size and predictive relevance of the exogenous variables on the endogenous variable on the direct relationship, it is also important to look at the effect size and predictive relevance of the moderated relationship. The result displays the level of effect size (F2) for all of the direct relationships among the constructs in the model, and it indicates that 0.279. Accordingly, the first

interaction term (CL) has a small effect size on the endogenous variable, and the second interaction term (PU) also has a small effect size.

#### 4.2.3 Assessment of Predictive Relevance (Q<sup>2</sup>)

The table below uses the cross-validated Predictive Ability Test (CVPAT) to evaluate the predictive relevance of the structural model.

**Table 5: Predictive Relevance (Q<sup>2</sup>)**

Endogenous Constructs	Q <sup>2</sup> predict	Predictive Relevance
Customer Loyalty	0.175	Yes
Perceive Usefulness	0.335	Yes

**Source: Extracted from SmartPLS4 output, 2024.**

#### 4.4 Test of Hypotheses

##### Path Coefficient for Moderation Relationship

Hypotheses	Relationship	Beta	Std Error	T-value	p-value	Decision
H5	EOU * PU -> CL	-0.663	0.08	8.27	0.000	Supported
H6	P* PU -> CL	0.326	0.064	5.066	0.000	Supported

H7	QS* PU -> CL	0.288	0.047	6.166	0.000	Supported
H8	T* PU -> CL	0.016	0.038	0.427	0.670	Not Supported

Source: Extracted from SmartPLS4 output, 2024

\*\*\*P value <0.01, \*\*P value<0.05 \*P-value<0.1

Perceived usefulness significantly moderates the relationship between customer loyalty, privacy, ease of use, and quality of service ( $\beta = -0.663$ ;  $t = 8.27$ ;  $p < 0.01$ ),  $\beta = 0.326$ ;  $t = 5.066$ ;  $p < 0.01$ ), and  $\beta = 0.288$   $t = 6.166$ ;  $p < 0.01$ ), respectively, according to the moderating result. However, the relationship between customer loyalty and trust is not significantly moderated by perceived usefulness.  $TZ = 0.427$ ;  $p < 0.01$ ;  $\beta = 0.016$ . The dependent variable, customer loyalty, accounts for 56.3% of the variance, according to the  $r$  square value of 0.563.

#### 4.5 Discussion of Findings

In this study, commercial banks in Bauchi State, Nigeria, examined how technology adoption affected the relationship between e-CRM and client loyalty. The study's findings offer important new information about the variables affecting client loyalty in the setting of e-CRM. According to the study, the relationship between trust and client loyalty is significantly moderated by the adoption of technology. This result is in line with earlier research by Amin et al. (2021), who claimed that consumers' faith in a product or business might be influenced by their opinions of its performance and value.

Customer loyalty is significantly enhanced by e-CRM antecedents such simplicity of use, privacy, quality of service, and trust, according to the study. This result is in line with earlier research by Chen and Tsou (2022), who claimed that by offering individualized services and raising customer happiness, e-CRM can boost client loyalty.

#### Practical Implications

The study's conclusions have applications for managers and marketing specialists who wish to enhance the functionality of e-CRM systems. According to the report, e-CRM systems should be made to offer individualized services and raise customer happiness because technology adoption is a key component in determining client loyalty.

#### Limitations and Future Research Directions

Using a non-probability sample technique and concentrating on commercial banks in Bauchi State, Nigeria, are two of the study's drawbacks. In order to overcome these constraints, future studies should employ probability sampling strategies and investigate whether the results can be applied in different settings.

#### 5. Conclusion and Recommendations

In the context of electronic banking services in Bauchi State, Nigeria, this study sought to examine the moderating role that technology adoption has in the relationship between customer loyalty and electronic customer relationship management (e-CRM). A questionnaire was used to gather data from 520 clients of four commercial banks as part of a survey study design. The study's findings showed that customer loyalty is positively impacted by privacy, trust, usability, and service quality. Additionally, it was shown that the relationship between these e-CRM components and client loyalty was moderated by technology acceptability.

The study's conclusions have applications for managers and marketing specialists who wish to enhance the functionality of e-CRM systems. The report emphasizes how crucial it is to have online banking systems that are safe, easy to use, and



offer clients individualized services. Banks can keep a competitive edge in the market and boost client loyalty by doing this.

### **Recommendations**

The study's conclusions lead to the following suggestions.

1. Plan motivational meetings and inform users: Banks ought to plan motivational meetings and inform users about possible risks to the confidentiality and security of their clients' transactions. Customers' faith and confidence in the online banking system will grow as a result.
2. Create user-friendly and safe online banking systems: The developers and designers of online banking systems should make sure that their websites offer consumers a safe way to conduct transactions online. Customers' perceptions of the service's quality and convenience of use will improve as a result.
3. Boost perceived ease of use: Banks should provide intuitive and user-friendly online banking platforms. Customers' opinion of the ease of use will improve as a result, and the probability of mistakes will decrease.
4. Think about the needs and values of potential users: The research study's conclusions indicate that banks and the people who create and design online banking systems should give careful thought to the needs and values of potential users in order to make sure that these systems efficiently satisfy user demands.

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