

**Satisfaction Level of e-CRM as per the perception of customers –  
An empirical study among retail customers of Consumer Durables in Bangalore**

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**Abstract**

The present research studies the satisfaction level of e-CRM users at consumer durable retail outlets and to understand the consumers' opinion towards e-CRM services. Study is of descriptive in nature. With the 136 respondents response primary data was collected. Percentage analysis, Chi-square and ANOVA tests are used to analyze the data. Genders and occupation has influence on satisfaction level of e-CRM services. Quality and price of the products ranked high while making buying decision. Marital status and occupation of customers has impact on satisfaction level while using e-CRM. Post COVID-19 scenario will redefine the entire process and operations of the consumer durable retail business.

**Keywords:** Consumer opinion, e-CRM, Post COVID-19, marital status and occupation.

**Introduction**

Marketing as an area of subject emerged and developed in the recent past and evolution continues further. This is the era of hyper-competition; consumers possess array of changing tastes and preferences towards brands. Consumer behavior has become orders of the day while deciding product, price, place and promotional aspects of the marketing. Segmentation factors are influenced by dynamic business environment factors, emergence of new trends lead towards exploration of new methods to keep customers delighted. Even the products which used to be part of the haves today same products available in small quantities, along with affordable payment options in installments.

The field of consumer behavior deals with consumers who are individuals and institutes, way they search, procure and consumer products to fulfill their needs, wants and demands, and the consequence of the same on society. This consideration has got much larger view of the consumer behavior compared to the age-old concept, which concentrates on aftermath effect of purchase and word of mouth as well as word of mouse reviews. This particular approach guides us to check thoroughly the complicated process of influencing and aspirations of prospects, along with existing markets and their decision-making process.

**Consumer Preferences:**

Customers evaluate their experience with that of their expectation and when the Experience exceeds their Expectation, then he is considered to be a satisfied customer. The comparing activity of purchaser happens whether it is low-involvement or high-involvement purchase. In daily purchase of regular brand of handicraft, its instant and quick. If same customer visits handicraft home, collection may prompts to think about handicraft, usually latent but those

expectations now become explicit as you think about whether you like the handicraft that now seems different. Expectations normally tucked away, now come to the forefront and serve as the basis for the comparison.

In difference, the comparison activity is more calculative and watchful for higher-involvement purchases (usually when products are costly). For experiential purchases, for example travel backpack, the appraisal will not complete unless and until individual consumer does trial, firms believe that expectations can't be formed before purchase. The experience and the expectations share the evaluation.

### **Sources of Expectations:**

The important source of expectations has consumers' own experiences. The experience may be candid, for example when visited retail outlet or consulting dermatologist. The ambient brand supposed to impart towards persistent expectations, so yardstick can be used to measure performance.

Intermittently indirect experiences are less pertinent. Nonetheless consumers act as semi-rational beings. For example in their latent visit to flat sellers, usually new home purchasers really don't know what to expect, although they assume that "it may be common across while proceeding with manager of home loan department in a bank and along with the salesperson also." Hence expectations of consumers are predicted from previous experiences with service providers.

**Experience:** As mentioned earlier, the two ingredients of satisfaction and quality are experiences and expectations. Buyers usually analyze the products they buy. They assess quality, performance of the product, the place where product is delivered. The communication effectiveness while reaching purchase decision. Even individualized offers, along with empathetic sales force - who handles front office plays vital role in purchase decision making.

Often buyers evaluate products and brands depending on available data. They also consider speed of the downloading the information from the website, easy to locate the shop facility, availability of free listing, pleasant experience after shopping the product.

It's almost impossible to satisfy dynamic needs and demands of buyers as a marketer. But most of the consumer needs and demands are time based.

The experience what marketers created in the previous encounter with the customer may or may not last long. By keeping this in the mind keeping tab on the ever-changing customer tastes and preferences is very important for the marketer.

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

The objective of customer relationship management is to attract, acquire and to retain customers. CRM (Customer Relationship Management) helps businesses to deliver more value to consumers, through that aims at steadily improving their performance.

e-CRM is combination of internet and other digital technologies, online marketing, and services delivery strategy with the goal of identifying target market, attract then to value exchange process, and making them loyal.

It also enhances the level of customer engagement by using recent technologies. e-CRM facilitates enterprises by creating easily understandable customer profiles, along with record of all sort of interactions with its customers. This helps to customize offers and keep customers happy in the long term.

**Need for the study:**

Due to emergence of plenty of consumer durable retailers, market has become a red ocean and almost everyone are bleeding in their business. It is very much evident that customers are not loyal in their purchase decision. They often change the place of purchase from one retailer to another for various reasons. Challenge being how retailer can make first time customer loyal for the retail business. Application of Pareto rule to business states that 20 % of the loyal customers brings 80 % of the profits, whereas rest 80 % of the customers brings 20 % of the profits. Thrust lies in increasing the 20% of the loyal customers percentage to next better level, which may substantially increase the revenue in turn profit for the retail business.

The retailers challenge lies in understanding expectations of customers and fit the products according to the needs of the customers. Thrust lies in understanding the areas of improvement in delivery process and engaging the customers for future purchase are challenging areas in this competitive era of rapid technology adoption. Even frequent need-based training to exceed the expectations of dissatisfied customers.

**Literature Review**

After reviewing the existing literature, one may understand the researches taken place in the selected study area and to identify the gaps so as to fill the same. The relevant studies related to the satisfaction level of customers with reference to use of e-CRM have been reviewed.

**Satisfaction level of customers towards use of e-CRM**

Illia Business (2013) blog its explained that e-CRM keeps customer happy and makes them to visit marketer quite often, there by improve in profitability. Better efficiency of the supply chain management in assuring timely delivery of the product. e-CRM facilitates in understanding target market in a better way which facilitates in individualizing products and offers. Ultimately e-CRM provides platform to have a win-win relationship with esteemed customers for a longer tenure.

Mingruedee Mettagarunagul and Pensiri Puengprakiet (2011) due to e-CRM customers are having access to their own personalized web page which contains information pertaining to their taste and preferences. Leads to happy customers remain as loyal customers along with reference for further sales. e-CRM makes all interaction points of customers user friendly and gives extensive information about new products and services. Which in turn encourages cross and up sell opportunity and saves time, transaction will be economical.

Feroz and Asif (2003) states that eCRM focuses on target market needs and provides them with appropriate information required by them. To get most out of existing customers is possible with the help of eCRM, even for the long term. eCRM retains existing customers as well brings back lost customers and creates long lasting strong relationship through individualizing products and services.

Shan L Pan and Jae-Nam Lee (2003) explains that to create holistic e-CRM retailers follow the systematic and step by step approach. Due to which cost factors and complexities can be handled successfully. e-CRM suppose to gel with regular existing activities of the business, its legacy system sometimes, as well as with information technology infrastructure. Ultimately, however

customer may interact with retailer using different touch points, make sure that e-CRM handling personnel should have unified view of all interactions.

Bashar Ahmed et al (2014) states that consumers in the recent past changed their purchase behavior from brick and mortar store to click to hand held devices which eases process anywhere and anytime. To raise as winner in the hyper competition effective use of existing consumer data and binding authenticated relationship with customer is order of the day. To achieve edge over rivals effective utilization of consumer data, individualizing offers, valuing each transaction are key. Once this integration is achieved retailer can establish long term and loyal relationship with consumers. Technology usage and taste and preferences are dynamic keeping tab on same is need of the hour.

Pestek Almir and Lalovic Andela (2011) states that exploring new avenues in the area of e-CRM in terms of consumer's expectation posses large scope due to advent of technology and change in customer expectations, ever changing satisfaction level of customers. Understanding dynamics of retail industry and adopting to changing pace is crucial to succeed.

Paul W. Clark and Neel Das(2019) states that website is one of the key element of e-CRM implementation in reaching consumers successfully. Challenge is to update the same with ever changing consumer preference. There is a scope to further investigate scope of e-CRM and CRM practices at store. Its evolving along with technology and consumer changing preferences. Also they mentioned that comparably website is economical and effective tool in addressing consumers needs successfully. Even inputs from personality variable facilitates in successfully designing website and individual dash boards as great source of retaining consumer.

Timothy K. Oumar et al (2018) explains that service providers has to take care of consumers pre purchase and post purchase. But it is found that post purchase care is not up to the mark. Re consideration of post purchase services need to be taken care by measuring the gap areas to be covered as part of serving esteemed consumers. Implementing similar steps assures of existing consumers recommending new consumers. Scope exists to understand perception of services as per the provider and consumer facilitates in real improvising of customer relationship management.

Neeti Kasliwal and Jagriti Singh (2018) explains that customer touch points like kiosks, portals supposed to be maintained with utmost care to ensure customer is happy in using the same. Fool proof and secured technology, robust communication network are key aspects to engage customers with positive note. To cater the needs and queries of customers if marketer employees interacts customer may be happy to respond and word of mouth will spread. Periodic updates about change in technical upgrades of service delivery empowers customers transact. Reduced turn around time in resolving online issues keeps customer happy.

#### **RESEARCH GAP:**

Since the current research aims at understanding the satisfaction level of the customers towards use of e-CRM services in retail sector of Bengaluru, the researcher has reviewed the available researchers and found that not many attempts have been made to study the satisfaction level of the customers towards use of e-CRM services. It is noticed that customers are not engaged, due

to which they visit another consumer retail outlet in their next purchase. Bonding between consumer durable retail outlet and customer is order of the day, in the absence of the same retailer may incur more cost to acquire new customer. It has thus lead the scholar to understand the gap between customer expectations and their experience towards e-CRM services and providing solutions and hence this research.

## **THE CONCEPTUAL FRAMEWORK**

**Satisfaction level of customers:** Personalization of offers prompts customers to purchase, and feel privileged. Web store reduces cost of search for product, presence of online purchasing facility diminishes travel need. Promotional offer information shared using e-CRM on special occasions prompts to buy new product, immediate response to email complaints creates positive word-of-mouth. Providing the accurate information on mobile about products surely creates positive image in the mind of the customers about the retail outlet. Instant reply to queries from mobile with multiple language options helps customers. Local discounts for special local occasions definitely spikes the sales, empowering to modify delivery address enhances customer satisfaction. Authentication and authorization for users builds trust with retail outlets. Suggestions based on past purchase build strong relationship, suggestions related to alternate choices about products and services helps customers to take better relations. Better customer relationship assures to build long-term relationship with consumer durable retailer.

## **Research Design**

Research design explains the framework through which raw data is to be collected pertaining to chosen problem area considered, after tabulation analysis of the data to arrive at meaningful findings. And providing appropriate suggestions to address the problem area. Ultimately research design gives direction to undertake research study.

## **Background of the Study**

In present era of hyper competition, to sustain profitably with competitive edge, businesses supposed to attract and retain customers. Gone are those days where retailers were having bargaining power. After liberalization, globalization and privatization consumer durable retail industry witnessed hyper competition. Challenge remains same as retaining existing customers across industries. Ever changing consumer preference in product features, including eco-friendly nature. Keeping tab on the same and addressing the profitably is key to succeed in the business.

## **Statement of the Problem**

In the recent past durable retail outlets facing tough time irrespective of the brand. Due to digital literacy of consumers, they are exposed to innovations, which leads to ever demanding expectations of target market. Consumers expect discounts on price, along with complementary services. To retain existing customers eCRM has to demonstrate the capacity to customize offers and services as per the dynamic needs of the consumers. When retail outlets establish in the new

geography, eCRM need to acquire the knowledge the target market to provide appropriate solutions in the shortest span of time. Training the staff to take care of the eCRM is another important parameter to be considered. As the disposable income of consumers are on raise, role of eCRM is becoming prominent tool to implement and upgrade along with time.

### **Objectives of the Study**

The present research work on studying the level of satisfaction of the customers towards e-CRM services and solution development for consumer durables in retail sector with special reference to Bengaluru urban is of utmost importance due to challenges faced by consumer durable retailers in retaining customers. Based on the above discussion, following objectives have been considered for this study:

#### **Objectives:**

1. To study the Satisfaction Level of e-CRM among retail customers of Consumer Durables
2. To understand the Consumers' opinion towards the services of Consumer Durable retailers from e-CRM perspective and
3. To find out the importance of Attributes considered for deciding to purchase while purchasing consumer durables online.

### **Hypotheses framed for the Study**

Hypothesis can be explained as assumptions pertaining to research undertaken, which we can test. This helps researcher to find solutions for unanswered questions.

The researcher formed below hypothesis based upon the objectives set for the research, ultimately testing of hypothesis done by using collected primary data.

#### **Hypothesis testing using ANOVA tests**

#### **Customer satisfaction and Demographic Variables**

H<sub>1</sub>- Customer satisfaction has no significant association with gender of the respondents.

H<sub>2</sub>- Customer satisfaction has no significant association with marital status of the respondents.

H<sub>3</sub>- Customer satisfaction has no significant association with occupation of the respondents.

## Hypothesis testing using Chi- square Tests

### Opinion towards e-CRM service quality and Demographic Variables

H<sub>4</sub>- Opinion towards e-CRM service quality has no significant association with gender of the respondents.

H<sub>5</sub>- Opinion towards e-CRM service quality has no significant association with marital status of the respondents.

H<sub>6</sub>- Opinion towards e-CRM service quality has no significant association with occupation of the respondents.

### Scope of the Study

The research undertaken covers the study level of satisfaction of customers towards e-CRM services with reference to Bengaluru urban by considering the use of eCRM in durable retail outlets. Hence, the research covers consumer durable retail outlets in Bengaluru Urban only, thus identifying the satisfaction level of the customers and was undertaken during the lock down period through online survey.

### Research Methodology

#### Sources of the collected Data

For the chosen research topic both primary as well as secondary data was collected from relevant sources as per the plan made by the researcher.

##### a). Primary data

The required primary data was accumulated through field survey by using well administered questionnaire. The sample drawn from visitors and customers of various consumer durable retail outlets situated in different parts of the Bengaluru. Researcher spent ample amount time in front of the retail outlets while collecting data.

##### b).Secondary data

It is existing data collected by researcher, government agency or any other institute or individual for their benefit. Secondary sources from which data collected are [www.ibef.org](http://www.ibef.org), EY reports and Books

### Research Design Employed

The present research is descriptive in nature. The research was undertaken to collect data from visitors and customers of consumer durable retail outlets situated across Bengaluru urban.

##### a). Questionnaire Design

For the chosen topic interviewer administered questionnaire was used wherein the researcher personally met respondents and responses were recorded with the help of structured questionnaire.

##### b). Sampling Technique

In the research, visitors and customers to the consumer durable retail outlets across the

Bengaluru urban are considered as sample. The probability sampling technique is considered, stratified sampling method is followed in the research. The samples were chosen from consumer durable retail outlets positioned in the north, south, east and west part of the Bengaluru at the time of their visit.

### c). Sample Size

In this study, considering the size of the population i.e. infinite population and also the size of the research a sample size of 150 was considered. However, since only 136 filled questionnaires were eligible to be considered for this study, thus making a response rate 90.67 % and hence ultimately only 136 respondents were considered,

### Statistical Tools use:

Variety of statistical tools were used in the research to analyze the collected data. The SPSS package 20 version is used to analyze the data. Descriptive statistics facilitated to describe the characteristics of variables; inferential statistical methods used to generalize the findings. The data was initially edited, tabulated and analyzed with the help of frequency calculation, percentage, Chi-Square test, one way ANOVA, and Garrett Ranking method have been used.

**a). Cronbach's alpha** – to know the reliability of the questionnaire (dimensions and parameters) Cronbach's alpha was calculated and arrived at continuing with chosen dimensions and parameters for the study.

Cronbach's Alpha	N of Items
.857	22

**b). Percentage Analysis** – The commensurable representation of the variables considered for the study like gender, marital status, occupation, and have been calculated as the percentage of the total sample size.

**c). Chi-Square Test** – assumptions about the study are made i.e., hypothesis are framed based on parameters considered for the study. Chi-square test facilitates to test the hypothesis.

**d). ANOVA** – There have been many variables considered for this study and to test the variance in relationships between these variables, ANOVA tests have been applied and accordingly the variations have been analyzed in detail.

### Profile of the study Area

Bengaluru is the capital of Silicon valley of India i.e., Karnataka. Positioned on the Deccan Plateau. It is the largest city in Karnataka with 12,326,532 size population. Bengaluru is fastest growing city India. Also known as 24th populous city in the world, and growing at 38% from 1991 to 2001. The geography of the city covers an area of 709 sq kms, with a population density of over four thousand per square kilometer. Located at a height of over 3,000 ft above sea level. City is known for pleasant climate throughout the year. Its table land, its elevation is highest among cities across India.

Bengaluru possess evidence to prove its existence since at least 4,000 BCE, with funeral ground dates back to Iron age. The geography was part of many Kingdoms ruled southern part of the India. Between 4th and 10th centuries, ruled by Ganga Dynasty. Even Cholas ruled the region, afterwards Hoysala King Vishnuvardhana expelled prior dynasty and took the control of Bengaluru. In the year 1537, the Vijayanagara Empire rule Kempe Gowda I built mud-fort. From the modern Bengaluru started growing and witnessed leaps and bounds. The Bngaluru city witnessed exponential growth between 1050 and 1980. Afterwards paradigm shift in the architecture of the city is witnessed.

### Analysis and Interpretation

#### **Demographic profile of the respondents**

The demographic parameters like gender, marital status, educational qualification, occupation, annual income, frequency of purchase, average amount spent on purchase of consumer durables, and number of mobile apps used by respondents key factors to identify and understand the consumer preferences in e-CRM services for consumer durables in retail sector.

**Table - 1**  
**Demographic profile of the respondents**

Variables		Frequency	Percent (%)
<b>Gender</b>	Male	85	62.5
	Female	51	37.5
<b>Marital Status</b>	Married	105	77.2
	Single	31	22.8
<b>Occupation</b>	Student	23	16.9
	Self-Employed	47	34.6
	Govt. Employee	29	21.3
	Pvt. Employee	37	27.2

#### **Interpretation:**

From the above table, following may be interpreted:

**a). Gender wise classification of the respondents:**85 respondents out of 136 forming 62.5 % respondents are male and the remaining 51 respondents forming 37.5 % are female. This indicates that the study has more number of Males as the respondents.

**b). Marital status wise classification of the respondents:** 105 respondents out of 136 forming 77.2 % respondents are married and the remaining 31 respondents forming 22.8 % respondents are single. This indicates that the study has more number of respondents who are married.

c). **Occupation wise classification of the respondents:** 23 respondents out of 136 forming 16.9 % respondents are students, 47 respondents forming 34.6 % respondents are self-employed, 29 respondents forming 21.3 % respondents are government employees, and the remaining 37 respondents forming 27.29 % respondents are private employees. 25 respondents forming 6.5 % belong to others. This indicates that the study has more number of self-employed as respondents.

**Objective 1: To study the Satisfaction Level of e-CRM among retail customers of Consumer Durables.**

**Table – 2**  
**Cross tabulation**  
**Gender and Satisfaction Level of e-CRM among retail customers**

Satisfaction Level of e-CRM among retail customers	Gender of the Respondents		Total
	Male	Female	
Highly Dissatisfied	3	2	5
Dissatisfied	0	9	9
N D N S	17	5	22
Satisfied	20	14	34
Highly Satisfied	45	21	66
Total	85	51	136

### Interpretation

The above table show the gender wise classification of the respondents and their **Satisfaction Level of e-CRM**. From the above table it may be concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them are Male.

**Table – 3**  
**ANOVA**  
**Gender and Satisfaction Level of e-CRM among retail customers**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.180	3	1.727	8.538	.000
Within Groups	26.695	132	.202		
Total	31.875	135			

**H<sub>01</sub>:**Gender does not have any influence on the Satisfaction Level of e-CRM among retail customers..

**H<sub>a1</sub>:**Gender has any influence on the Satisfaction Level of e-CRM among retail customers.

It is inferred from the above table that the significance value for this hypothesis is .000, which is less than the level of 0.05, and hence the null hypothesis is rejected. Hence it is concluded that Gender has influence on the Satisfaction Level of e-CRM among retail customers.

**Table – 4**  
**Cross tabulation**  
**Marital Status and Satisfaction Level of e-CRM among retail customers**

Satisfaction Level of e-CRM among retail customers	Marital Status of the Respondents		Total
	Married	Single	
Highly Dissatisfied	4	1	5
Dissatisfied	7	2	9
N D N S	19	3	22
Satisfied	21	13	34
Highly Satisfied	54	12	66
Total	105	31	136

#### Interpretation

The above table show the Marital Status wise classification of the respondents and their **Satisfaction Level of e-CRM**. From the above table it may be concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them majority are married.

**Table – 5**  
**ANOVA**  
**Marital Status and Satisfaction Level of e-CRM among retail customers**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.018	3	1.006	6.348	.000
Within Groups	20.916	132	.158		
Total	23.934	135			

**H<sub>02</sub>**:Marital Status does not have any influence on the Satisfaction Level of e-CRM among retail customers..

**H<sub>a2</sub>**:Marital Status has influence on the Satisfaction Level of e-CRM among retail customers.

It is inferred from the above table that the significance value for this hypothesis is .000, which is less than the level of 0.05, and hence the null hypothesis is rejected. Hence it is concluded that Marital Status has influence on the Satisfaction Level of e-CRM among retail customers.

**Table – 6**  
**Cross tabulation**  
**Occupation and Satisfaction Level of e-CRM among retail customers**

Satisfaction Level of e-CRM among retail customers	Occupation of the Respondents				Total
	Student	Self-Employed	Govt. Employee	Pvt. Employee	
Highly Dissatisfied	2	0	0	3	5
Dissatisfied	1	5	3	0	9
N D N S	6	3	9	4	22
Satisfied	5	13	5	11	34
Highly Satisfied	9	26	12	19	66
Total	23	47	29	37	136

### Interpretation

The above table show the Occupation wise classification of the respondents and their **Satisfaction Level of e-CRM**. From the above table it may be concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them majority are Self-employed.

**Table – 7**  
**ANOVA**  
**Occupation of the Respondents**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	23.557	3	7.852	8.011	.000
Within Groups	129.385	132	.980		
Total	152.941	135			

**H<sub>03</sub>**: Occupation of the respondents does not have any influence on the Satisfaction Level of e-CRM among retail customers.

**H<sub>a3</sub>**: Occupation of the respondents has any influence on the Satisfaction Level of e-CRM among retail customers.

It is inferred from the above table that the significance value for this hypothesis is .000, which is less than the level of 0.05, and hence the null hypothesis is rejected. Hence it is concluded that Occupation of the respondents has influence on the Satisfaction Level of e-CRM among retail customers.

**Objective 2: To understand the Consumers' opinion towards the services of Consumer Durable retailers from e-CRM perspective.**

**Table - 8**  
**Cross tabulation**  
**Gender and Consumers' opinion towards the services of Consumer Durable retailers**

Consumers' opinion towards the services of Consumer Durable retailers	Gender of the Respondents		Total
	Male	Female	
Highly Dissatisfied	3	2	5
Dissatisfied	3	5	8
N D N S	7	8	15
Satisfied	21	15	36
Highly Satisfied	51	21	72
Total	85	51	136

### Interpretation

The above table show the gender wise classification of the respondents and their **opinion on e-CRM**. From the above table it may be concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are Male.

**Table - 9**  
**Chi-Square Test**  
**Gender and Consumers' opinion towards the services of Consumer Durable retailers**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.101 <sup>a</sup>	3	.000
Likelihood Ratio	26.426	3	.000
Linear-by-Linear Assn.	4.378	1	.036
N of Valid Cases	136		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.13.

H<sub>04</sub>- Opinion towards e-CRM service quality has no significant association with gender of the respondents.

H<sub>04a</sub>- Opinion towards e-CRM service quality has significant association with gender of the respondents.

The above table presents the results about the chi- square test of the relationship between Gender and Consumers' opinion towards the services of e-CRM by Consumer Durable retailers. The table shows that the significance of chi-square is .000 which is less than 0.05, hence, we have to accept the alternate Hypothesis and conclude that there is significant relationship between Gender and Consumers' opinion towards e-CRM services.

**Table - 10**  
**Cross tabulation**  
**Marital Status and Consumers' opinion towards the services of Consumer Durable retailers**

Consumers' opinion towards the services of Consumer Durable retailers	Marital Status of the Respondents		Total
	Married	Single	
Highly Dissatisfied	5	0	5
Dissatisfied	3	5	8
N D N S	8	7	15
Satisfied	23	13	36
Highly Satisfied	66	6	72
Total	105	31	136

### Interpretation

The above table show the marital status wise classification of the respondents and their **opinion on e-CRM**. From the above table it may be concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are married.

**Table - 11**  
**Chi-Square Test**  
**Marital Status and Consumers' opinion towards the services of Consumer Durable retailers**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.147 <sup>a</sup>	3	.001
Likelihood Ratio	16.454	3	.001
Linear-by-Linear Association	.568	1	.451
N of Valid Cases	136		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is .68.

H<sub>05</sub>- Opinion towards e-CRM service quality has no significant association with marital status of the respondents.

H<sub>05a</sub>- Opinion towards e-CRM service quality has significant association with marital status of the respondents.

The above table presents the results about the chi- square test of the relationship between Marital Status and Consumers' opinion towards the services of e-CRM by Consumer Durable retailers. The table shows that the significance of chi-square is .001 which is less than 0.05, hence, we have to accept the alternate Hypothesis and conclude that there is significant relationship between Marital Status and Consumers' opinion towards e-CRM services.

**Table - 12**  
**Cross tabulation**  
**Occupation and Consumers' opinion towards the services of**  
**Consumer Durable retailers**

Consumers' opinion towards the services of Consumer Durable retailers	Occupation of the Respondents				Total
	Student	Self-Employed	Govt. Employee	Pvt. Employee	
Highly Dissatisfied	0	0	2	3	5
Dissatisfied	1	3	1	3	8
N D N S	2	3	3	7	15
Satisfied	1	14	6	15	36
Highly Satisfied	19	27	17	9	72
Total	23	47	29	37	136

### Interpretation

The above table show the gender wise classification of the respondents and their **opinion on e-CRM**. From the above table it may be concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are Self employed.

**Table - 13**  
**Chi-Square Test**  
**Marital Status and Consumers' opinion towards the services of**  
**Consumer Durable retailers**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.696 <sup>a</sup>	9	.000
Likelihood Ratio	37.302	9	.000
Linear-by-Linear Assn.	2.109	1	.146
N of Valid Cases	136		
a. 8 cells (50.0%) have expected count less than 5. The minimum expected count is .51.			

H<sub>06</sub>- Opinion towards e-CRM service quality has no significant association with occupation of the respondents.

H<sub>06a</sub>- Opinion towards e-CRM service quality has no significant association with occupation of the respondents.

The above table presents the results about the chi-square test of the relationship between Occupation and Consumers' opinion towards the services of e-CRM by Consumer Durable retailers. The table shows that the significance of chi-square is .000 which is less than 0.05, hence, we have to accept the alternate Hypothesis and conclude that there is significant relationship between Occupation and Consumers' opinion towards e-CRM services.

### **Objective 3: To find out the importance of Attributes considered for deciding to purchase while purchasing consumer durables online**

#### **GARRETT RANKING:**

After editing and entering the ranks given by the respondents for each attribute, Percentage Position and their corresponding Garrett Table Values were arrived at based on which the percentage score for each of the attribute is arrived at and based on this score thus obtained for all the attributes' ranks are being converted into scale values using Henry Garrett Scale Conversion Table. The score value for each attribute was calculated by multiplying the number of respondents with respective scale values. The scores thus obtained were summed up to get the total score for each attribute and the same scores were divided by the number of respondents. Using this value, in the descending order, the ranks were obtained. The ranking analyses of the attributes of the e-CRM are carried out and the attributes are thus ranked.

According to the above method, the attribute **“Quality of the Product”** has been ranked as **1<sup>st</sup>**, followed by **“Price of the products”** as **2<sup>nd</sup>** rank, **“Brand Image”** as **3<sup>rd</sup>**rank, **“Availability of all brands”** as **4<sup>th</sup>**rank, **“After sales services”** as **5<sup>th</sup>**rank, **“Home delivery”** as **6<sup>th</sup>**rank, and **“Product Information”** as **7<sup>th</sup>** rank.

#### **FINDINGS OF THE STUDY**

The following are the important findings of this study and has been presented based on the objectives of the study.

#### **General Demographic profile of the respondents**

The demographic parameters like gender, marital status, and occupation, Based on the analysis made, it has found that the study has

- More number of Males as the respondents.
- Majority of the respondents are Married
- Majority of the respondents are Private Company Employees

#### **OBJECTIVE 1: To measure the satisfaction level of the retail customers of consumer durables with respect to e-CRM services.**

In order to achieve this objective, Descriptive Statistics have been applied and the end results of the analysis are depicted hereunder:

- it has been concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them are Male.
- It has been concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them majority are married.

- It has been concluded that majority of the respondents are Highly Satisfied with respect to the e-CRM services and among them majority are Self-employed.

#### **Using ANOVA test, it has been proved that**

- it has been concluded that Gender has influence on the Satisfaction Level of e-CRM among retail customers.
- it has been concluded that Marital Status has influence on the Satisfaction Level of e-CRM among retail customers.
- it has been concluded that Occupation of the respondents has influence on the Satisfaction Level of e-CRM among retail customers.

#### **Objective 2: To understand the Consumers' opinion towards the services of Consumer Durable retailers from e-CRM perspective.**

In order to achieve this objective, Descriptive Statistics have been applied and the end results of the analysis are depicted hereunder:

- It has been concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are Male
- It has been concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are married
- It has been concluded that majority of the respondents who are Highly Satisfied with respect to the e-CRM services are Self employed.

#### **Using Chi Square test, it has been proved that**

- It has been concluded that there is significant relationship between Gender and Consumers' opinion towards e-CRM services.'
- It has been concluded that there is significant relationship between Gender and Consumers' opinion towards e-CRM services
- It has been concluded that there is significant relationship between Gender and Consumers' opinion towards e-CRM services

#### **GARRET RANKING METHOD:**

- **Using Garrett Ranking Method**, the ranking analyses of the attributes of the e-CRM were carried out and the rankings of the attributes are given in the increasing order of ranking namely the attribute **“Quality”** has been ranked as **1<sup>st</sup>**, followed by **“Price of the products”** as **2<sup>nd</sup>** rank, **“After sales services”** as **3<sup>rd</sup>**rank, **“Brand Image”** as **4<sup>th</sup>**rank, **“Offer Sale”** as **5<sup>th</sup>**rank, **“Discount Schemes”** as **6<sup>th</sup>**rank, and **“Home delivery”** as **7<sup>th</sup>** rank

**SUGGESTIONS:**

- **Retailer may need to develop different interface for male and female customers.**
- **Hybrid segmentation by considering gender and marital status eases purchase decision process.**
- **More personalized offers need to be designed and reach customers using e-CRM to attract private employees and government employees.**
- **Personalized apps for female customers is order of the day.**
- **At any cost consumer durable retailer has to maintain stock of quality products only, and to keep competitive price is very important.**
- **Take all possible measures with the help of digital technology to improve the brand image, and it should be continual.**
- **Keeping and making product assortment on-shelf can increase revenue effortlessly.**

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