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The Effect of Electronic Customer Relationship Management (E-CRM) on Customer Loyalty Through Customer Experience on WhatsApp Loyalty Recipients

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Abstract: This study aims to analyze the impact of Electronic Customer Relationship Management (E-CRM) on customer loyalty through customer experience among users of the WhatsApp Loyalty YOBO platform in the Food and Beverage (F&B) sector. The research seeks to answer the following questions: (1) Does E-CRM influence customer experience, (2) Does customer experience impact customer loyalty, and (3) Does customer experience mediate the relationship between E-CRM and customer loyalty. A quantitative explanatory research design was employed, with data collected through structured questionnaires from 360 respondents who were WhatsApp Loyalty YOBO users. The data was analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) via SmartPLS 4.0 to evaluate the relationships between E-CRM, customer experience, and customer loyalty. Validity, reliability, and mediation analyses were conducted to ensure robust results. The study found that E-CRM significantly enhances customer experience, which, in turn, positively influences customer loyalty. Furthermore, customer experience was identified as a mediating variable that strengthens the relationship between E-CRM and customer loyalty. These results highlight the importance of customer experience in maximizing the benefits of E-CRM tools. Differences in the impact were observed across demographic groups, indicating the potential for tailored strategies. The findings demonstrate the pivotal role of E-CRM in fostering customer loyalty by enhancing customer experience. Businesses in the F&B industry are encouraged to optimize E-CRM features like personalization, timely communication, and seamless service delivery. Future research can explore additional factors, such as market competition or cultural influences, to further elucidate E-CRM's role in driving customer loyalty.

Keywords: Customer Experience, Customer Loyalty, Digital Marketing, E-CRM, WhatsApp Loyalty.

INTRODUCTION

Digital transformation has changed many aspects of human life, including the way we communicate, shop and conduct business. Digitalization does not only change the flow of information from analog to digital formats but also reconstructs various aspects of social life around communication infrastructure and digital media (Brennen & Kreiss, 2016). This phenomenon affects almost all industrial sectors, including the food and beverage (F&B) industry in Indonesia, which continues to grow as one of the strategic sectors in supporting national economic growth. According to Putu Juli Ardika (2024) in Antaranews.com, the F&B sector contributed 6.55% to the national GDP in 2023, making it one of the important sectors in the Indonesian economy.

Increased internet penetration is also a major catalyst in digital transformation. The Indonesian Internet Service Providers Association (APJII) report notes that the internet penetration rate in Indonesia will reach 79.5% by early 2024, as shown in Figure 1, with 221 million users out of a total population of 278 million. This shows that Indonesians are increasingly digitally connected, creating a huge opportunity for businesses to leverage technology to strengthen customer relationships. On the other hand, changes in consumer behavior in the digital era require businesses to continuously innovate to remain competitive and relevant in an increasingly dynamic market.

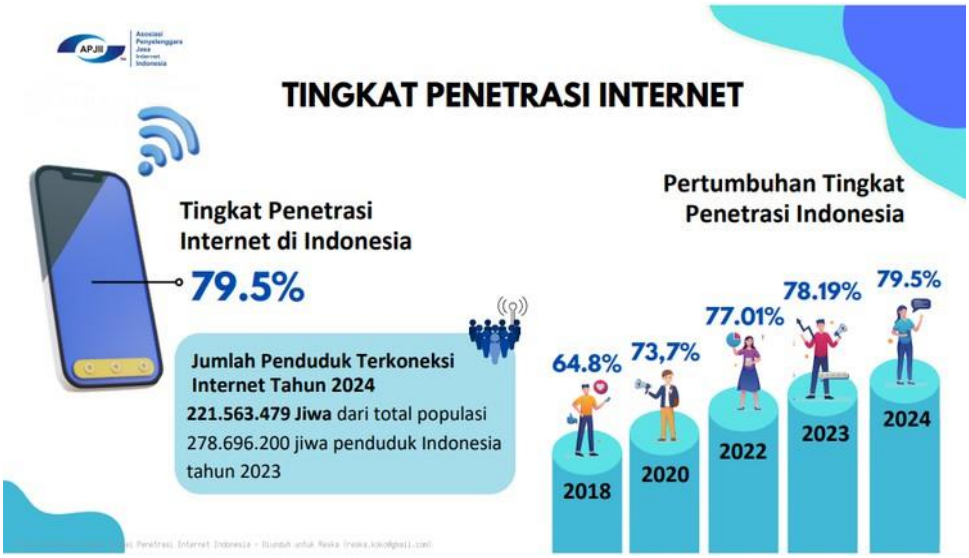


Figure 1 : Internet Penetration Rate in Indonesia for the Period 2018 – 2024
Source: https://tekno.kompas.com

In addition, the F&B sector is one of the biggest beneficiaries of digital transformation. The growth of this sector is supported by the increase in household consumption and the growth of the middle class, which has reached 53 million people. Based on Goodstats data (2024), the growth of the F&B sector is projected to reach 7% by 2024, as shown in Figure 2.



Figure 2 : Economic Growth and F&B Industry Growth in 2024
Source: Goodstats (2024)

Electronic Customer Relationship Management (E-CRM) is one of the growing strategies to answer these needs. E-CRM, which is an evolution of the concept of Customer Relationship Management (CRM), uses internet technology to automate and improve interactions between businesses and customers (Melovic et al., 2020). Unlike traditional CRM, E-CRM is more technology-oriented and uses various digital applications such as websites, email, and social media to build long-term relationships with customers (Rosalina & Nurhadiyan, 2018). This strategy provides significant benefits, including increased operational efficiency, service personalization, and better customer retention (Farooqi & Dusia, 2011).

In the context of the F&B industry, the use of E-CRM platforms such as WhatsApp Loyalty YOBO is becoming increasingly relevant. YOBO, which has been in operation since 2021, offers technology-based solutions to improve customer engagement through features such as automatic notifications, loyalty programs, and promotional campaign analysis. As a B2B app, YOBO is designed to help F&B businesses increase customer retention and lifetime value through an easy-to-use approach that does not require additional app downloads. This study focuses on how E-CRM through YOBO's WhatsApp Loyalty platform can influence customer experience, and customer loyalty.

An example of YOBO's implementation of the WhatsApp Loyalty program is the Farm Girl Club. This program leverages WhatsApp to provide exclusive promos, display outlet menus, and direct customers to outlet locations integrated with social media. This shows how E-CRM can increase customer engagement and loyalty. Further explanation can be seen in Figure 3.

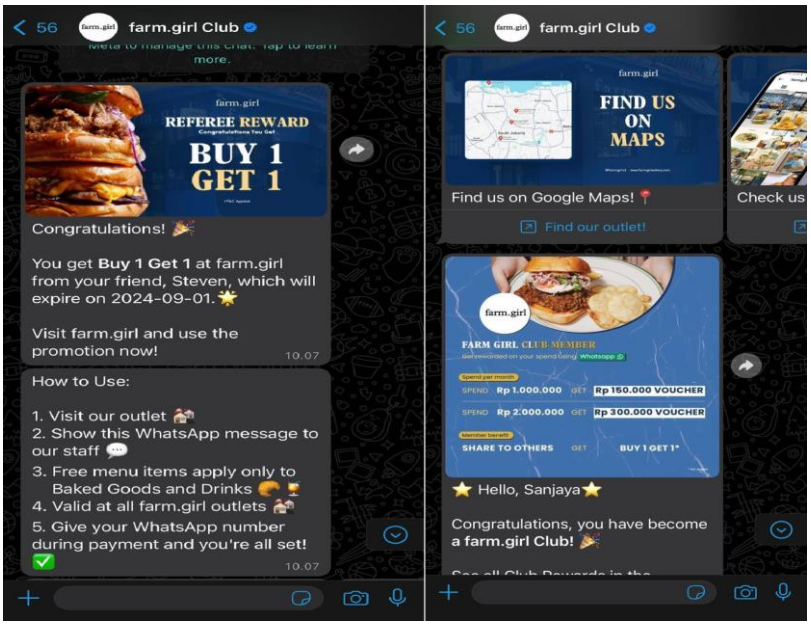


Figure 3 : Whatsup Loyalty Whatsup Loyalty Farm Girl Club
Source: Personal WhatsApp (2024)

The effectiveness of YOBO's WhatsApp Loyalty in retaining customers as summarized in Table 1, The trend in average customer retention from 2021 to 2023 is shown in the table. Retention averaged 77.4 percent in 2021, but increased dramatically to 82.1 percent in 2022. Average retention in 2023, however, decreased slightly to 80.4%. The data shows a consistent increase in retention in 2022 compared to the previous year; however, in 2023 there was a small decrease. Additional analysis may help discover the variables that influence such fluctuations.This data suggests that the YOBO platform as a whole makes a positive contribution to customer loyalty.

Tabel 1. Average Customer Retention on 2021-2023

Tahun	Average Retensi
2021	77.4%
2022	82.1%
2023	80.4%

Source: Data processed (2024)

Although a number of previous studies have explored the relationship between E-CRM and customer loyalty, the results still show inconsistencies. For example, research conducted by Pushpender Kumar and Anupreet Kaur (2020) shows that E-CRM dimensions have a significant influence on customer loyalty. However, another study by Maria and Acai (2024) states that CRM has no significant effect directly on customer loyalty. This difference in results creates a research gap that requires further exploration, especially in the context of using platforms such as WhatsApp Loyalty YOBO in the F&B sector.

Therefore, this study aims to answer several main questions, namely: (1) Does E-CRM influence customer experience on WhatsApp Loyalty YOBO recipients? (2) Does customer experience influence customer loyalty? and (3) Is there an indirect influence between E-CRM and customer loyalty through customer experience? By focusing on the WhatsApp Loyalty YOBO platform as the research object, this study is expected to make a significant empirical contribution in understanding the role of E-CRM in improving customer experience and loyalty in the digital era.

As a first step, this study will use a quantitative approach to collect data from WhatsApp Loyalty YOBO recipients. Thus, the results of this study will not only provide theoretical insights but also practical guidance for businesses in designing more effective technology-based marketing strategies. Ultimately, this research aims to fill the gaps in the existing literature and provide recommendations for F&B industry players in utilizing digital technology to retain customers amidst increasingly fierce competition.

METHOD

This research uses a quantitative approach with an explanatory design to analyze the relationship between E-CRM, Customer Experience, and Customer Loyalty. Data were collected by a structured questionnaire that was shared online to customers who are members of FF from receiving WhatsApp Loyalty YOBO or VIP Members F&B with the same program. Results: A purposive sampling technique was used, with a total of 360 respondents participating. SEM-PLS was used to analyze the instruments, as well as to test the hypotheses. It's used because it has the ability to process a variety of data forms, whether one is with a small set, or a larger set. SEM-PLS also helps to better understand the relationships that exist between the variables analyzed in this study.

PLS-SEM is also used frequently in preliminary research stages because greater complexity can arise from involving multiple interaction effects of multiple variables. Such an approach is popular for studies in need of flexibility in the analysis of data, but robustness in the statistical evaluation. Among its major advantages is PLS-SEM's ability to handle the non-normal data distributions common in social science research. In addition, it assists researchers in identifying latent variables and measuring the influence of those latent variables on customer-related constructs. PLS-SEM was used in this study to assess the impact of E-CRM on Customer Experience which, in turn, was shown to influence Customer Loyalty. This study, through this approach, aims to provide empirical data on the impact of digital customer relationship management on loyalty.

PLS-SEM analysis was carried out to confirm the reliability and validity of findings using SmartPLS 4.0 tool. These data were analyzed using the remaining software, which is purposefully designed for effective management of complex models whilst also producing accurate statistical outputs. The direct and indirect effects of E-CRM on Customer Loyalty, with Customer Experience acting as a mediator were estimated through SmartPLS 4.0. Moreover, software bootstrap techniques were used to evaluate the significance of path coefficients in the model. The findings obtained from SmartPLS 4.0 lay a solid foundation for comprehension of the long-term retention of customers based on digital engagement strategies. Therefore, this study calls the attention to the deployment of high-end analytical approaches to understand shifting customer habits in the digital age.

RESULTS AND DISCUSSION

Results

The results and discussion are written clearly and meet the scientific merit aspect (what/how? why? and what else elements). The study results begin with descriptive analysis, followed by inferential statistics. Compare your results with those from other studies: Are they consistent? If not, discuss possible reasons for the difference.

Table 2. Respondent Characteristics

Characteristics	Frequency	Percentage
Gender		
Man	185	51,39%
Woman	175	48,61%
Total	**360**	**100%**
Age		
17 - 25 Years	88	24,44%
26 - 35 Years	187	51,94%
36 - 45 Years	79	21,94%
>45 Years	6	1,67%
Total	**360**	**100%**
Income		
<1.5 Million	22	6,11%
1.5 - 2.5 Million	87	24,17%
2.5 - 3.5 Million	98	27,22%
>3.5 Million	153	42,50%
Total	**360**	**100%**
Area of Residence		
Jakarta	187	51,9%
Bogor	33	9,2%
Tangerang	40	11,1%
Bekasi	42	11,7%
Depok	42	11,7%
Luar Jabodetabek	16	4,4%
Total	**360**	**100%**
Work		
Student	44	12,2%
Civil servants	55	15,3%
Private sector employee	150	41,7%
Housewife	12	3,3%
Freelance	36	10%
Entrepreneur	55	15,3%
Others	8	2,2%
Total	**360**	**100%**

Source: Results of data processing (2024)

From table 2, it can be seen that the gender distribution of respondents is quite balanced. A total of 51.39% of respondents were male (185 people), while 48.61% were female (175 people). This indicates almost equal participation between the two gender groups in this study, so the results can be considered representative for both groups. From table 2, most respondents were in the productive age range of 26-35 years, with a percentage of 51.94% (187 people). Respondents aged 17-25 years accounted for 24.44% (88 people), followed by 36-45 years with 21.94% (79 people). Only a small proportion of respondents were above 45 years old, at

1.67% (6 people). This shows that this study predominantly covers individuals of productive age.

From table 2, in terms of income, the majority of respondents (42.50%) have an income of more than 3.5 million per month, totaling 153 people. An income of 2.5-3.5 million was owned by 27.22% (98 people), while 24.17% (87 people) had an income of 1.5-2.5 million. Only 6.11% (22 people) of respondents had an income of less than 1.5 million. This data reflects that most respondents have good purchasing power. From table 2, the majority of respondents live in Jakarta, 51.9% (187 people). The rest are spread in areas around Jabodetabek such as Bogor (9.2%), Tangerang (11.1%), Bekasi (11.7%), and Depok (11.7%). Respondents from outside Jabodetabek accounted for only 4.4% (16 people). This data shows the dominance of respondents who live in the capital city or surrounding areas. From table 2, most respondents worked as private sector employees (41.7%), followed by civil servants (15.3%) and entrepreneurs (15.3%). There were also students (12.2%), freelancers (10%), housewives (3.3%), and other categories (2.2%). This shows the diverse professional backgrounds of the respondents involved in this study.

Table 3. Validity and Reliability Results

Variabel	Cronbach's Alpha	Composite Reliability	Average variance extracted (AVE)
E-CRM	0, 885	0, 892	0.897
Customer Loyalty	0, 793	0, 795	0.547
Customer Experience	0, 865	0, 865	0.712

Source: Results of data processing (2024)

Based on the data in table 3, the Cronbach's Alpha values for all variables are above the minimum standard of 0.70, which indicates that all variables in this study have passed the reliability test. In addition, the Composite Reliability value for each variable is also greater than 0.70, so these variables have a good level of composite reliability. Furthermore, the Average Variance Extracted (AVE) value for all variables is greater than 0.50, which indicates that the data used in this study meet the validity assumptions. Thus, the results of this study indicate that all variables have sufficient validity and reliability for further analysis.

Table 4 : Cross Loadings

Variabel	E-CRM	Customer Loyalty	Customer Experience
X1	0.942	0.525	0.557
X2	0.952	0.624	0.549
Y1	0.436	0.719	0.471
Y2	0.410	0.711	0.443
Y3	0.451	0.769	0.588
Y4	0.475	0.743	0.782
Y5	0.477	0.753	0.451
Z11	0.508	0.616	0.854
Z12	0.510	0.595	0.875
Z13	0.466	0.713	0.824
Z14	0.486	0.592	0.820

Source: Results of data processing (2024)

If the loading value of the latent variable indicator is higher than the correlations with other variables, the table above confirms that the model possesses adequate discriminant validity. Each indicator's cross-loading value in this study is consistently higher for its respective latent variable compared to the correlations with other latent variables. This result indicates strong discriminant validity of the variables within the model.

Table 5. R Square

	R-square	R-square adjusted
Customer Experience	0.341	0.339
Customer Loyalty	0.759	0.757

Source: Results of data processing (2024)

The proportion impact of the independent variables on the **Customer Experience** variable is 34.1%, according to Table 5. R-Square value of 0.341, while the remaining 65.9% is influenced by other factors not included in this study. Similarly, the **Customer Loyalty** variable's R-Square value of 0.759 indicates that 75.9% of the variance is explained by the independent variables within the model, leaving the remaining 24.1% influenced by other factors beyond the scope of this research.

Table 6. Path Coefficients

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Customer Experience -> Customer Loyalty	0.429	0.431	0.034	12,599	0.000
E-CRM -> Customer Experience	0.584	0.581	0.053	10,982	0.000
E-CRM -> Customer Loyalty	0.092	0.091	0.034	2,722	0.007

Source: Results of data processing (2024)

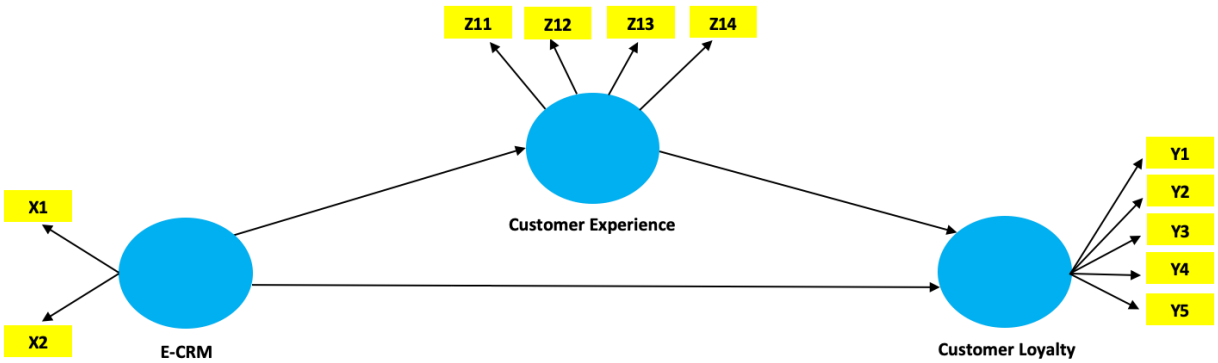


Figure 4. Path Model

Source: Results of data processing (2024)

Discussion

Effect of E-CRM on Customer Experience

The results show that E-CRM positively contributing to customer experience, with P-value < 0.05 and Original Sample (O) = 0.584. This affirms hypothesis (H1) that E-CRM systems help create a better customer experience as they promote better service quality, additional personalization and improve accessibility. E-CRM has proven to be an enriching tool for increasing the interaction between customers and the business. Moreover, E-CRM allows companies to personalize services according to individual customer preferences, making the experience more engaging. All these reasons highlight the need for adopting digital solutions in managing customer relationships. Rosalina & Nurhadiyan (2018) say E-CRM provides customers memorable and interesting interactions.

Besides enhancing customer experience, E-CRM assists companies in establishing long-term partnerships with their clients. Data analytics allows companies to anticipate customer demands and offer preemptive support, increasing customer loyalty. With digital marketplace it also ensures accessibility of engagement of customers with business at the right time. In addition, the fact that you can communicate directly in your own persona via E-CRM builds customer confidence and dream and return to your brand. The role of E-CRM in shaping customer interactions and expectations will only become more crucial as digital transformation progresses. These results corroborate previous studies, including Rosalina & Nurhadiyan (2018), which highlight the significance of E-CRM in improving customer satisfaction and engagement.

Effect of Customer Experience on Customer Loyalty

Experimental sample data analysis shows that customer experience significantly affects customer loyalty with a P-value of less than 0.05, and Original Sample (O) coefficient of 0.429. Good customer experience leads to repeat sales and referrals through word-of-mouth marketing, generating customer loyalty. This finding indicates that, as predicted in H2, the customer experience mediate customer retention significantly. The findings that customers experience positive feelings based on service quality is consistent with another study by Chahal & Dutta (2014), which indicated that customer experience plays an important role in the development of customer loyalty. Their research highlighted that the companies translating better customer experience into their strategies might obtain a competitive edge. So organizations need to focus on enhancing customer experience to nurture value-driven loyalty. Research indicates that satisfied customers are more likely to be loyal to a brand, further solidifying the connection between customer experience and loyalty. It is used when customers have a good experience and develop an emotional connection with the company which makes them less likely to switch to competitors. Repeat customers not only spend more, but generate more revenue over time, making customer experience a crucial business strategy. Chahal & Dutta (2014) further stated that organizations focusing on enhancing customer experience usually register higher customer retention. Their research highlights that loyalty depends not only on the quality of the product, but also on the overall experience a consumer has with a brand. As a result, improving customer experience helps achieve sustainable business growth and long-term profitability.

Effect of E-CRM on Customer Loyalty

The direct effect of E-CRM on customer loyalty is relatively small, as indicated by an Original Sample (O) coefficient of 0.092 and a P-value of 0.007. Although the relationship is statistically significant, the impact remains modest, suggesting that other factors may play a more substantial role in shaping customer loyalty. This finding partially supports Hypothesis 3 (H3) and aligns with prior research by Maria and Acai (2024), which highlights that E-CRM's

influence on loyalty is not always direct. Instead, their study suggests that mediating factors, such as customer experience, may play a crucial role in enhancing the effectiveness of E-CRM strategies. Therefore, while E-CRM contributes to customer loyalty, its impact is likely to be strengthened when combined with other elements that improve customer interactions.

Furthermore, this result implies that businesses should not solely rely on E-CRM initiatives to build customer loyalty but should integrate additional strategies to enhance customer satisfaction and engagement. As Maria and Acai (2024) indicate, the customer experience serves as a key mediator that can amplify the benefits of E-CRM in fostering long-term loyalty. Companies can optimize their E-CRM efforts by focusing on personalized services, seamless digital interactions, and effective communication channels. Additionally, future research should explore other potential mediators, such as trust and perceived value, to better understand the mechanisms underlying E-CRM's impact on loyalty. Overall, while E-CRM plays a role in influencing customer loyalty, its full potential can be realized when it is part of a broader, customer-centric strategy.

The Mediating Effect of Customer Experience on E-CRM on Customer Loyalty

Customer experience plays a crucial mediating role in the relationship between E-CRM and customer loyalty. Path analysis reveals that the effect of E-CRM on loyalty is significantly stronger when customer experience is considered, as shown by high coefficients in indirect pathways. This supports hypothesis H4 and aligns with previous studies (Pushpender Kumar & Anupreet Kaur, 2020), which emphasize the importance of utilizing E-CRM to enhance customer experience and foster loyalty. The findings highlight the necessity of implementing well-rounded E-CRM strategies, particularly in the food and beverage (F&B) industry. Businesses must focus on refining E-CRM functionalities, including personalization, timely communication, and seamless service delivery, to improve customer experiences. By doing so, companies can strengthen customer relationships and encourage long-term engagement.

Furthermore, businesses should continuously assess customer feedback and satisfaction levels to ensure that E-CRM initiatives effectively contribute to customer loyalty and retention. Regular evaluation allows companies to identify gaps and make necessary improvements to their digital relationship management strategies. This proactive approach ensures that customers receive personalized and efficient interactions, which enhances their overall experience. The results suggest that businesses that successfully integrate E-CRM with customer experience optimization are more likely to achieve sustainable loyalty. Additionally, the study reinforces the idea that technology-driven customer engagement is essential in maintaining competitiveness in the market. Therefore, organizations must prioritize customer-centric digital strategies to maximize the benefits of E-CRM and foster long-term brand loyalty.

CONCLUSION

This research shows the important role of Electronic Customer Relationship Management (E-CRM) in improving customer experience and customer loyalty, especially in the Food and Beverage (F&B) industry. The research results provide some key conclusions, the Effect of E-CRM on Customer Experience E-CRM is proven to have a significant positive influence on customer experience. With features such as personalization, ease of access, and responsiveness, E-CRM helps businesses meet the increasingly complex needs of customers in the digital age. Customer Experience Drives Loyalty A positive customer experience is proven to be a major factor in driving loyalty. Satisfied customers are more likely to make repeat purchases, recommend products or services, and remain loyal despite offers from competitors. Indirect Effect of E-CRM on Customer Loyalty The effect of E-CRM on customer loyalty is stronger when mediated by customer experience. This suggests that customer experience is a key element that links E-CRM strategies with increased customer loyalty. F&B businesses are

advised to utilize E-CRM platforms such as WhatsApp Loyalty to improve customer engagement and retention. Features such as automatic notifications, loyalty programs, and promotional campaign analysis can help increase overall customer value. This research fills a gap in previous studies by exploring the mediating role of customer experience. However, future research can expand the scope by considering other factors such as brand trust, market competition, and cultural influences in building customer loyalty.

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