ELECTRONIC MARKETING AND CUSTOMER LOYALTY: EVIDENCE FROM ONLINE SHOPPING PLATFORMS

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DECLARATION

I hereby declare that this dissertation is a product of my original ideas and has not been previously submitted either in part or in full to any institution for the award of any certificate or degree.

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DEDICATION

This research work is dedicated to God Almighty who gave me the knowledge, good health of mind and body to be able to put this work together, may His name be praised. It is also dedicated to my dearest brother Dr. Nathaniel Eni and to my wonderful mother Mrs. Elizabeth Eni for giving me support in the completion of this research work.

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ABSTRACT

Electronic Marketing is viewed as a new business practice which is concerned with the promotion of goods, services, information and ideas through the internet and other electronic medium. The general objective of this study is to determine the impact of electronic marketing on customer loyalty. The research design method employed for this work was the survey type, as it aids the researcher in the assessment of opinions using questionnaire as the research instrument. Systematic sampling technique was adopted for this study. The analytical tools employed for analyzing the data were simple percentages and multiple regression. Findings revealed that all the independent variables; electronic customer relationship management (e-CRM), electronic direct mailing (e-DM) and online advertising have positive relationship with customer loyalty while interactive technologies has negative relationship with customer loyalty. Only electronic customer relationship management and electronic direct mailing have significant effect on customer loyalty. The adjusted R^2 value of .350 shows that 35% of variance in customer loyalty is accounted for by the joint predictive power of electronic customer relationship management, online advertising, electronic direct mailing and interactive technologies. The standard coefficient revealed that electronic customer relationship management is the most important predictor of customer loyalty (β = 0.353, P < 0.01) followed by electronic direct mailing (β = 0.254, P < 0.01).On this basis, it was concluded that customers purchase products consistently if they are reminded repeatedly through emails by the company, and that email marketing can be used by organizations as a tool to improve customer loyalty by continuously reminding customers about products and service to enhance continuous sales of the company's product. The study therefore, recommends that marketers should understand the customer's experiences, dimensions of interaction in online community and how customers' perceptions could bring about their interactive experience in the online community and how it could impact their loyalty.

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CHAPTER ONE

INTRODUCTION

1.1   Background to the study

The business world is increasingly becoming more competitive and most organizations have devised new ways to cope with the changes in the external atmosphere. In this wise, Dobie, Grant and Read (2001) maintain that marketers are learning how regular contacts affect the building and sustenance of customer relationships.

The dominant logic of marketing is changing from the exchange of goods towards service interaction, connectivity and ongoing relationships (Vargoand Lusch, 2004). Technological developments, new channels, and changing media environments facilitate this shift, and the question of how firms should interact closely with their customers is gaining importance especially as firms consider the cost differences between traditional communication media, for example television and sales force.

The cost efficiency of digital channels will facilitate the ongoing dialogue between the organizations and the customers in the economy (Peppers and Rogers, 2004). Marketers now relate with their consumers on a recurrent basis and increase the level of personalization with non-excessive cost. Peppers and Rogers (2004) argued that frequent interaction with customers helps in enhancing customer loyalty.

Advertising is a promotional mix that a company uses as a form of promotion that is instrumental in changing the image and introducing products that can be purchased. One of the advantages consumers have with online advertisement is the control they have over the products and the choice on whether to purchase it or not. Online advertisements offer various forms of animation that can be used to pass information about a particular product to the public.

Online advertising comprises all sorts of banner, e-mail, in game, and keyword advertising, on platforms such as Facebook, Twitter, or Myspace etc., have increased relevance. Web-87 and related advertising has a variety of sites to publicize and reach a niche audience to focus its attention to a specific group. Many consumers and especially the youth spend most of their time on social media, sharing information with friends and relatives.

In this vein, such online adverts constantly reaches the minds of this web surfers, hence imprinting the said information in their minds and atoning them in that regards. Another medium of gaining customer's loyalty is through direct marketing. Direct marketing is a way of acquiring and keeping customers by providing a framework for three main activities: analysis of individual customer information, strategy formulation, and implementation. This enables customers respond directly.

Roberts and Berger (1999) database direct marketing is an information-driven, relational marketing process that takes place in a context of concern for the privacy of customer data." According to Tapp (2000) direct marketing is the capture of individual customer details at the first sale so that the marketer can create customer relationship and treat them differently over time in order to generate repurchase business.

This demonstrates the natural connection between direct marketing and concepts such as relationship marketing and CRM, as they all rotate around the same key practices and principles. The Internet can aid customers get product-related information and knowledge that allow them to have greater control about the information search (Bezjian-Avery et al., 1998). In this recent world of repaid high-technology changes, technological advancement will persist to hasten in the future.

Organizations purchase advance technological tool for humanizing the employee's performance, facilitated job-tasks, improved communication, increased efficiencies, and higher-levels of efficiency in work management. The introduction of advance technology has changed the way of performing job. Technological advancement improved the employee performance as well as reduces the employee working effort and task completion time.

The concern of service quality has been known to impart customer loyalty in marketing. When service quality meets customer's expectations, the organization usually benefit via increased patronage and eventually, customer loyalty (Lee, 2001). Furthermore, Zairi (2000) found that pleased customers possibly shared their experiences with people while displeased customers might notify over ten.

Highly satisfied customers produced several benefits to the company. They were less price sensitive and they talked favorably to others about the company and its products and remained loyal a longer period that are high customer retention levels.

Customers maintained long term relationship with an organization where they were constantly provided with high quality services and satisfactory value for money and time (Zeithaml and Bitner, 2003). Kotler (2003) recommended that consumers need to pay for the service provided by the organization and not customer service thus an organization needs to provide good value to customers. Trust is an element in e-marketing as consumers will purchase only if they trust the seller.

Trust and customer satisfaction have main impact on the loyalty of the consumer. The firms can provide protection to customer in order to enhance customer loyalty, ease of use and eye-catching websites (Kassim and Abdullah, 2010). To enhance the customer's intentions to purchase the online commodities the seller must believe these points as they directly influence

the purchase intentions.

The website should be built and designed in a way that the customers can get the relevant information along with the assurance that their privacy will be maintained (Lee and Lin, 2005). Consequently, there is no doubt electronic marketing has contributed positively in the life of modem societies, mainly the consuming societies. Customer loyalty plays a vital role in a firm's success and it becomes very important especially when customer acquisition alone does not equate to long term success.

Customer loyalty occurs when customers buy a product or service frequently, and they holds appropriate and positive attitude towards goods and services of that organizations (Pratminingsih et. al., 2013).

1.2   Research Problem

The major challenge that surrounds customers' is their old habits. Customers remained stucked with their old habits and are not ready to adopt change. They lacked trust for the new technology and hence the e-marketing system is being under-utilized. The business environment is ever changing due to changes in macroeconomic variables especially technology. This has forced corporate firms to adjust themselves to accommodate changes in the external environment in order to meet the growing needs of customers.

In Kenya, Safaricom is one of the firms in the telecommunication industry that implements electronic marketing practices to enable customers to easily interact with the organization. This helps in improving response to problems and management of service quality. Most customers do not completely trust Web companies and thus are careful about offering information of their details on the cyberspace.

This is particularly true when organizations that collect data are exposed to scammers. To address this, it is imperative for electronic businesses to adopt a sound policy and implement a fool-proof security measure.

Businesses operating online often use electronic methods of providing customer service, such as email and information posting on the website to answer possible user questions. To address this problem, merchants must develop efficient checkout procedures for selling their goods via the Web.

1.3 Research Questions

The following research questions were formulated to guide the study:

(i)   How does electronic customer relationship affect customer loyalty?

(ii)   What is the impact of online advertising on customer loyalty?

(iii)   Does electronic direct mailing influence customer loyalty?

(iv)   How do interactive technologies influence the level of customer loyalty?

1.4   Objectives of the Study

The general objective of this study is to determine the impact of electronic marketing on customer loyalty. The specific objectives are to:

(i)   determine how electronic customer relationship affects customer loyalty.

(ii)   find out the impact of online advertising on customer loyalty.

(iii)   ascertain how electronic direct mailing influence customer loyalty

(iv)   examine how interactive technologies influence the level of customer loyalty.

1.5   Research Hypotheses

Ho$_1$.   There is no significant relationship between electronic customer relationship management and customer loyalty.

Ho$_2$.   Online advertising has no significant impact on customer loyalty

Ho$_3$.   There is no significant influence of electronic direct mailing on customer loyalty

Ho$_4$.   There is no significant influence level of interactive technologies on customer loyalty.

1.6   Significance of the Study

Although there is a dynamic growth in managing and studying customer interaction experiences within an online community, (Dholakia et al; 2004; Gruen *et al*; 2006; Nambisan and Watt, 2011), it is critical for researchers and marketers to understand the customer's experiences dimensions of interaction in such online community and how customers' perceptions about their interaction experience in the online community could influence their loyalty.

There have been many studies on the factors influencing loyalty, such as service quality, product quality, information quality, corporate image, price and commitment (Devaraj, et al 2001; Lee and Kim, 2005; Nguyen and Leblanc, 2001), nevertheless, there are paucity of work combining customer's loyalty with the online community concept. Therefore, the purpose of this study is to address the gap in the literature concerning this area of research.

This study would be of immense benefit to firms as to how to enhance the customer loyalty. The study could also make significant contribution towards the need of electronic marketing to adequately provide protection for internet consumers. It will also show the benefits and the impact in which it was useful to researchers, scholars, students and marketing managers of various organizations.

It is hoped that the findings of this study will assist the management of organizations in designing electronic marketing platforms that will enhance marketing performance and to apply these benefits to achieve organizational goals and objectives. Through this study, companies will be able to take advantage of web advertising to complement their standard media and print marketing.

1.7   Scope of the Study

The geographical scope has no limit since it reached the respondents through the e-mail. Although the respondents of this research are not limited to a single place geographically. There are over hundred online stores, that have emerged, and out of these, fifteen online stores were selected through random sampling. The online stores that were selected are; first to shop, Gidi-mall online mall, Gr8buy online mall, Jumia, Konga online mall, Pay portemall, Gafunk mall, Deluxe online mall, Buga online mall, Jiji online mall, OLX online mall, Jaramall, Yuldala online mall, Taafoo and Buy wise. (Source: http://www.mobileinfoguru.com/list-of-online-stores-in-nigeria-online-shopping.)

The population element for the study is limited to online customers. The adopted indicators for this study include: electronic customer relationship, online advertising, electronic direct mailing and interactive technologies. These indicators make for easy measurement for electronic marketing on customer loyalty.

1.8   Limitations of the Study

This study has its limitations and one of which is the demography that is not concentrated/dispersed population. Also, another factor militating is time and location.

Online communication today is not only confined to the computer, and so marketing can be provided to the end-user in more ways than via the computer. This paper will not distinguish between different ways of accessing the Internet. A website can be designed to appear best on a smaller screen (cellular phone), or chat can be via the Internet from computer to regular phone, even with one end typing in text and the other end speaking. Online marketing will therefore be used in the broadest term possible, only where necessary will the definition be stated and discussed.

A noticeable trend that was witnessed in the process of carrying out this research study is unfavorable attitude of respondents and this accounts for the major challenges encountered in the process of completing the research study.

Also the exclusive use of questionnaire to obtain information which creates potential for mono-method bias also affects the study.

1.9   Definition of Terms

The following words/concepts are defined for clarity purpose and to suit this research work.

Electronic Marketing: is viewed as a new business practice concerned with the promotion of goods, services, information and ideas through Internet and other electronic means.

Customer loyalty: is defined as customers' affection and commitment towards a product, service, brand, or organization. It also means customers' intention to repurchase.

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Electronic Customer Relationship Management (E-CRM): is a set of activities, tools, and technologies used for creating and reinforcing long-term relationship with customers through Internet.

Electronic direct mailing (e-DM): is an online newsletter or e-mail an organization uses to keep customers informed.

Online Advertising: it involves the utilization of internet for displaying promotional messages on the computer screens and it refers to purposeful messages positioned on third-party websites search engines and directories obtainable through internet access.

CHAPTER TWO

REVIEW OF LITERATURE

2.1   Introduction

The rapid acceptance of Information and communication Technology (ICT) world-wide cannot be over emphasized. Within the last decade, the letter "E" gained a tremendous popularity or importance not only in the world of information and communication technologies (ICT) and internet research, but also in the world of all forms of business. The "E" stands for "Electronic" and it is usually associated with things like "E-Marketing, Internet, E-commerce, E-learning, E-business, E-procurement, E-mails etc. To be specific, the e-marketing or internet marketing has become main component of a large number of research fields and will continue to be useful in all aspects of our life. Indeed the global influence of the internet phenomena cannot be ignored.

The revolution in Information Technology (IT) and communications has changed not only our day to day life but equally the way people conduct business today. Increasing number of business organizations and the likes have been using the internet and other electronic media in their marketing efforts, thereby giving electronic media the opportunity to grow in both dramatic and dynamic progression.

This internet or electronic marketing is an old marketing philosophy, but as a new marketing phenomena and philosophy has been used in improving the growth and survival rate of micro, small and medium enterprises (MSMES) worldwide. Information and communication technologies as a tool and aspect of E-marketing are not left behind. It is in realization of this; that Ikpe (2006) contended that regardless of organizational positioning in the market place, it is imperative for it to utilize some form of communication technologies. For instance, major forms

of advertising in E-marketing such as paid advertising (like Google, AdWords, yahoo search marketing etc.) and free advertising (as press release and newsletter etc.) has contributed meaningfully in the efficiency of many businesses in Nigeria today, especially in MSMEs.

2.2 Conceptual Review

2.2.1 Electronic Marketing

Electronic Marketing is the use of information and applications that are used for planning and implementing the concepts, distribution, promotion and pricing of goods and services, and can lead to transactions that will fund, individual and organizational goals. In another perspective, electronic marketing, which is formed when, technical infrastructure (data bases, proper terminals, servers, software) must be provided, and customer relationship using these technologies. E-marketing uses technology as a logical addition to the traditional marketing techniques (Henry, Gilmore, and Gallagher 2007).

Most firms have in progress developing e-marketing strategies for the web (Sheth and Sharma, 2005). The scope that customers adapt to the e-marketing services is directly associated to the website design and on the fact that how comprehensiveness of the website (Doherty and Chadwick, 2009). Culture is playing a role in global e-marketing as people adapt to new environment things (Krishnamurthy and Singh, 2005).

Electronic Marketing is viewed as a new business practice that is apprehensive with the promotion of goods, services, information and ideas through the Internet and other electronic medium (El Gohary, 2010). E-marketing is part of e-commerce as it is defined as the buying and selling online, giving virtual place, store fronts, digital value creation and various distribution channels intermediaries (Strauss and Frost, 2001).

E-marketing is becoming the need of this advanced society so companies are keenly looking towards it and they are anxious to adopt this trending method. It can help those building

strong interaction with their customers thus making them more loyal to brands and maintaining the increased market share (Khan et al, 2012). The customer's satisfaction is continuously changing in the e-retailing industry i.e. firstly, they are concerned with the convenience shopping and then price perception that leads to after sales services (Jiang and Rosenbloom, 2005). Van den Poel and Leunis (1999) studied the capabilities of the World Wide Web as a new type of non-store vending in which the Internet is a direct link between the consumer and the retailer or producer, by passing the traditional store. Retail channel functions performed by the www were categorized as follows:

1. Non-store information channel;

2. Non-store reservation channel with a traditional mail or courier service delivery and

3. Non-store purchasing and physical delivery channel.

National (Key) account relationship management is typically used in large organizations to keep a close tie with large volume and/or important customers.

Oliver (1997) points out that everybody is not technology thrilled. Some customers do not mind paying a premium to keep the person-to-person contact when shopping (sales people, clerks, and cashiers). Oliver (1997) also suggests that electronic shopping might be context-dependent. The electronic experience is favored at diverse times for different products.

His context-dependent model for purchasing goods and services conceptualizes three levels of commerce. The first level is known as the "Market place," where personal interaction, ritual and sense of community predominate. Theater, exercise, street markets, special clothes and dining out are in this category.

The next level, "market space," includes things that can be digitized or have strong brands which can be easily described and understood by vendor and purchaser. Financial

services, music, software, pictures, home shopping, gaming, home banking, and travel booking belong here. Notice how Levi jeans also fit here. The third category, "customers pace," Oliver describes as the level where customers create their own goods or level of service.

Examples include managing a family's health or personal financial plans. All three levels fall under the electronic market umbrella. In turn, a growth in the functions of "butlers," "intelligent agents," and "gatekeepers" will prevail (Oliver1997). Intelligent agents are electronic versions of butlers. An example of an intelligent agent is Andersen Consulting "Bargain finder."

This intelligent agent can search and find the best deals on the Internet for the lowest CD (Oliver 1997). The challenge in marketing, as it always has been, is to give the customer what he, she or it wants whether it is the product or service, or the ability to create the product or service. But managers in many industries might see that early entry, trustworthiness, and competitive prices are critical success factors.

This digital interaction is becoming a dominant online marketing strategy for firms on the leading edge. Capabilities of e-commerce sites include personalized web pages for buyers that link their front-end procurement operations with supplier's back-end activities to permit order checked by customers, and other automated supply chain transactions and information sharing (Kalakota, Oliva, and Donath 1999).

E-marketing provides customers access to information while the use of interactive technologies allows these customers to present information to the business (Brodie, Winklhofer, Coviello, and Johnston, 2007). Brodie et al (2007) found that adoption of e-marketing is confidently linked with marketing performance and more so on customer acquisition and retention.

Effective e-marketing can enable an organization to acquire competitive intelligence that facilitate effective marketing decisions for proper positioning in the organization (Olalekan, 2009). The main benefits of e-marketing for the firms that adopt it are: increasing exposure to global markets (Laudon and Laudon, 2004), enhancing communication (Chaffey, 2003), and reducing transaction costs (Sandeep and Sing, 2005) due to the aggregation of buyers (customers) generated by the e-market place.

According to Chaffey, Ellis-Chadwick, Mayer, and Johnston (2009), the performance of e-marketing pertains to financial benefits obtained from the management process accountable for identifying, anticipating and fulfilling customer needs. Supported by Gilmore, Gallagher, and Henry (2007), the performance of e-marketing is considerably connected to different technologies (e.g. e-mail, data bases, wireless) to fulfill existing and emerging customer needs and preferences. E-marketing leads to consistency of products and prices as differences among competitors' products are reduced (Porter, 2001). Large firms are also able to infringe against niche markets, which were customarily serviced by SMEs because e-marketing significantly reduces transaction costs (Jeffcoat, Chappell, and Feindt, 2002).

2.2.2 Customer Loyalty

Loyalty has been widely researched in the domain of marketing. It has been found by researchers that any customer which is satisfied tends to pledge is loyalty to the brand. These customers remain loyal to an organization as long as they feel that the organization gives them better services or products as compared to another organization. In the business context, loyalty is the customer's loyalty to do business with a scrupulous company which influence in repeat purchases of goods and services of that organization (McIlroy, Barnett, 2000).

Customer loyalty can be considered to be vulnerable as customers likely to shift products and

services on their awareness of getting better value, convenience or quality elsewhere. Loyalty programs have different definition by different researchers. Liu (2007) a program run by the marketer that allows consumers to accumulate free rewards as incentives for making repeat purchases with a firm known as loyalty program. Zeithaml (2000) viewed customer loyalty in two ways, behavioral or attitudinal.

The behavioral approach is the loyalty customers have as long as they persist to purchase and make use a good and service (Zeithaml et al., 1996). The attitudinal approach is the customers feeling of sense of belonging to the goods and services. According to Griffin (1996), revolutionary technology is the function of internet in building loyalty of customers and maximizing sales.

One of the important of loyalty according to Rayport and Sviokla (1994) is the changing function of the content, the framework, and the infrastructure in the marketplace. Loyal customers are undoubtedly because they contribute to the profitability of the service providers in the organization (Anderson and Mittal, 2000; Anderson and Sullivan, 1993). Reichheld and Schefter (2000) observed that opposing to recent beliefs 'price does not rule the Web; trust does. Customers were found to ask for opinion and guidance from the loyal customers who suggested the service to them, thus reducing the company's costs for providing help. Customer loyalty is defined as customers' affection and commitment towards a product, service, brand, or organization (Oliver, 1999), which also means customers' intention to repurchase (Edwardsson et al., 2000).

2.2.3   Electronic Customer Relationship

Electronic Customer Relationship is a set of activities which is used for creating long-term customers relationship through the Internet. Abbott, (2001) defined Internet customer

relationship as a marketing strategy, which is obtained through integration among technology, process, and business related activities which is based on central role of customer.

Electronic Customer Relationship attracts and keeps economically valuable customers and removes the customers who do not any benefit impact for the organization (Romano 2002). Therefore, internet is used for emerging practical customer relationship management programs. This has led to the emergence of electronic customer relationship management or profits arising from the E-CRM through the flow of information in the organizations and communication with the customers (Blery and Michalakopoulos, 2006).

A amalgamation of technical, cultural, operational, and organizational skills that is dominated by cooperation approach are required to choose and implement an efficient E-CRM system (Blery, and Michalakopoulos,2006).There are three approaches to the concept of customer relationship management:

1) Strict compliance between product and service with customer needs in order to guarantee sales.

2) An integrated view of customer, having constant communication through call centers.

3) Focusing on customer database with the use of CRM and data warehouse support (Light 2003).

E-CRM is based on internet processes, which are occurred among companies and customers (Kundisch et al, 2001). With the beginning of business use of web, E-CRM has been increasingly used by different researchers. (Rene et al, 2009). Nevertheless, there is more highlighting on personalizing, direct marketing technologies for sale and representing differentiated services for small parts of market. E-CRM provide customer to commune with firm more efficiently, thus, both company and customer will profit from this association

(Dimitriadis, 2008).

2.2.3.1   Interdependent Relationships

Tikkanen, Brandenbury and Nalebuff (1996) focus on understanding focal nets and holistic network perspectives. Their points of departure from the previous managerial approaches lie in the conceptualization that business networks have become very vital due to relationships, positions, structures, and the integration of business processes in the overall value system.

They suggest that looking at business relationships, interactions, and interdependence from a less dichotomous view of buyer-seller relationships, and more from a comprehensive, subjective systems approach. The organizational level comprises of the commercial and legal constraints of buying and selling products and services on certain terms. Whereas, at the individual level, personal contacts and individual relationships are established, which are beneficial to the actors involve. Interdependence posits that the actions of any participating actors can produce changes in the actions and behaviors of the other actors (Buchanan 1992; Gundlach and Cadotte 1994; Kumar, Scheer and Steenkamp 1995).

Electronic communications such as Electronic Data Interchange (EDI), Standard Interchange Language (SIL), and Direct Store Delivery (DSD) are strategies for pursuing this increase in efficiency. To form a successful partnership, a strong, interdependent relationship is established to facilitate the flow of information, eliminate duplication, and streamlined product delivery. EDI as employed by some organizations reduces costs, time delays, and errors associated with paper-based information (KurtSalmon 1996).

These firms rely on EDI for accurate merchandising decisions, lessening out-of-stocks and adjusting shrinkage accordingly, whereby controls are putting in place to account for the growing drift toward a consumer-focused economy. Any direct route that shortens (or disinter

mediates) the channel from the manufacturer to the consumer results in tremendous benefits from the synchronization of activities, reduced processing time, and the eradication of outmoded and non-essential activities.

Point-of-Sale (POS) data can be used to develop strategic category plans, monitor space allocations, and measure performance. Continuous replenishment of inventory, and other predetermined information is monitored to improve inventory turns, decrease cycle times and out-of-stocks.

2.2.4   Electronic Direct Mailing (e-DM)

Electronic direct mailing (e-DM) is an online newsletter or e-mail an organization uses to keep customers knowledgeable (Yoon et al., 2008). The cost advantage of e-DM enables companies to modify communication messages to every individual customer and personalize the rapport with them in a cost-efficient way. Halinen (2000) defines email marketing as the process of directly marketing a commercial message to a collection of people using email.
Organizations use email as one of their most significant marketing channels. Email marketing is meant to build loyalty, trust or brand awareness (Conway and Swift, 2000). Same time, commitment trust theory provides that trust and confidence are the key pillars of building a strong foundation with customers.

This increases chances for consistent sales which eventually pilot to customer retention. This therefore shows that any organization that hopes to succeed in customer retention should build confidence and trust in the products and services offered to triumph the heart of customers and retain them. Hart (2002) posit that organizations send email messages with the objective of enhancing the relationship with their customer to hearten loyalty and repeat business. E-mail marketing is primarily a way to enhance a long lasting relationship between the customers and

the organization. To start this process, customers are required sign up for an E-mail publication so that they can be frequently reminded about their product or service in order to attract repeat business. Email marketing provides information in the form of emails to potential customers who subscribe to their emails.

Existing customers also learn about the new products and services. This keeps them up-dated about the products and services offered and thus influence their purchase decision. Customers desire to buy products that they have information about since they understand the product. This influences constant buying and customer loyalty. While commitment trust theory maintains that trust and confidence are the key pillars for a successful relationship, this practice provides information that is important in helping customers to make purchase decisions (Buttle, 1996).

2.2.5 Interactive Technologies

Interactivity is one of the core features of the Internet that allows people to partake enthusiastically in two-way online communications and electronic transactions. Rajan, Raji, Gautham, Manjit, Paul, Sandeep and Tom (2010) explained that interactive technology is viewed as technology that enables customers to interrelate with retailers. There are two specific aspects of interactive technology. First, interactive technology suggests that interactive technologies diverge substantively on their degree of interactivity (Bolton and Saxena-Iyer 2009).

Second, the communicating entities can either be persons, or a machine. B2B retailing applications also include technologies such as the use of radio frequency identification (RFID) to create a high-visibility supply chain management infrastructure and supply chain tools to enable automated information exchange across partners.

E-marketing includes management of digital customer data and ECRM systems which is skilled through the Internet, e-mail, and wireless media. Mass customization refers producing goods and services to assemble individual customer's needs with near mass production efficiency (Tseng and Jiao 2001). Marketing is measured as a core activity (Basahel and Irani, 2009).Website design is a key matter and also its usability becomes a fundamental concern. This is in line with the definition of Hillier (2003) that effectiveness, efficiency, and satisfactions with which particular users accomplish particular goals in particular environments. Social networking media range from blogs to social networking websites such as face book, you tube and twitter.

2.2.6 Online Advertising

Murphy and Cunningham (1993) stated that linking advertising with sales impact is not appropriate as other marketing variables such as economic factors; market factors influence the company sale. Online advertising involves the use of internet for displaying promotional messages on the motion screens and also refers to purposeful messages positioned on third-party websites search engines and directories existing in the course of internet access. Korgaonkar et al (2004) hypothesize that advertising campaigns were successful in increasing marketing performance when they were non-durable products with unique attribute, were geared to the consumer market and backed by adequate financial resources, and when they featured distinctive and creative messages.

Shah et al (2009) posit that other marketing variables such as economic conditions and the intensity of competition in the market also influence the advertising-marketing relationship. Contrary to TV advertisement, online advertisement do not force the recipient to pay concentration to the promotional peace, but it tries to convince or attract he/she to do so, because instead of approaching in intervals it is placed along or among other non-marketing contents.

Online advertising can also be known as "display advertising" which uses dissimilar methods to exhibit a marketing communication online. In addition to images, pictures, logos etc., other different methods now used in this field including interstitial banners, pop-ups and pop-under, map adverts, floating advert, banner advert.

Advertising promotes features, benefits and advantages that are offered to a wide market (Kotler, 2009). According to Meshach (2007), this has become known when economists said that advertising may affect product market demand but there has been no apparent recognition either by academic researchers that the visibility of such advertisings provided by a firm may have significant effects in another market such as the stock market.

2.2.7   Benefits and challenges of Electronic Marketing

E-marketing is a compartment of e-Business that utilizes electronic means to execute marketing actions and attain preferred marketing objectives for an organization (Petrovic, 2010). It is the purchasing, selling, and exchanging of goods and services over computer networks, such as the Internet, during which transactions are performed electronically (Digit Smith, 2006).E-marketing gives business of any size access to the mass market at an affordable price and allows truly personalized marketing. Precise benefits of e-marketing include (Department of Trade and Industry of United Kingdom, 2004), (The National B2B Centre, 2011):

a) Global reach: A website allows pronouncement new markets and trading globally.

b) Lower cost: A well ordered planned and effectively besieged e-marketing campaign can accomplish the exact customers at a lower cost than traditional marketing methods.

c) Track-able and measurable results: Web-analytics and other online metric tools make it easier to establish how effective the campaign has been.

d) Shorter lead times: The reaction to events will be more quickly, giving a much more

contemporary feel.

e) Personalization: Data Base Management System (DBMS) is a software package that allows data to be effectively stored, retrieved and manipulated (Andreopoulou *et al*., 2011).

f) Improved conversion rates: The customers are only ever a few clicks away from completing a purchase.

Together, these mention aspects of e-marketing add more to sales. However, e-marketing does have few disadvantages such as (Eszes, 2010): lack of personal approach, dependability on technology, security-privacy issues, and maintenance costs due to a constantly evolving environment, higher transparency of pricing, increased price competition and worldwide competition through globalization.

2.2.8   Conceptual Framework

E-marketing is increasing dramatically and has a considerable impact on customers and business market behaviors. Coviello et al (2001) opined that e-marketing has been regarded as the main attribute of marketing practices that involves the usage of internet and other interactive technologies to create a communication between the firm and the customers. From the review of related literature, the components of electronic marketing such as electronic customer relationship, online advertising, electronic direct mailing and, interactive technology to a large extent influence customer loyalty.

Independent   Variable   **Dependent   Variable**

Electronic customer relationship management (E-CRM)

Online advertising

Electronic direct mailing

Interactive technologies
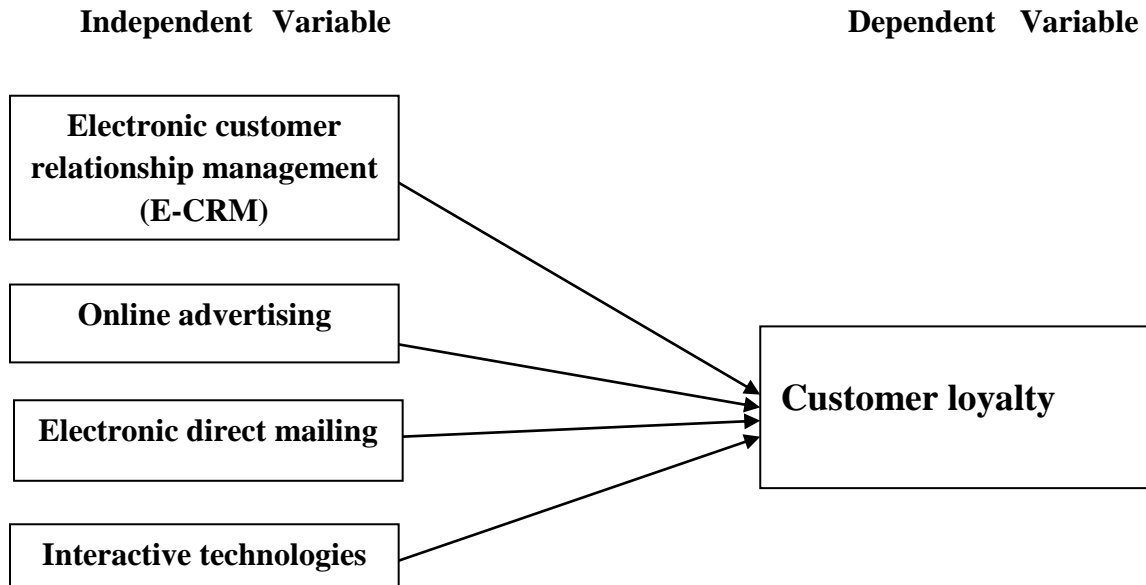
Customer loyalty

Source: Researchers Model, (2016).

2.2.8.1 Electronic Customer Relationship and Customer loyalty

Customer relationship management is a strategy that aids organizations to create long term relationships with customers and this will maximizing the organization profits through focusing on customer and applying suitable management system. The main purpose of CRM is maximizing customer life span value in company (Blery, Evangelia and Michalakopoulos, 2006). Building relationships with customers requires data on the customer. If data is to be used, it has to be clean and timely, and the feeling is gained that organizations have extensive data on their customers (Anon, 2002; Abbott, 2001). CRM desires to be seen as more than just expertise with the technology being regarded as the enabler of the CRM strategy (Xu, Yen, Lin and Chou 2002).

The E-CRM system is built up from co-corporation of the new technology, such as the internet, telemarketing and email, with customer relationship management. Feinberg and Kadam, (2002) stated that E-CRM is built for the business and marketing industries. Most organizations with a good E-CRM system accomplishment are moving towards more positive than negative

impact. Dutta, (2000) opined that "An organization using E-CRM software system will be able to converse with their customers and access customer information and history, and this will pilot the organization to develop its consumer's loyalty completely. Song, Wang, and Zhang, (2005) explained that E-CRM provides organization with chances of understanding the consumer's future prospect level, which will offer the organization with a deeper look at the intensity of consumer satisfaction.

Kennedy, (2006), explains that satisfaction is a person's feeling of pleasure or unpleasant that results from comparing an organization's products perceived performance or outcome in relation to the expectations. Satisfaction is related with sentiment of acceptance (Hoyer, and MacInnis, 2001). Factors that affect customer's satisfaction include welcoming employees, good value and fast service (Hokason, 1995). Ahmed (2009) stated that in addition E-CRM helps in collecting, updating and fulfilling orders remotely and accurately. Greve, and Albers (2006) observed that for any organization, this requires a long dating and maintaining process to retain the existing customers and attract new customers. Wang, Lo, Chi, and Yang, (2004), stated that organizations also use ECRM as a tool for centralizing the entire customer's data into single database storage and allow each department within an organization to exchange customer profile (Anderson and James, 1998).

2.2.8.2 Online Advertising and Customer Loyalty

Denning (2006) advocates that advertising serves primarily a persuasive role. According to this view, advertising increase product differentiation and deter entry by contributing recognition and prestige to advertised goods, thereby inflating and market supremacy of firms selling advertised goods and revitalizing prices. Nelson (2004) points to significant role of advertising in providing price and product quality information.

Informative advertising reduces the costs associated with consumer search and facilities substitution possibilities between products, resulting in lower prices and superior marketing performance. Moreover, Young (2005) mentioned that it is the fact that businesses exist to sell products and services to the public for a profit. There are several ideas that have been described about advertisements which as described by Young (2005) as Advertisements place a specific brand in the short list of a consumer's mind, the customer will respond with the most advertised known ? brands that they are aware of, advertisements are not only to amplify sales of products and service but to augment the brand with emblematic values. For information, advertising is aimed at a group of people, not individuals like singles, workers, married people, students and etc. Young (2005). Advertising can be used to reduce overall selling costs Meshach (2007). For example, many companies are successful in creating their own brand loyalty because of their quality, taste and especially advertising Adekoya (2011).

2.2.8.3 Electronic Direct Mailing (e-DM) and Customer Loyalty

When the company is able to better provide customers' needs, it improves customer loyalty, resourceful exploitation of resources, and therefore the profitability of the company (Harrigan et al., 2008). Companies can proof the purchase history and preferences of customers, modify offers and predict future behavior (Day and Hubbard, 2003), and communicate unique offers to customers.

Electronic marketing is related to customer retention in a number of ways namely: customer loyalty, trust, quality services and brand commitment (Woodcock and Stone, 2000). Martin and Merisavo (2003) carried out a study on the relationship between email marketing and customer loyalty in the cosmetics industry. The findings of the study showed that most customers purchased products consistently since they were reminded repeatedly through emails

by the organization.

Johnston and Ellis (2000) argue that email marketing is used by organizations as a tool to improve customer loyalty continuously reminding customers about products and service to enhance continuous sales. Christopher and MClark (1999) argue that e-marketing is used as a tool to educate customers about their organization. This enables the customer to understand the products and services offered by an organization.

2.2.8.4 Interactive Technologies and Customer Loyalty

The Internet can help customers get product-related information and awareness and allow them to have greater control in the information explore method (Bezjian-Avery et al., 1998).Communication in relationship marketing means keeping in contact with valued customers, provided that appropriate and reliable information on service and service changes, and communicating proactively if a delivery problem occurs.

It is the communicator's assignment to build awareness, widen consumer preference, encourage concerned buyers, and persuade them to make the purchase decision (Ndubisi and Chan, 2005). It has been suggested (Ndubisi, 2004) that loyal customers are valuable communicators of constructive word-of-mouth about organizations or products to which they sense loyal.

2.3 Theoretical Review

This chapter provides a discussion of the theories that support the study. These include Commitment-Trust Theory and diffusion of Innovation Theory.

2.3.1. Commitment Trust Theory

The commitment-trust theory of relationship marketing posits that two fundamental factors, trust and commitment, must exist for a relationship to be successful (Cook, Karen and Richard, 1978). Day (1970) put forth that relationship marketing involves forming bonds with customers by meeting their needs and honoring commitments. Rather than chasing short-term profits goal, businesses following the principles of relationship marketing forge long-lasting bonds with their customers. As a result, customers trust these businesses, and the mutual loyalty helps both parties fulfill their needs (Meyer and Natalie, 1984). Trust is confidence between parties in a relationship. In most cases, businesses develop trust by building confidence with their customers.

Commitment entails a long-term desire to maintain a valued partnership. That kind of desire causes the business to continually invest in developing and maintaining relationships with its customers. For instance, a business might follow up after a purchase to ensure that a customer is satisfied with his or her experience. Through a series of relationship-building, the business shows its commitment to the customer (Hunt, 1990). Moorman, Rohit and Gerald (1993) posit that electronic marketing practices are based on trust between customers and the firm. Electronic marketing allows the organization and the customer to interact directly through direct communication. According to Stone and Woodcock (2000) the theory assumes that the customers should be treated in a manner that makes them feel valued so that they can retain existing customers and attract prospective customers. This is achieved by considering the customer need when designing products and services. This improves the level of satisfaction and enhances customer retention.

2.3.1.1   Significance of commitment trust theory

This theory indicates that trust and commitment, must exist for a relationship to be successful. The theory pointed out that bonds can be formed with customers by meeting their needs and honoring commitments. Rather than chasing short-term profits goal, marketers following the principles of relationship marketing forge long-lasting bonds with their customers in order to enhance customer loyalty. As a result, customers trust these firms, and the mutual loyalty helps both parties fulfill their needs. Electronic marketing practices are based on trust and commitment between customers and the firm. Electronic marketing allows the firm and the customer to interact directly through direct communication. This increases chances for consistent sales which eventually lead to customer retention.

2.3.2. Diffusion of Innovation Theory (DIT)

An innovation is an idea, observe or entity that has discernible features seeming to be new. Rogers (1983) proposed a theory of diffusion, which highlighted five (5) innovation characteristics that either increase or reduce the rate of acceptance of a technological innovation. According to this theory, the adoption of innovation is explained by five (5) innovation attributes namely:

a. Relative advantages:

In terms of relative advantage, the use of new technology is highly dependent on the comparable benefits derived from its use.

New technology is measured to acquire a relative edge over existing technology based on its perceived usefulness or its capability to improve the user's state of well-being defined either economically, financially, physically or socially (Taylor and Todd, 1995). Davis (1989) suggested that simplicity of use refers to the degree to which the new system would require less

physical and mental effort in getting output and is based on prejudiced opinions of customers.

b. Compatibility:

Compatibility is the next dimension of diffusion of innovation theory and refers to the degree to which the innovation is deemed to be associated with customer values, past and potential wants and needs. Al-Majali and Nik Mat (2011) refer to compatibility as the degree to which the innovation supersedes all further options in actualizing the desires and needs of the adopter.
It commonly refers to the ability of the technology to fit within the lifestyle of the customer.

c. Complexity:

Complexity relates to the amount of physical and mental effort requires understanding the innovation. The level of complexity of electronic marketing is a function of the level of skill and expertise the customer has with the internet and computer.

d. Trialibility:

Trialibility allows the adopter the chance to test the innovation on a limited time scale before full adoption takes place. Rogers argued that trial of innovation reassures the adopter and reduces risks and ambiguity allied with adopting the technology

e. Observability:

Rogers (1983) complete the diffusion of innovation theory by investigating distinctiveness of adopters possibly to acknowledge innovative technology.

He identified five (5) clusters of adopters of new technology. These groups are:

1. Innovators
2. Early adopters
3. Early majority
4. Late majority
5. Laggards

The earliest group labeled as innovators, is commonly a cluster of customers that exercise remarkable zeal and craving for new ideas. Innovators generally have superior incomes, are better educated, are more self-confident and rely less on group norms. According to Rogers, the size of this small group is about 2.5% of the population The second cluster labeled early adopters follow innovators in their adoption, and although they are not the first adopters, they do so relative early in the product's life cycle.

They are much more reliant on group norms and values compared to innovators and it is because of this group affiliation, they are more likely to become opinion leaders. The early adopters follow a somewhat bigger segment of 13.5%. The third group of customers, early majority follows next. This group is likely to collect more information on products and services before adoption.

Their tendency to adopt is highly dependent on recommendations and suggestions made by early adopters or opinion leaders. This segment is about 34% of the population. The late majority group adopt only after the product has been tried by other groups and proven to be successful. They are highly dependent on group norms and adoption is highly dependent on social compliance.

Rogers (1983) classified this group as older with less education which is about 34% of the population. The final group of customers to adopt the product is referred to as laggards. By the time this group adopt the product, it is often superseded by something else. Laggards are suspicions about new product and are often alienated by rapidly advancing societies. They generally belong to the lowest socio-economic status. This segment is about 16% of the population. This is further represented diagrammatically below:

Adoptive Curve
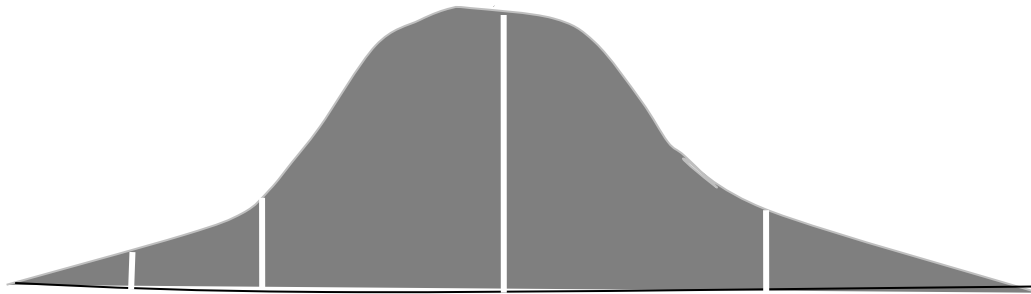
INNOVATORS 2.5%	EARLY ADOPTERS 13.5%	EARLY MAJORITY 34%	LATE MAJORITY 34%	LAGGARDS 16%
Innovators are enthusiasts, and they desire to be the first to use the latest technology. They represent a tiny percentage	Early Adopters are those who enjoy new innovations and are comfortable taking social risk but are largely motivated by its potential to drive their success. They are very influential in the marketplace, acting as trendsetters	The Early Majority is made up of pragmatists who adopts new innovations only after it is proven and they feel comfortable that itwont put them at risk. They are the largest segment of the market.	The Later Majority are conservation thinkers who are risk averse and extremely cautious when using anything new. They not only want to see demonstrable results, they need to be reassured that there is next to no risk. They also represent a large portion of the market.	Laggards on use new technology of forced and then do so kicking and screaming. They are a small audience

Rogers' innovation curve (Rogers, 1995: 262).

2.3.2.1   Importance of Diffusion of Innovation Theory

In applying the diffusion of innovation theory, it is fundamental to understand potential adopters and their decision-making process. The main factors in decision making include those who make the decision either the decision are freely or implemented voluntarily. The lowest levels were larger in numbers, and tended to correspond with various demographic attributes that can be beleaguered by mass advertising. However, the study established that direct word of mouth was far more significant than broadcast messages, which were merely successful if they

reinforced the direct influences. Direct costs are allied to financial ambiguity and the economic state of the actor. Indirect costs may be social, such as social conflict caused by innovation.

2.4   Review of Empirical Studies

A conceptual model provided by Prasad et al. (2001) studies the relations between market orientation, and export performance as well as the outcome of internet in these relations. The results obtained from survey of 381manufacturing and exporting companies indicate that combining Internet technology with marketing activities can significantly increase the impact of market orientation on companies marketing competencies and export performance.

In this study, to determine the impact of using internet and IT in marketing, 11 indices including the key activities in three dimensions of a company's marketing (the activities associated to clients, distribution and sales channels, and marketing research and communications) has been used. Prasad et al. (2001) believe that internet has altered many marketing functions and tasks such as mediated inactivation, customer relationship management, mass customization, sales force automation, marketing decision support information, joint cooperation, and coordination.

The application of e-marketing, internal situation and organizational performance in small software businesses" conducted in Austria. In this study, an exploratory analysis has been conducted based on the data collected from141 Austrian software companies. This study revealed that companies owning strengths in branding, pricing, product diversification, internationalization, and access to new technologies have welcomed and supported e-marketing more.

The results of this study show a positive connection between e-marketing and organizational performance factors particularly in small firms. The research hypothesis "the use of e-marketing is linked with a stronger competitive position" has been confirmed according to

the analysis (Bernroider, 2008). The study attempts to show what differences can arise in companies (of different sizes) using internet-based superior marketing practices compared to the companies which do not using these tools. The data that were used in this study was composed from 379 Swedish manufacturing companies.

The results of this study prove that the combination of factors on which a company makes decision about using internet-based highly developed marketing practices to a large extent depends on the size of the company (Bengisson et al., 2007). There is another study conducted by Asfidany et al. (2011) as "the impact of internet on marketing performance of life insurance" showing that the use of internet can increase the marketing performance of life insurance.
The results of this study have been obtained based on analyses and multivariate regression test. Also, the study show that the most significant options for the improvement of life insurance marketing performance using electronic marketing are data bases and human resources. However, the provided model was confirmed by sales and marketing managers of food producers.

The research studies the necessary infrastructures of e-marketing and uses the indices such as hardware and software facilities, marketing and sales managers' acquaintance and access to internet to appraise the situation needed for the apprehension of e-marketing. In this study, Philip Kotler's five-step model of marketing management marketing research; market segmentation and target market selection and localization; marketing mix; implementation; and control and monitor as well as environment, strategy and performance model) has been also used to offer a model for using e-marketing in food industry of Iran. The other study conducted by Hatami et al. (2010) as "evaluation of electronic sales strategies of life insurance" assesses the function of e-commercial on marketing development of life insurance industry as well as

electronic methods of life insurance sales and advantages and disadvantages of each method. In this research, using network separately in companies, their branches, and sales networks has been selected as the best method.

There is another study conducted by Mehrabadi *et al*. (2010) as "investigating the correlation between entrepreneurship and electronic sales of life insurance" assessing the procedure of entrepreneurship and its impact on electronic sales of life insurance. In this study, it is emphasized on customer orientation so that it is recommended to organizations planners and decision makers to pay special attention to their clients.

2.5   Summary

The study reviewed various concepts of electronic marketing and customer loyalty. Based on the perspective of the study this chapter viewed electronic marketing as a new business practice apprehensive with the promotion of goods, services, information and ideas through Internet and other electronic means. Customer loyalty is the customers' affection and commitment towards a product, service, brand, or organization.

Electronic direct mailing is well-known as an online newsletter or e-mail an organization uses to keep customers informed. Online advertising involves the use of internet for displaying promotional messages on the computer screens and it refers to purposeful messages positioned on third-party websites search engines and directories accessible through internet access. Studies conducted by Prasad *et al*. (2001); (Bernroider, 2008); (Bengisson *et al*., 2007); Asfidany *et al*. (2011); Dehghan *et al*, (2005); Hatami *et al*. (2010) and Mehrabadi *et al*. (2010) were all reviewed and none of them addressed the impact electronic marketing may have on customer loyalty in the online stores. Thus, this study aims to cover this gap.

This chapter provides a dialogue of the theories that support the study which include Commitment-Trust Theory and diffusion of Innovation Theory. Conceptual framework was formulated in this chapter in order to illustrate how electronic marketing affect customer loyalty.

CHAPTER THREE

METHOD OF DATA ANALYSIS

3.1   Introduction

The research method is focused on outlining the procedures with which the study intends to achieve result and arriving at a conclusion, thereby meeting the intended goals of the research. The modalities showing in sequence are; the research design; population of the study; sampling method; the research instrument and the measurement of variables and the data analysis.

3.2   Research Design

The research design of a study is the framework or a plan of actions aimed at carrying out a research study and it is used as a guide in collecting and analyzing data (Olannye, 2006). This study engaged the survey research design method for the purpose of collecting data for empirical analytical purpose as it relates to the respondents view on the effect of electronic marketing on customer loyalty. The survey technique this study adopts is online survey via email electronic forms to customers of online shopping platforms.

The justification for choosing this method is that it enabled the researcher to collect the needed data to answer the research questions and to appropriately explain the relationship among the variables of our construct in our conceptual framework.

3.3   Population and Sample Size

Population is an aggregate or complete set of items that share at least one property in common (similar things) which is a subject of statistical analysis (Thirkettle, 2001).

The population here in this research work is referred to all cadres of customers of the selected online stores and it is presented thus in the table below:

Table 3.1: showing the population spread of online stores customers.

S/N	Online Stores	No of Customers from (Feb- March)	No of Customers who received e-mail questionnaire	Percentage (%)	No of Customers who returned their e-mail questionnaire
1	First to shop	69	43	62.3%	40
2	Gidimall	45	31	68.9%	22
3	Gr8buy	55	47	85.45%	39
4	Jumia	100	88	88%	71
5	Konga	96	80	83.33%	66
6	Payporte	62	50	80.64%	33
7	Gafunk	49	33	67.34%	24
8	Deluxe	44	29	65.91%	20
9	Buga online	83	61	73.49%	55
10	Buywise	80	58	72.5%	40
11	Jiji online	85	58	68.24%	49
12	Taafoo	85	32	37.65%	24
13	Jaramall	57	40	70.18%	27
14	Yuldala	60	40	66.67%	32
15	OLX	70	61	87.14%	58
Total	**15**	**1004**	**751**		**600**
Average percentage				**74.8%**	

Source: Human Resources Department of Online Stores.(A call was put through which gave an aggregate number of customers from 1-2months).

The sample size of any research study refers to the representation of the population from which it is been drawn (Agbonifoh and Yomere, 1999). For the purpose of this research, the

appropriate number of representation of the population for this study was determined using simple percentage.

Therefore the sample size n = 600.

3.3.1 Sampling Techniques

The study engaged the simple random sampling in the procedure that eventually led to the picking of the online stores whose customers participated. The procedures includes the grouping of the online stores and setting up of a table of random numbers whereby the list of stores will be adopted as a result of its convenience.

The systematic sampling technique was then applied by picking the sample. It involved sampling of every item in the study population. A number was randomly selected with a fixed interval from the list of customer at every online store.

3.4   The Research Instrument

The research instrument used for this study is structured questionnaires whose responds format is in the five point likert scale with extremes ranging strongly agree to strongly disagree. This is suitable at measuring or obtaining evaluative response towards an object, requiring intense evaluation of attitude, stating how well one agrees or disagrees with a statement; hence its usage in this study (Agbonifoh and Yomere, 1999).

3.4.1   Validation of the Research Instruments

The validating of an instrument is seen as the extent to which differences in scores on the characteristics that we seek measure, in order to ascertain the validity of the questionnaire the instrument were given to team of experts in the department of business administration and

marketing in Delta State University, and examined and made corrections that was properly effected. (Agbonifoh and Yomere, 1999). This was to establish the face and content validity of the instrument. Consequently, adjustments and corrections were effected to ensure that it elicits the desired information. This was aimed at ensuring that the questionnaire measures what it ought to be measuring.

To establish the reliability of the instrument, a test-retest method was employed. A faulty research instrument can go a long way to nullify the reliability of the research findings. Hence, for this study a pre-test of the questionnaire was carried out. This pre-test enables the researcher to detect certain irregularities that could have hampered the reliability of this research work. For the reliability, which is seen as the degree to which a measuring instrument produces similar outcomes when repeated. Measurement of the model reliability was assessed using Cronbach's alpha (CA) based tests. CA provides an estimate of the indicator inter correlations, an acceptable measure for CA is 0.7 or higher, while below 0.7 connotes week reliability (Seckaran, 2003).It involves the administration of a single measurement instrument to a group of people on one occasion to estimate reliability according to Trochims (2006). The outcome of which is the result for different items for same constructs within the measure.

Table 3.1.   Reliability Statistics

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.850	.847	5

From table 3.1 above, the calculated CA is 0.850 and is higher than the recommended acceptable measure of CA 0.7 which makes measurement of the model reliability accepted.

3.4.2   Data Collection Method

The collection of data used for analytical purpose in this research was done by means of a well-structured questionnaire distributed via e-mail to online stores and retrieved thereafter through e-mail. Respondents were given sufficient time to respond to the various questionnaires construct in each of the sub-scales.

3.5   Analytical Tools

Data collected from the field survey of respondents from the several online stores whose customers were sampled were also analyzed using descriptive as well as inferential statistical tools at arriving at generalization and at a conclusion.

The descriptive statistics made use of simple percentage to analyze the questionnaire response from pattern; background profile; as well as to reveal the pattern of responses from each of the constructs in the sub-scale. While the inferential statistical tool engaged is multiple regression, this is for the purpose of ascertaining the strength of relationship that exist among variables, determine to what extent the dependent variable accounted for change on the independent variable, as well as to test the statistical significance that exists among the variable respectively. This was done using SPSS for windows package. Simple regression analysis was used because it is good at determining the statistical relationship between two or more variables and to make predictions of one variable on the basis of the other according to Olannye (2006).

3.6   Statistical Model

The study made use of regression analysis to show the extent to which electronic customer relationship management, online advertising, electronic direct mailing and interactive technologies is reflected on customer loyalty.

Using the model below;

$CL = F$ (E-CRM, OA, EDM, IT)

$CL = \beta o + \beta 1$E-CRM, $\beta 2$OA $+\beta 3$EDM $+\beta 4$IT $+ \varepsilon$

Where; ε = Error Term

βo = Intercept/ constant
$\beta 1 – \beta 4$ = Coefficients
E- CRM = Electronic Customer Relationship Management
OA= Online Advertising
EDM = Electronic Direct Mailing
IT = Interactive Technologies
CL = Customer Loyalty

The development of this model is in congruence with studies of Asfidany *et al*. (2011) and Prasad *et al*. (2001).

The analysis involved correlating the independent variables (Electronic customer relationship management, online advertising, electronic direct mailing and interactive technologies against the dependent variable (customer loyalty).

The correlation was conducted at 5% significance which will be used to accept or reject the hypothesis.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1   Introduction

This chapter is concerned with the presentation and analysis of data and information collected through questionnaires administered for online customers. The data presented and analyzed in this study is categorized into three parts: the first is the descriptive analysis of the respondents profile with percentage the second is the regression analysis of the research questions and their respective variables. The third is the testing of hypothesis formulated for the study. Out of the 600 sets of questionnaire administered, 574 were returned, 24 were not properly filled, and 550 were useable. Therefore, the analysis in this chapter is based on the usable sample size of 550.

4.2   Analysis of Respondents Profile

Table 4.1:   Gender of Respondents

Gender	Frequency	Percentage (%)
Male	250	45
Female	310	55
Total	560	100

Source: Analysis of field survey, 2016.

From table 4.1 above, 250(45%) were males and 310 (55%) were females. This indicates that the female were more in number than the male respondents.

Table 4.2:   Age Distribution of Respondents.

Age ranges	Frequency	Percentage (%)
Below 30 years	145	26
31-40years	260	46
Above 40years	155	28
Total	560	100

Source: Analysis of field survey, 2016.

From the table, the age distribution of respondents which was spread across various age ranges/brackets shows that the highest concentration of respondents fell within the age bracket of 31-40years 260(46%) of respondents. It reveals that the second upper category of 40years above accounts for 155(28%).Some respondents that are below30years accounts for 145(26%).

Table 4.3:   Educational Qualification of Respondents

Educational level	Frequency	Percentage (%)
OND/NCE	108	19
HND/B.sc	172	31
MBA/M.sc	115	21
Others	165	29
Total	560	100

Source: Analysis of field survey, 2016

It shows from the above table 4.3 that greater part of the respondents 172 (31%) had HND/B.sc education qualification, OND/NCE holders account for 108(19%) while115 (21%)of the respondents possess MBA/M.sc educational qualification and the number of respondent with other qualifications accounted for 165 (29%) of the respondents.

Table 4.4:   Job Experience

Job Experience	Frequency	Percentage (%)
Below 5 years	238	43
5-10years	220	39
Above 15years	102	18
Total	560	100

Source: Analysis of field survey, 2016.

Table 4.4 above indicate the years of experience of the respondent shows that 43% being 238 respondents have been in the electronic marketing platforms below 5 years; 220 respondents representing 39% have spent between 5-10years in the firm; while 18% being 102 respondents have spent above 15 years with the firm.

Table 4.5:   Marital status of Respondents

Gender	Frequency	Percentage (%)
Married	330	59
Single	230	41
Total	560	100

Source: Analysis of field survey, 2016.

Table 4.5 above indicates the marital status of the respondents. It was observed that 330(59%) of the respondents were married, while 230(41%) were single.

4.3   Analysis of other Data

This section focuses on the analyses of responses to the major research questions which were broken down into fifteen (15) sub questions using the likert scale of point 5. Specifically; they are analyzed using descriptive statistics, and regression analysis.

Research Question One: How does electronic customer relationship affect customer loyalty?

Table 4.6: Frequency Analysis of Electronic Customer Relationship and Customer Loyalty

S/N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
1.	My knowledge of the internet has boosted my ability to purchase online	378 (67.5)	146 (26.1)	35 (6.3)	- -	1 (0.2)
2.	I will prefer this platform to shop buying always.	240 (42.9)	263 (47)	56 (10)	- -	1 (0.2)
3.	Online shopping is more convenient for me than shop buying.	329 (58.8)	173 (30.9)	54 (9.4)	- -	4 (0.7)

Source: field work, 2016

The descriptive statistics showing the pattern of sample response, in relationship to electronic customer relationship and customer loyalty questionnaire items is indicated on table 4.6 above.

524(93.6%) of the respondents agreed that their knowledge of the internet has boosted their ability to purchase online, 35(6.3%) were undecided, while 1(0.2%) of the respondents disagreed to the above statement.

A total of 503(89.9%) of the respondents agree that they will prefer this platform to shop buying always, 1(0.2%) disagree, while 56(10%) of the respondents were undecided.

To the statement online shopping is more convenient for me than shop buying 502(89.7%) of the respondents agree, 54(9.6%) were undecided while a total of 4(0.7%) disagree.

Research Question Two: What is the impact of online advertising on customer loyalty?

Table 4.7   Frequency Analysis of Online Advertising and Customer Loyalty

S/N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
4.	Online advertising has always created room for me to interact with service firms	393 (70.2)	138 (24.6)	28 (5)	- -	1 (0.2)
5.	The internet has provided me with opportunities to see displaying promotional messages on my computer screen.	257 (45.9)	254 (45.4)	47 (8.4)	- -	2 (0.4)
6.	I will prefer online advertising to traditional means advertisement.	347 (62)	164 (29.3)	47 (8.4)	- -	2 (0.4)

Source: field work, 2016

From table 4.7 above 531(94.8%) agree that online advertising has always created room for them to interact with service firms,28(5%) were undecided, while 1(0.2%) disagreed on the above statement.

To the statement 'The internet has provided me with opportunities to see displaying promotional messages on my computer screen' 2(0.4%) of the respondents disagree, 511(91.3%) agree, while 47(8.4%) of the respondents were undecided.

511(91.3%) of the respondents agree that they will prefer online advertising to traditional means advertisement, a total of 47(8.4%) were undecided while 2(0.4%) disagreed.

Research Question Three: Does electronic direct mailing influence customer loyalty

Table 4.8:   Frequency Analysis of Electronic Direct Mailing and Customer Loyalty

S/N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
7.	Electronic direct mailing (e-DM) has stimulated my purchasing interest than shop buying.	394 (70.4)	135 (24.1)	31 (5.5)	- -	- -
8.	I will always prefer electronic direct mailing (e-DM) than traditional advertising efforts	270 (48.2)	247 (44.1)	43 (7.7)	- -	- -
9.	Electronic direct mailing usually keeps me updated about the products and services offered.	349 (62.3)	162 (28.9)	49 (8.8)	- -	- -

Source: field work, 2016

In table 4.8 above, a total of 529(94.5%) of the respondents agreed that electronic direct mailing (e-DM) has stimulated their purchasing interest than shop buying, while 31 (5.5%) of the respondents were undecided.

517 (92.3%) of the respondents agreed that they will always prefer electronic direct mailing (e-DM) than traditional advertising efforts, while 43 (7.7%) of the respondents were undecided,

When asked whether electronic direct mailing usually keeps them updated about the products and services offered, 511 (91.2%) of the respondents agreed to it, 49 (8.8%) of the respondents were undecided.

Research Question four: How does interactive technologies influence the level of customer loyalty?

Table 4.9:   Frequency Analysis of Interactive Technologies and Customer Loyalty

S/N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
10.	My knowledge about interactive technologies has helped me to participate actively in two-way online communications and electronic transactions.	403 (72)	130 (23.2)	27 (4.8)	-	-
11.	Interactive technologies have improved my self-service technologies such as the automated teller machines (ATM).	292 (52.1)	230 (41.1)	38 (6.8)	-	-
12.	My understanding about social networking websites has increased my purchase decision of online products.	368 (65.7)	151 (27)	41 (7.3)	-	-

Source: field work, 2016

In table 4.9 above, majority of the respondents (95.2%) agreed that their knowledge about interactive technologies has helped them to participate actively in two-way online communications and electronic transactions, while 27 (4.8%) of the respondents were undecided.

When asked Interactive technologies have improved my self-service technologies such as the automated teller machines (ATM), 522 (93.2%) of the respondents agreed to it, while 38 (6.8%) of the respondents were undecided.

A total of 519 (92.7%) of the respondents agreed that their understanding about social networking websites has increased their purchase decision of online products, while 41 (7.3%) of the respondents were undecided.

Research Question five: Online customer loyalty

Table 4.10:   Frequency Analysis of Online customer loyalty

S/N	Statement	Scale				
		SA 5	A 4	U 3	D 2	SD 1
13.	Because of the flexibility provided by on-line purchase platforms. I am determined to continue its usage.	425 (75.9)	113 (20.2)	21 (3.8)	1 (0.2)	- -
14.	Due to lesser cost and shorter search time on online purchase platforms, I am likely to remain loyal for long time to come.	312 (55.7)	216 (38.6)	30 (5.4)	2 (0.4)	- -
15.	I have enjoyed a whole lot of value maximization through the online exchange and i am very satisfied.	391 (69.8)	137 (24.5)	32 (5.7)	- -	- -

Source: field work, 2016

From the table 4.10 above 538 (96.1%) agreed that because of the flexibility provided by on-line purchase platforms. They were determined to continue its usage, 21(3.8%) were undecided, while 1(0.2%) disagreed on the above statement.

To the statement 'due to lesser cost and shorter search time on online purchase platforms, I am likely to remain loyal for long time to come.' 2(0.4%) of the respondents disagreed, 528(94.3%) agreed, while 30(5.4%) of the respondents were undecided.

528(94.3%) of the respondents agreed that they have enjoyed a whole lot of value maximization through the online exchange and they are very satisfied, while a total of 32(5.7%) were undecided.

4.4   Multiple regression analysis

Multiple regression is a statistical tool that allows you to examine how multiple independent variables are related to a dependent variable (Higgins, 2005). It can also establish that a set of independent variables explains a proportion of the variation in a dependent variable at a significant level. (Pallant, 2005). Multiple regression was conducted to determine the effect electronic marketing construct exert on customer loyalty. The results are shown in the tables below.

Table 4.11:   Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596[a]	.355	.350	.8695

a. Predictors: (Constant), interactive technologies, electronic direct mailing, online advertising,
 electronic customer relationship management

Source: SPSS output of field survey data, 2017.

Table 4.11 reveals that 35% (.350) of variance in customer loyalty is accounted for by the joint predictive power of electronic customer relationship management, online advertising, electronic direct mailing and interactive technologies while the remaining percentage is explained by exogenous factors.

Table 4.12:   Multiple Regression Coefficients Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.155	.463		15.459	.000
	Electronic-customer relationship management	.283	.070	.353	4.039	.000
	Online advertising	.058	.054	.069	1.074	.283
	Electronic direct mailing	.213	.052	.254	4.097	.000
	Interactive technologies	-.055	.044	-.064	-1.251	.212

a. Dependent Variable: online customer loyalty
Source: SPSS output of field survey data, 2017.

The result in table 4.12 above shows that the four components of electronic marketing have a positive effect on customer loyalty. However, only electronic customer relationship management and electronic direct mailing are significant predictors of customer loyalty. The relative importance of the significant predictors was determined by the size of standardized beta coefficient. According to Tabachnick and Fidell (2001) beta weight is useful because it uses a unit of measurement that is same for all variables. On this note, electronic customer relationship management is the most important predictor of customer loyalty ($\beta = 0.353$, $P < 0.01$), followed by electronic direct mailing ($\beta = 0.254$, $P < 0.01$).

4.5 Hypotheses Testing

The four null hypotheses rose for this study in chapter one are thereby tested in this section simultaneously. Thus, regression analysis was employed as an analytical tool for testing the hypotheses. Hypotheses testing are a systematic way for testing claims or ideals about any given parameter in a population using data measured in a sample. The p-values reported in the regression coefficient tables are used for testing the study hypotheses.

The Decision Rule

If the probability value calculated is greater than (>) the critical level of significance, then the null hypotheses will be accepted while the alternate hypothesis is rejected and vice versa. If the probability value of 0.00 is smaller than the critical value of 5% (i.e. 0.00<0.05) we conclude of the given parameter that it is statistically significant. In this situation, it is accepted that there is need to reject the null hypotheses and to accept the alternate. Gujarati and Porter (2009) observed that when we reject null hypotheses, we say that our findings are statistically significant and vice versa. Thus the p-value for the hypotheses testing is at 0.05(5 %) i.e. the tolerable error thereby placing the level of significance at 5%

H_{O1}: There is no significant effect of electronic customer relationship on customer loyalty.

From the regression coefficient in table 4.7, electronic customer relationship management has a positive and statistically significant effect on customer loyalty (β = 0.353, P < 0.01). Since the P value calculated in table 4.7 is lesser than the critical level of significance (.000<0.05), we reject the null hypothesis and accept the alternate hypothesis implying that there is a statistically significant effect of electronic customer relationship management on customer loyalty.

Hypothesis Two

H_{O2}: Online advertising has no significant impact on customer loyalty.

Based on the findings, online advertising has a positive effect which is insignificant on customer loyalty (β = 0.069, P < 0.01). Tabachnick and Fidell (2001) opined that a significant level between 0.05 and 0.10 can be considered marginal. Therefore, since online advertising p value is .283 and it is insignificant at predicting customer loyalty. However, based on the decision rule, the p value of .283 (28.3%) is greater than .05 level of significance. By

implication, online advertising has no significant impact on customer loyalty because sample data has failed to disprove the claim. Therefore, the null hypothesis is accepted.

Hypothesis Three

Ho$_3$:   There is no significant influence of electronic direct mailing on customer loyalty.

The result of multiple regression in table 4.7 revealed that electronic direct mailing exert positive and statistically significant effect on customer loyalty (β = 0.254, P < 0.01). The beta coefficient of 0.254 implies that one unit decrease in electronic direct mailing will result in a 0.254 decrease in customer loyalty and vice versa, statistically controlling for the effect of other independent variables. The p value of .000 is significant and more than the acceptable 95% confidence interval. Thus, we reject the null hypothesis and accept the alternate hypothesis. This implies that sample data provided convincing evidence that there is a statistically significant effect of electronic customer relationship management on customer loyalty.

Hypothesis Four

Ho$_4$. There is no significant influence level of interactive technologies on customer loyalty.

From the regression coefficient in table 4.7, the beta coefficient and calculated p value of interactive technologies provide evidence that the influence level of interactive technology is negative and insignificant (β = 0.064, P < 0.01), and also exert the least effect on customer loyalty. The p value of .212 (21.2%) which is greater than .05 level of significance implies that there is no significant influence level of interactive technologies on customer loyalty. Therefore, the null hypothesis is accepted.

4.6   Discussion of Results

In accordance with the data analysis conducted in Chapter four and the review of the related literature in Chapter two, the discussion of findings of this research study is presented below.

4.6.1   Electronic Customer Relationship and Customer Loyalty

The empirical findings from the descriptive statistics on table 4.6 indicated that majority of the respondents overwhelmingly responded positively to the various constructs in relationship to electronic customer relationship and customer loyalty. The beta value on table 4.12 corroborated the positive effect given the beta value (ß=.353<0.01). The test of hypothesis indicated in table 4.12 reveals that there is a significant effect of electronic customer relationship on customer loyalty (.000<0.05). The overwhelming positive result is provided support by Romano (2002) views that we can use E-CRM to attract and keep economically valuable customers and remove the customers who do not have more benefit for the firm.

4.6.2   Online Advertising and Customer Loyalty

The empirical findings from the descriptive statistics on table 4.7 indicated that majority of the respondents overwhelmingly responded positively to the various constructs in relationship to online advertising and customer loyalty. The beta value on table 4.12 corroborated the positive effect given the beta value (ß=.069, P<0.01). Meanwhile the test of hypothesis indicated in table 4.10 reveals that online advertising has no significant impact on customer loyalty. This is in line with Murphy and Cunningham (1993) who stated that linking advertising with sales impact is not appropriate as other marketing variables such as economic factors; market factors affect the company sale.

4.6.3 Electronic Direct Mailing and Customer Loyalty

The various empirical findings from the descriptive statistics on table 4.8 indicated that majority of the respondents overwhelmingly responded positively to the various constructs in relationship to electronic direct mailing and customer loyalty. The beta value on table 4.12 showed the positive effect given the beta value (ß=.254, P<0.01). The test of hypothesis indicated in table 4.12 reveals that there is a significant influence of electronic direct mailing on customer loyalty (.000<0.05). These findings are in support withConway and Swift, (2000) findings that email marketing is meant to build loyalty, trust or brand awareness. This was also in line with Hart (2002) assertions that organizations send email messages with the objective of enhancing the relationship with their customer to encourage loyalty and repeat business.

4.6.4 Interactive Technologies and Customer Loyalty.

The various empirical findings from the descriptive statistics on table 4.9 indicated that majority of the respondents overwhelming responded positively to the various constructs in relationship to interactive technologies and customer loyalty. The beta value on table 4.12 exhibited a negative effect given the beta value (ß=-.064, P<0.01). The test of hypothesis indication in table 4.12 reveals that there is no significant influence level of interactive technologies on customer loyalty. These findings is in line with Blake *et al*., (2005) who argued that security, approval by referent others, quality of content, price, recognizability/desirability of brand, and time delay/download speed can negatively impact on customer loyalty.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on discussing the summary of findings from the analysis of data in chapter four, drawing conclusion on the basis of the findings and making appropriate recommendations. The chapter also provided room for contributions to knowledge and limitations and suggestions for further studies.

5.2. Summary of Findings

The result based on the descriptive statistics on respondents profile reveals that the females were more in number (55%) in the sampled online stores customers than the male respondents. The highest concentration of respondents fell within the age bracket of 31-40years (46%) while majority of the respondents (31%) had HND/B.Sc. education qualification. As for job experience, close to half of the respondents (43%) had an idea of electronic marketing platforms below 5 years while more than half of the respondents (59%) are married for marital status.

The descriptive statistics on the research questions revealed that majority of the respondents overwhelmingly responded positively to the various constructs in relationship to electronic customer relationship and customer loyalty, online advertising and customer loyalty, electronic direct mailing and customer loyalty and interactive technologies and customer loyalty.

The multiple regression analysis result shows that all the independent variables except interactive technologies have positive effects on customer loyalty while only electronic customer relationship management and electronic direct mailing have significant effect on customer

loyalty. The adjusted R^2 value of .350 shows that 35% of variance in customer loyalty is accounted for by the joint predictive power of electronic customer relationship management, online advertising, electronic direct mailing and interactive technologies. The standard coefficient revealed that electronic customer relationship management is the most important predictor of customer loyalty (β = 0.353, P < 0.01) followed by electronic direct mailing (β = 0.254, P < 0.01).

E-CRM provides the means with which customers communicate with company more efficiently and reveals their potentials in order for companies and customers to benefit from this relationship. New electronic channels such as Web and personal messaging systems are intermediary systems for fast, interactive, and economic communications with customers. The E-CRM system is built up from co-corporation of the new technology, such as the internet, telemarketing and email, with customer relationship management.

Electronic direct mailing is as an online newsletter or e-mail a firm uses to keep customers informed. Electronic direct mailing of a firm provides information in the form of emails to prospective customers who subscribe to their emails. Existing customers also learn about the new products and services. This keeps them up-dated about the products and services offered and thus influence their purchase decision. Customers prefer to buy products that they have information about since they understand the product. This influences constant buying and customer loyalty.

The major objective of online advertising is to increase sales and build brand awareness. Online advertising involves the use of the internet for displaying promotional messages on the computer screens and it refers to deliberate messages placed on third-party websites search

engines and directories available through internet access. Online advertising sells the good quality of a product or service which is based on customers' expectations.

Interactive technologies are techniques, tools or devices that allow various entities (individuals, machines, or organizations) to engage in mediated communication to facilitate the planning and consummation of exchanges between them. Loyal customers are valuable communicators of favorable word-of-mouth about firms or products to which they feel loyal.

5.3   Conclusion

Based on the findings of this study, we conclude that E-CRM which is a web or internet based processes that occur between companies and customers, help customers to communicate with companies more efficiently and reveals their potentials, thus, both company and customer do benefit from this relationship. Customer satisfaction is one of the main goals of E-CRM and often satisfaction is a representation of success. E-CRM provides firms with the chances of understanding the consumer's future expectations level, which will provide the organization with a deeper look at the level of consumer satisfaction.

Customers purchase products consistently if they are reminded repeatedly through emails by the company, and that email marketing can be used by organizations as a tool to improve customer loyalty by continuously reminding customers about products and service to enhance continuous sales of the company's product. The cost advantage of e-DM enables companies to tailor communication messages to each individual customer and personalize the relationship with them in a cost-efficient way. Companies send email messages with the objective of enhancing the relationship with their customer to encourage loyalty and repeat business and purchase.

Online advertising sells the good quality of a product or service which is based on customers' expectations. Online advertising is used primarily by firms to achieve sales by informing the consumers about new or improved products. Online advertisement do not force the recipient to pay attention to the promotional peace, but it tries to persuade or attract he/she to do so, because instead of coming at intervals it is placed along or among other non-marketing contents. An advertiser strives to communicate with consumers properly and efficiently.

Social networking media range from blogs to social networking websites such as face book, whatsapp, yutube and twitter. Marketers are working to harness the power of these new social networks to promote their products and build customer relationships. It is the communicator's task in the early stages to build awareness, develop consumer preference, convince interested buyers, and encourage them to make the purchase decision.

5.4   Recommendations

On the strength of our findings and conclusion, we make the following recommendations:

Marketers should understand the customer's experiences, dimensions of interaction in online community and how customers' perceptions could bring about their interactive experience in the online community and how it could impact their loyalty.

Management of companies should design electronic marketing platforms that will enhance marketing performance and apply these benefits to achieve organizational goals and objectives.

Companies should differentiate their brand online with useful information, positive interaction for their website visitors and enhance their communication to attract new customers.

In order for a product to function well it needs to meet the needs and desires of consumers, the existence of such products should be communicated to the consumer always.

Trust and customer satisfaction have impact on customer loyalty. Therefore, the companies should enhance customer loyalty by providing them protection, ease of use and attractive websites.

Companies' website should be built and designed in a way that the customers can get the relevant information along with the assurance that their privacy will be maintained. Any firm that hopes to succeed in customer retention should build confidence and trust in the products and services offered to win the hearts of customers and retain them.

In order for private/informational portals, to become successful, it must entice customers to alter well-established informational search habits.

5.5. Contribution to Knowledge

The following contributions to knowledge emerged from the study based on the findings and conclusions of this study.

i.   The study has established the impact of electronic marketing on customer loyalty through the various dimensions adopted.

ii.   The study revealed the dynamic growth in managing customer interaction experiences within an online community.

iii.   The study has established a significant contribution towards the need for electronic marketing to adequately provide maximum protection for internet consumers or customers.

iv.   The study has established an enhanced model of electronic marketing through four dimensions.

5.6   Suggestion for Further Studies

The study has a number of observed limitations that should be addressed in further studies. The study focuses on online stores and customer loyalty. However, future research studies could go ahead to expand the scope to involve other service and manufacturing industry.

This study engaged the survey research design method however future research should adopt other form of research design in other to have more accurate results or findings.

The sample size used in this study was six hundred customers of online stores this size should be increased by future researchers so that a more valid conclusion can be reached.

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APPENDIX A

QUESTIONNAIRE

Department of Marketing,
Faculty of Management Sciences,
Delta State University,
Asaba Campus.
September, 2016.

Dear respondent,

REQUEST FOR THE COMPLETION OF STRUCTURED QUESTIONNAIRE

I am a postgraduate student of the above named institution. I am carrying out a research on*; electronic marketing and customer loyalty* in partial fulfillment for the award of Masters of Sciences (M.Sc.) degree in Marketing. The questionnaire are designed to elicit your opinion on how electronic marketing affects customer loyalty. It shall be appreciated if you will kindly respond objectively to the sets of questions contained in the structured questionnaire. Your response will be treated with utmost confidentiality and used strictly for academic purpose.

Thanks for your time and assistance on this research.

_____   _____

ENI, Jenkins Emeka   Dr. S.E. Ekakitie
(Researcher)   (Research Supervisor)

Answer the questions in the space provided below

1. Gender: Male [   ] Female [   ]
2. Age: Below 30 [   ] 31-40 [   ] above 40 [   ]
3. Education: OND/NCE [   ] HND/B.Sc. [   ] M.sc/MBA [   ] Others [   ]
4. Job experience: Below 5 years [   ] 5-10years [   ] above 15 years [   ]
5. Marital status: Single [   ] Married [   ] Other [   ]

Please respond to these questions using the scale

This section uses a likert scale ranging from 1-5, where:

1 = strongly disagree, 2 = disagree, 3 = undecided, 4 = agree, 5= strongly agree.

Tick [∨] only one for each question.

S/N		RESPONDENTS CHOICE				
		SA 5	A 4	U 3	D 2	SD 1
Research Question one: what is the effect of electronic customer relationship management (E-CRM) on customer loyalty?						
1	My knowledge of the internet has boosted my ability to purchase online.					
2	I will prefer this platform to shop buying always.					
3	Online shopping is more convenient for me than shop buying.					
Research question two: What is the impact of online advertising on customer loyalty?						
4	Online advertising has always created room for me to interact with service firms.					
5	The internet has provided me with opportunities to see displaying promotional messages on my computer screen.					
6	I will prefer online advertising to traditional means advertisement.					

	Research question three: What is the effect of electronic direct mailing on customer loyalty?					
7	Electronic direct mailing (e-DM) has stimulated my purchasing interest than shop buying.					
8	I will always prefer electronic direct mailing (e-DM) than traditional advertising efforts.					
9	Electronic direct mailing usually keeps me updated about the products and services offered.					
	Research Question four: What is the effect of interactive technologies on customer loyalty?					
10	My knowledge about interactive technologies has helped me to participate actively in two-way online communications and electronic transactions.					
11	Interactive technologies have improved my self-service technologies such as the automated teller machines (ATM).					
12	My understanding about social networking websites has increased my purchase decision of online products.					
	Research Question five: Online customer loyalty					
13	Because of the flexibility provided by on-line purchase platforms. I am determined to continue its usage.					
14	Due to lesser cost and shorter search time on online purchase platforms, I am likely to remain loyal for long time to come.					
15	I have enjoyed a whole lot of value maximization through the online exchange and am very satisfied.					

APPENDIX B

FREQUENCIES VARIABLES=knowledge platform convenient
 /ORDER=ANALYSIS.
Frequencies

Notes

Output Created		21-DEC-2016 15:48:01
Comments		
Input	Active Dataset	DataSet2
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=knowledge platform convenient /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03

Statistics

		knowledge	Platform	convenient
N	Valid	560	560	560
	Missing	0	0	0

Frequency Table

Knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	1	.2	.2	.2
	3.0	35	6.3	6.3	6.4
	4.0	146	26.1	26.1	32.5
	5.0	378	67.5	67.5	100.0
	Total	560	100.0	100.0	

Platform

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	1	.2	.2	.2
	3.0	56	10.0	10.0	10.2
	4.0	263	47.0	47.0	57.1
	5.0	240	42.9	42.9	100.0
	Total	560	100.0	100.0	

Convenient

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	4	.7	.7	.7
	3.0	54	9.6	9.6	10.4
	4.0	173	30.9	30.9	41.3
	5.0	329	58.8	58.8	100.0
	Total	560	100.0	100.0	

FREQUENCIES VARIABLES=interact promotional messages prefer
 /ORDER=ANALYSIS.

Frequencies

Notes

Output Created		21-DEC-2016 15:48:28
Comments		
Input	Active Dataset	DataSet2
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=interact promotionalmessages prefer /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.05
	Elapsed Time	00:00:00.05

Statistics

		interact	promotional messages	Prefer
N	Valid	560	560	560
	Missing	0	0	0

Frequency Table

Interact

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	1	.2	.2	.2
	3.0	28	5.0	5.0	5.2
	4.0	138	24.6	24.6	29.8
	5.0	393	70.2	70.2	100.0
	Total	560	100.0	100.0	

promotional messages

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	2	.4	.4	.4
	3.0	47	8.4	8.4	8.8
	4.0	254	45.4	45.4	54.1
	5.0	257	45.9	45.9	100.0
	Total	560	100.0	100.0	

Prefer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.0	2	.4	.4	.4
	3.0	47	8.4	8.4	8.8
	4.0	164	29.3	29.3	38.0
	5.0	347	62.0	62.0	100.0
	Total	560	100.0	100.0	

FREQUENCIES VARIABLES=stimulated mailing updated
 /ORDER=ANALYSIS.
Frequencies

Notes		
Output Created		21-DEC-2016 15:49:16
Comments		
Input	Active Dataset	DataSet2
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=stimulated mailing updated /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

Statistics				
		stimulated	Mailing	updated
N	Valid	560	560	560
	Missing	0	0	0

Frequency Table

Stimulated					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	31	5.5	5.5	5.5
	4.0	135	24.1	24.1	29.6
	5.0	394	70.4	70.4	100.0
	Total	560	100.0	100.0	

Mailing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	43	7.7	7.7	7.7
	4.0	247	44.1	44.1	51.8
	5.0	270	48.2	48.2	100.0
	Total	560	100.0	100.0	

Updated

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	49	8.8	8.8	8.8
	4.0	162	28.9	28.9	37.7
	5.0	349	62.3	62.3	100.0
	Total	560	100.0	100.0	

FREQUENCIES VARIABLES=online communications self service technologies social networking websites
  /ORDER=ANALYSIS.
Frequencies

Notes

Output Created		21-DEC-2016 15:49:50
Comments		
Input	Active Dataset	DataSet2
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	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=onlinecommunicationsselfservicetechnologiessocial networkingwebsites /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

Statistics

		online communications	self-service technologies	social networking websites
N	Valid	560	560	560
	Missing	0	0	0

Frequency Table

online communications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	27	4.8	4.8	4.8
	4.0	130	23.2	23.2	28.0
	5.0	403	72.0	72.0	100.0
	Total	560	100.0	100.0	

self-service technologies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	38	6.8	6.8	6.8
	4.0	230	41.1	41.1	47.9
	5.0	292	52.1	52.1	100.0
	Total	560	100.0	100.0	

social networking websites

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	41	7.3	7.3	7.3
	4.0	151	27.0	27.0	34.3
	5.0	368	65.7	65.7	100.0
	Total	560	100.0	100.0	

FREQUENCIES VARIABLES=flexibility shorter search time value maximization
  /ORDER=ANALYSIS.
Frequencies

Notes

Output Created		21-DEC-2016 15:50:31
Comments		
Input	Active Dataset	DataSet2
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=flexibility shorter search time value maximization /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

Statistics

		flexibility	shorter search time	value maximization
N	Valid	560	560	560
	Missing	0	0	0

Frequency Table

Flexibility

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.0	1	.2	.2	.2
	3.0	21	3.8	3.8	3.9
	4.0	113	20.2	20.2	24.1
	5.0	425	75.9	75.9	100.0
	Total	560	100.0	100.0	

shorter search time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.0	2	.4	.4	.4
	3.0	30	5.4	5.4	5.7
	4.0	216	38.6	38.6	44.3
	5.0	312	55.7	55.7	100.0
	Total	560	100.0	100.0	

value maximization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.0	32	5.7	5.7	5.7
	4.0	137	24.5	24.5	30.2
	5.0	391	69.8	69.8	100.0
	Total	560	100.0	100.0	

Correlations

Notes

Output Created		12-FEB-2017 13:58:32
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=electroniccustomer relationshipmanagementonlinead vertisingelectronicdirectmailingint eractivetechnologies /PRINT=TWOTAIL NOSIG /STATISTICS DESCRIPTIVES /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.06
	Elapsed Time	00:00:00.11

[DataSet1]

Descriptive Statistics

	Mean	Std. Deviation	N
Electroniccustomerrelationshipmanagement	13.413	1.3426	560
Onlineadvertising	13.548	1.2903	560
Electronicdirectmailing	13.600	1.2859	560
Interactivetechnologies	13.721	1.2536	560

Correlations

		Electroniccustomerrelationship management	Onlineadvertising	Electronicdirectmailing	Interactivetechnologies
Electroniccustomerrelationshipmanagement	Pearson Correlation	1	.843**	.832**	.738**
	Sig. (2-tailed)		.000	.000	.000
	N	560	560	560	560
Onlineadvertising	Pearson Correlation	.843**	1	.717**	.677**
	Sig. (2-tailed)	.000		.000	.000
	N	560	560	560	560
Electronicdirectmailing	Pearson Correlation	.832**	.717**	1	.574**
	Sig. (2-tailed)	.000	.000		.000
	N	560	560	560	560
Interactivetechnologies	Pearson Correlation	.738**	.677**	.574**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	560	560	560	560

**. Correlation is significant at the 0.01 level (2-tailed).

```
REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT onlinecustomerloyalty
  /METHOD=ENTER
electroniccustomerrelationshipmanagementonlineadvertisingelectronicdir
ectmailinginteractivetechnologies.
```

Regression

Notes

Output Created		12-FEB-2017 14:02:38
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.

Syntax		REGRESSION
		  /MISSING LISTWISE
		  /STATISTICS COEFF OUTS R ANOVA
		  /CRITERIA=PIN(.05) POUT(.10)
		  /NOORIGIN
		  /DEPENDENT onlinecustomerloyalty
		  /METHOD=ENTER electroniccustomerrelationshipma nagementonlineadvertisingelectro nicdirectmailinginteractivetechnol ogies.

Resources	Processor Time	00:00:00.08
	Elapsed Time	00:00:00.13
	Memory Required	2588 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet1]

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Interactive technologies, electronic direct mailing, online advertising, electronic customer relationship management[b]	.	Enter

a. Dependent Variable: online customer loyalty
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596[a]	.355	.350	.8695

a. Predictors: (Constant), interactive technologies, electronic direct mailing, online advertising, electronic customer relationship management

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	230.893	4	57.723	76.349	.000[b]
	Residual	419.605	555	.756		
	Total	650.498	559			

a. Dependent Variable: online customer loyalty
b. Predictors: (Constant), interactive technologies, electronic direct mailing, online advertising, electronic customer relationship management

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.155	.463		15.459	.000
	Electronic customer relationship management	.283	.070	.353	4.039	.000
	Online advertising	.058	.054	.069	1.074	.283
	Electronic direct mailing	.213	.052	.254	4.097	.000
	Interactive technologies	-.055	.044	-.064	-1.251	.212

a. Dependent Variable: online customer loyalty

```
RELIABILITY

/VARIABLES=electroniccustomerrelationshipmanagementonlineadvertisingelectroni
cdirectmailinginteractivetechnologiesonlinecustomerloyalty
  /SCALE('ALL VARIABLES') ALL
  /MODEL=ALPHA
  /STATISTICS=DESCRIPTIVE SCALE
  /SUMMARY=MEANS VARIANCE COV CORR.
```

Reliability

Notes

Output Created		12-FEB-2017 14:06:59
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	560
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=electroniccustomerrela tionshipmanagementonlineadvertisin gelectronicdirectmailinginteractivetec hnologiesonlinecustomerloyalty /SCALE('ALL VARIABLES') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE /SUMMARY=MEANS VARIANCE COV CORR.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1]

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	560	100.0
	Excluded	0	.0
	Total	560	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.902	.899	5

Item Statistics

	Mean	Std. Deviation	N
Electronic customer relationship management	13.413	1.3426	560
Online advertising	13.548	1.2903	560
Electronic direct mailing	13.600	1.2859	560
Interactive technologies	13.721	1.2536	560
Online customer loyalty	13.877	1.0787	560

Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	13.632	13.413	13.877	.464	1.035	.031	5
Item Variances	1.571	1.164	1.803	.639	1.549	.059	5
Inter-Item Co variances	1.019	.526	1.460	.935	2.779	.095	5
Inter-Item Correlations	.641	.389	.843	.454	2.169	.020	5

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
68.159	28.234	5.3136	5