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# A Descriptive Study on the Impact of CRM on Customer Loyalty AMONG Generational Cohorts

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#### **Abstract**

This research paper investigates the impact of customer relationship management on customer loyalty with special reference to the hotels in India. It throws light on the relationship between the marketing efforts of customer relationship management (CRM) and loyalty in the hotel industry in India. A descriptive research design was employed to come to meaningful findings. The emergence of publics such as the financial publics like banks, insurance companies etc., media publics such as social media, print media, electronic media, citizen action groups and the general publics have given rise to customer relationship management (CRM). Adopting CRM is apparent in the hotel sector due to the interactive nature of relationships and its contribution to creating sustainable competitive advantages. This study's objectives were to measure the impact of the usage of CRM on customer loyalty (CL) and investigate the moderating effect of generational cohorts on the above relationship. This study adopted a deductive approach, and the data were collected from domestic tourists through an online questionnaire. The data were analyzed using Structural Equation Modeling (SEM). The results indicate a significant impact of CRM usage on CL among domestic tourists, and this relationship is moderated by the generational cohorts where CRM usage has displayed a significant effect on loyalty among Generation Y.

**Keywords**: Customer relationship management, customer loyalty, domestic tourists, India, hotel industry, generational cohorts.

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#### Introduction

CRM is a strategy for companies to build and manage long-term relationships with their customers (Mojtaba, 2009). It is evident that CRM implementation enables better customer service, allows better management of customer expectations, and improves customer loyalty (Cho et al., 2001; Reichheld, 1996; Reichheld and Sasser, 1990; Romano, 2001; Winer, 2001). Effective management of customer relationships directly boosts company profitability (Bolton et al., 2004).

Customer relationship management (CRM), reinforced by relationship marketing principles, is a significant research domain that has received both scholars and practitioners attention. A new paradigm has evolved lately due to technological advances — customer relationship management 2.0 or CRM 2.0 based on Web 2.0 (Greenberg, 2009). The terms CRM 2.0 and CRM have been used interchangeably to refer to the contemporary e-CRM under social media's influence (Greenberg, 2010; Malthouse, Haenlein, Skiera, Wege, & Zhang, 2013).

CRM is defined by the Guru, Greenberg (2009, p.34) as:

"A philosophy and a business strategy, supported by a technology platform, business rules, processes and social characteristics, designed to engage, the customer in a collaborative conversation in order to provide mutually beneficial value in a trusted & transparent business environment. It is the company's response to the customer's ownership of the conversation".

The emergence of social media has further enhanced the scope of CRM and its strategic combination of technological and business activities has improved human interactions (Askool & Nakata, 2011). The new CRM is the incorporation of everyday social media technologies into the CRM armory. More than any other, social media technologies bring marketers and customers closer together through two-way interactions. In general, Facebook, Twitter, Linkedln, YouTube, and Pinterest can be recognized as popular social media applications (Deepa & Deshmukh, 2013; Greenberg, 2010). Among them, a number of research studies have been conducted, particularly on Facebook, Twitter and Blog (Chan, Fong, Law & Fong, 2018).

Social media adoption has become an indispensable component of the tourism and hospitality business (Chan et al., 2018; Shaw, Bailey & Williams, 2011; Sigala 2009; Xiang & Gretzel, 2010). The hotel and hospitality industry offers a vast potential for CRM. Moreover, the hotel and hospitality industry depends heavily on Word-of-Mouth (WOM). According to

Udunuwara, Sanders and Wilkins (2016) many tourists indicated that they prefer booking sites to company websites, and further, they stated the advantages of gaining information from people who share information through booking sites compared to hotel websites. Thus, it can significantly capitalize on CRM, an electronic version of WOM, and build the customer's trust and loyalty (Naveed, 2012).

Comparatively to other industries, CRM research in the hotel sector is scant, and its importance has been overlooked by researchers in the field (Chan et al., 2018; Mohammed & Rashid, 2012). Primarily CRM studies are conducted from the organization perspective (Chan et al., 2018; Rapp, Trainor & Agnihotri, 2010; Kupper, Lehmkuhl, Wittkuhn, Wieneke & Jung, 2015) and emphasized that less attention is given to measures the impact of the CRM usage on customer loyalty from the customers perspective (Chan et al., 2018; Choudhury & Harrigan, 2014). Besides, most CRM studies in the hotel sector relate to western countries (Jones, Borgman, & Ulusoy, 2015; Sigala, 2011). According to Fortis, Buhalis and Rossides (2012), social media impact on holiday-related travel planning differs among tourism source markets due to cultural differences. Thus, social media's effect on customer loyalty should be studied in different cultural backgrounds (Senders et al., 2013).

Literature also suggests that online behavior may differ between younger and older generations (Zickuhr & Madden, 2012). Most generational cohort studies have focused on a specific generation's travel behavior, such as Generation Y or the baby boomers (Tiago, de Almeida Couto, Tiago & Faria, 2016; Vukic, Kuzmanovic, & Kostic Stankovic, 2015). Only a few have compared online travel behavior between cohorts, and these studies have explored differences in travel behavior among generations (Beldona, 2005; Beldona, Nusair & Demicco, 2009; Chatterjee & Wang, 2012; Kim, Xiang & Fesenmaier, 2015). Even though the usage of CRM and its impact on customer loyalty could be different between generational cohorts, the behavioral changes among generational cohorts towards the relationship between CRM usage and customer loyalty are yet to be investigated comprehensively.

This study attempt to contribute to the above observations by addressing the research questions 'what is the impact of CRM usage on customer loyalty in the hotel industry in India? and whether generational cohorts moderates the above relationship.

## **Literature Review**

# **Customer Relationship Management in the Hotel and Hospitality Context**

Today, most hotel and hospitality businesses have developed innovative relationship management programs with their customers through online technology (Cherapanukorn, 2017). However, scant attention has been given to CRM in the hotel and tourism sector in general (Mohammed & Rashid, 2012; Udunuwara et al., 2016), and seem to have overlooked its importance (Chan et al., 2018). Current studies have also focused on limited contexts (Jones, Borgman, & Ulusoy, 2015; Sigala, 2011), which warrant more empirical research using a quantitative approach (Chan et al., 2018).

## **Customer Loyalty**

Loyalty is defined as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or similar brand purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (Oliver, 1997, p. 392). The most common behaviors of loyal customers include relationship continuance, increased scale or scope of the relationship, recommendations (Kim, Kim & Kim, 2009), dispersing favorable WOM, and repurchasing its products (Dwyer, Schurr & Oh, 1987). Hence, the behavior is an important manifestation of customer loyalty (Lam, Cheung & Lau, 2013).

There are two basic types of customer loyalty: attitudinal loyalty and behavioral loyalty (Czepiel & Gimore, 1987; Dick & Basu, 1994; Jacoby & Kyner, 1973; Julander, Magi Jonsson, & Lindqvist, 1997; Nilsson & Sandberg, 2010). The approach that combines both the behavioral and attitudinal dimensions of customer loyalty is called the composite measurement, a valuable tool that helps to understand customer loyalty (McAndrew & Jeong, 2012; Nadkarni & Hofmann, 2012). Most of the existing researches on CRM focuses more on behavioral loyalty and overlooks the attitudinal component of loyalty (Fitzgibbon, 2005).

Unlike commodities markets, consumer service markets such as hospitality and tourism endure different consumer reactions and responses to varying marketing concepts (Kang, 2015). Hence, it is vital to study the relationship between CRM usage on customer loyalty as a whole and investigate the relationship with attitudinal loyalty and behavioral loyalty

separately because the relationship differences have not been studied satisfactorily in hospitality and hotel marketing (Kang, 2015).

# **CRM Usage and Customer Loyalty**

According to relationship marketing theory and equity theory, the strength of the relationship with the service provider shapes the customer's behavior in the relationship (Garbarino & Johnson 1999; Lemon, Rust & Zeithaml, 2001; Verhoef, 2003). According to Oliver (1999), customers' affection and commitment towards a product, service, brand, or organization reflect customer loyalty. As per Trainor, Andzulis, Rapp and Agnihotri (2014), CRM leads to customer satisfaction, loyalty, and retention (Mailangkay & Juwono, 2015; Rapp et al., 2010). Customers who engage with companies over social media are more loyal, and they spend more with those companies than other customers (Nadeem, 2012). These findings suggest that the hypothetical relationship that:

H<sub>1</sub>: There is a positive impact of CRM usage on customer loyalty in the hotel industry in India.

## **Perceived Trustworthiness and Customer Loyalty**

As per the findings of most of the scholars, loyalty cannot be sustained without gaining the trust of the customers. Trust is the single most powerful tool available for building relationships with customers (Berry, 1996; Bitner, 1995; Kim, Chung & Lee, 2011; Morgan & Hunt, 1994; Sirdeshmukh, Singh & Sabol, 2002). Cherapanukorn (2017) revealed that online transactions are associated with perceived risk, confidence, and trust in the organization and have become imperative for a customer's decision-making and impact their loyalty in the hotel industry. Accordingly, the sub hypothesis can be formulated as:

 $H_{1a}$ : There is a positive impact of perceived trustworthiness on customer loyalty in the hotel industry in India

## **Familiarity and Customer Loyalty**

The concept of familiarity with the services provider probably has a positive influence on an individual's loyalty. It seems that the greater consumer familiarity reduces perceived risk and increases website attraction and consumer loyalty (Murray & Haubl, 2002). Familiarity

positively influences satisfaction, loyalty, and commitment with e-retailers (Anaza & Zhao, 2013). Accordingly, the sub hypothesis can be formulated as:

H<sub>1b</sub>: There is a positive impact of familiarity on customer loyalty in the hotel industry in India

## **Caring and Customer Loyalty**

The implementation of electronic customer care tools makes it possible to gain loyalty. The customer expects a more individual degree of customer care through customized, experience-oriented offers, resulting in increasingly differentiated service offerings (Salmen & Muir, 2003). Accordingly, the sub hypothesis can be formulated as:

H<sub>1c</sub>: There is a positive impact of caring on customer loyalty in the hotel industry in India.

# **Information Sharing and Customer Loyalty**

Social media enables consumers to share information with their peers about the product and service brands (Mangold & Foulds, 2009). Conversations between peers provide companies another cost-effective way to increase brand awareness, boost brand recognition and recall, and increase brand loyalty (Gunelius, 2011). Accordingly, the sub hypothesis can be formulated as:

 $H_{1d}$ : There is a positive impact of information sharing on customer loyalty in the hotel industry in India

## **Perceived Usefulness and Customer Loyalty**

Cyr et al. (2007) has verified that perceived usefulness has a positive effect on e-loyalty. The findings of Ruiz-Mafe, Martí-Parreño and Sanz-Blas (2014) showed a significant positive influence of perceived usefulness, attitude, trust, and dependency on loyalty in Facebook fan pages. Accordingly, the sub hypothesis can be formulated as:

H<sub>1e:</sub> There is a positive impact of perceived usefulness on customer loyalty in hotel industry in India.

## **Perceived Ease of Use and Customer Loyalty**

When users believe that technology is easy to operate, they are more likely to have a favorable attitude towards the technology, which in return increases their willingness to utilize it in the future (Davis, Bagozzi & Warshaw, 1989). Perceived ease of use positively affects convenience and loyalty (Ozturk, Bilgihan, Nusair & Okumus, 2016). Accordingly, the sub hypothesis can be formulated as:

 $H_{1f}$ : There is a positive impact of perceived ease of use on customer loyalty in hotel industry in India.

# **CRM** usage and Attitudinal Loyalty

Hawkins and Vel (2013) mentioned that social media is more likely to influence attitudinal loyalty than behavioral loyalty. According to Hudson et al. (as cited in Chan et al., 2018) interactions between tourism firms and consumers facilitated by SCRM will enhance consumers' emotional attachment to the firm, which affects their relationship quality and willingness to recommend the brand to others. Accordingly, the sub hypothesis can be formulated as:

 $H_{1g}$ : There is a positive impact of SCRM usage on attitudinal loyalty in the hotel industry in India

## **CRM** usage and Behavioral Loyalty

Nisar and Whitehead (2016) mentioned that customers are more likely to buy the products and services of brands that they have been following on social media, and individuals show behavioral loyalty more than attitudinal loyalty.

 $H_{1h}$ : There is a positive impact of SCRM usage on behavioral loyalty in the hotel industry in India.

# **Moderating Role of Generational Cohorts**

The generational theory postulates that the age and the formative years of individuals have distinctive impacts in shaping their outlooks and behavior patterns (Gardiner, King & Grace, 2013). Within a cohort, individuals are acting consistently in terms of values, preferences, and consumption behavior, including travel behavior (Bernini & Cracolici, 2015; Gardiner et

al., 2013). Different generational cohorts share different characteristics and values (Kupperschmidt, 2000). Hence there is a moderating effect of generational affiliation on determinants of customer loyalty (Jin, Line & Ann, 2015). Accordingly, the second main hypothesis has been derived as:

H<sub>2</sub>: The relationship between CRM usage and customer loyalty is moderated by the generational cohorts

Based on the above hypotheses, the conceptual model was framed. The model demonstrates the relationship between independent and dependent variables, where CRM usage is the independent variable and customer loyalty is the dependent variable. Generational cohort is the moderating variable employed to test whether the generational cohorts moderates the relationship between independent and dependent variables.

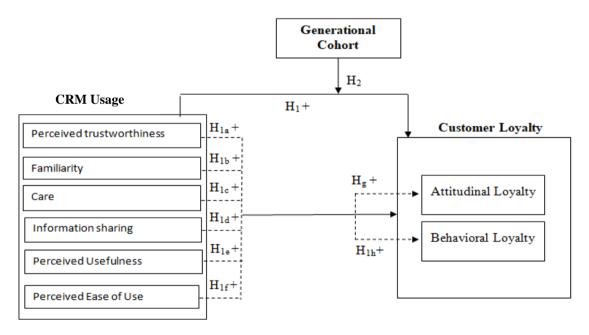


Figure 1. Conceptual Framework of the Study

Source: Adopted from literature

## **Operationalization**

The operationalization of the study is shown in Table 1. This study focuses on two-generational cohorts: Generation X (born 1965 to 1976) and Generation Y (born 1977 to 1994), exercising the same categorization of Gardiner, Grace & King (2015) in the study of travel decision making.

Table 1.

Operationalization

Construct	Dimensions	Indicators
	Perceived Trustworthiness (PTR)	04
	Familiarity (FAM)	04
CRM Usage	Care (CAR)	05
(Askool & Nakata, 2011)	Information Sharing (INS)	04
	Perceived Usefulness (PUS)	05
	Perceived Ease of Use (PEU)	05
Customer Loyalty (CL)	Attitudinal Loyalty (AL)	11
(Bennett & Rundle-Thiele, 2002; Kang, 2015)	Behavioral Loyalty (BL)	05

Source: Adopted from literature

## Methodology

This study adopts the philosophical assumptions of the positivist paradigm. The population of the study was domestic tourists who have used social media, print media, and electronic media. This study employed the judgment sampling technique (Malhotra & Dash, 2011; Sekaran & Bougie, 2010). The survey was administered online through a Google form. Invitations to participate in the survey were circulated via email, Facebook, Whatsapp, Instagram, and Viber. The data was analyzed through Structural Equation Method (SEM). According to Hair, Black, Babin & Anderson (2014), SEM technique generally expects a minimum sample size that ranges from 150 to 200. As per Bentler and Chou (1987) five respondents for each free parameter to be estimated would determine the sample size. Hence, this study's sample size should be a minimum of 200 respondents (40 X 5). The researchers received 375 responses and identified that 285 were used for the analysis, which is adequate to use SEM. A pilot survey was also conducted with 30 respondents before full-scale distribution to ensure the measures' validity and reliability.

Before analysis, data was purified. Then the multivariate assumptions were tested. Normality was assured using skewness and kurtosis values. According to Kline (2011), the skewness value of above 3 and the kurtosis value of above 10 indicates those that depart from normality. And the linearity was assured through the scatterplots of the variables, and the straight line among the variables depicts a linear relationship (Hair et al., 2014). The fulfillment of this assumption indicates the existence of homoscedasticity as well. According

to Podsakoff (2003) common method variance is considered a problem, as it is one of the main sources of measurement error, which threatens the conclusions about the relationship between measures. Harman's single-factor test was carried out to address the issue of common method variance. According to Podsakoff (2003) if a substantial amount of common method variance is present, a single factor will emerge from the factor analysis.

Sample adequacy was validated using the Kaiser-Meyer-Olkin (KMO) measure, where Kaiser (1974) recommends values greater than 0.5 as acceptable. Bartlett's Test of Sphericity (BT) (p< 0.05) was used to confirm the appropriateness of the Factor Analysis. Cronbach's Alpha values of 0.60 to 0.70 were considered acceptable to ensure reliability (Hair et al., 2014).

Structural equation modeling is characterized by two basic components namely; the measurement model and the structural model (Hair et al., 2014). The confirmatory measurement model was constructed based on the conceptual framework. Goodness-of-Fit (GOF) indicates how well the specified model reproduces the observed covariance matrix among the indicator items. Following Table 2 presents the criteria for accepting the GOF measures.

Table 2
Summary of Criteria for Accepting the GOF Measures

	<b>GOF Measure</b>	Criterion
	CMIN/DF	1>3
Absolute fit indices	GFI	≤1
	AGFI	0-1
	RMSEA	$\leq 0.08$
	IFI	0-1
<b>Incremental fit indices</b>	CFI	0-1
	TLI	0-1
Parsimony fit index	PRATIO	0-1

Source: Hair et al. (2014)

Two main components of construct validity are convergent and discriminant validity (Sekaran & Bougie, 2010). These were established through Average Variance Extracted (AVE), and Composite Reliability (CR). AVE of 0.5 or higher is a good rule of thumb suggesting adequate convergence (Hair et al., 2014). Cronbach's Alpha values of 0.60 to 0.70

were also used as indicators of a model's construct validity. Discriminant validity determines whether concepts or measurements that are not supposed to be related are actually unrelated (Sekaran & Bougie, 2010). One of the tests to mark discriminant validity is to compare the AVE values for any two constructs with the square of the correlation estimate between these two constructs. If the AVE is greater than the squared correlations, discriminant validity can be established (Hair et al., 2014).

In the current study, the proposed structural model is composed of two major latent constructs, of which one is exogenous (CRM Usage), and one is endogenous customer loyalty (CL). The overall fit of the structural model was assessed to evaluate the extent to which the proposed causal relationships between the latent constructs fit the research data. A multi-group model was carried out (Baron & Kenny, 1989) to test and measure the moderating effect of generation on the relationship between CRM usage and CL. Initially, the model was configured for two groups, Generation X and Generation Y.

#### **Results**

The analysis of demographic factors revealed that 51% of the respondents belong to Generation X, where a large proportion of the sample was females (65%). Most of the respondents (35%) of the sample were married with children. Half of the sample has completed their postgraduate degree, and 66% of the respondents were professionals, whereas 77% of the sample was earning more than Rs. 100,000 per month collectively. Apart from the questions related to the sample demographics, there were questions about travel frequency and social media usage, and behavior. When it comes to the travel frequency, most of the respondents (41%) travel quarterly within India. As per the data, nearly 54% of the sample travel at least four times a year within India.

Surprisingly, 94% of the respondents use social media frequently, such as Facebook, followed by TripAdvisor and Youtube. As per the data, the main purpose of using social media for traveling is to search for information and reviews followed by hotel booking and like, share and comment on the posts. Building and maintaining relationships through social media channels were considered necessary by 96% of the respondents.

As indicated in Table 3, all skewness and kurtosis statistic values are within the tolerance range; hence, the assumption of normality is validated before analysis.

Table 3.

Summary of Normality Test

Variable	Skewness	Kurtosis
CRM Usage (IV)	0.307	-0.114
CL (DV)	-0.237	-0.174

Source: Survey Data, 2019

The exploratory factor analysis extracted eight components. The first component with the highest total value is explaining only 18.61% of the total variance (less than 50%). Hence, it can be identified that there is no substantial amount of common method variance and the validity of the conclusions about the relationship between measures are therefore unthreatened. As per Table 4 all the dimensions and the two constructs are well above the threshold levels with regard to the KMO and Bartlett's tests; hence, the sample is adequate for the analysis.

Table 4

KMO and Bartlett's Test

Construct	Dimension	KMO	<b>Bartlett's Test of Sphericity</b>
CRM Usage		0.679	0.000
	PTR	0.689	0.000
	FAM	0.554	0.000
	CAR	0.732	0.000
	INS	0.669	0.000
	PUS	0.767	0.000
	PEU	0.765	0.000
$\mathbf{CL}$		0.501	0.000
	ATT	0.858	0.000
	BEH	0.582	0.000

Source: Survey Data, 2019

As per Table 5, all the CA values of dimensions are above 0.6, which is acceptable. And for the IV and DV the CA values are above 0.8 which indicates the reliability of the scales.

Table 5

Cronbach's Alpha Values of Reliability

Construct	Dimension	Cronbach's alpha	No. of Items
CRM Usage		0.815	27
	PTR	0.721	4
	FAM	0.621	4
	CAR	0.627	5
	INS	0.631	4
	PUS	0.678	5
	PEU	0.791	5
$\mathbf{CL}$		0.869	16
	ATT	0.871	11
	BEH	0.669	5

Source: Survey Data, 2019

The final measurement model achieved an adequate fit level, as shown in Table 6, compared to the initial measurement model.

Table 6.

Final Measurement Model Fit

	<b>GOF Measure</b>	Initial Model Values	Final Model Values
	CMIN/DF	3.325	2.025
Absolute fit indices	GFI	0.692	0.878
Absolute 11t indices	AGFI	0.628	0.829
	RMSEA	0.087	0.069
	IFI	0.669	0.914
Incremental fit indices	CFI	0.660	0.922
	TLI	0.622	0.911
Parsimony fit index	PRATIO	0.911	0.881

Source: Survey Data, 2019

The respective AVE, composite reliability (CR), and discriminant validity measures of the constructs in the final measurement model are given in Table 7 and 8, respectively.

Table 7

AVE and CR Values

Variable	AVE	CR
PTR	0.533	0.769
FAM	0.516	0.711
CAR	0.532	0.628
INS	0.503	0.619
PUS	0.528	0.659
PEU	0.814	0.929
ATT	0.712	0.919
BEH	0.732	0.889

Source: Survey Data, 2019

Table 8.

Squared of inter-construct Correlations and the AVE

	PTR	FAM	CAR	INS	PUS	PEU	ATT	BEH
PTR	0.533							
<b>FAM</b>	0.325	0.516						
CAR	0.032	0.000	0.532					
INS	0.021	0.098	0.386	0.503				
<b>PUS</b>	0.000	0.018	0.122	0.135	0.528			
<b>PEU</b>	0.051	0.000	0.000	0.165	0.017	0.814		
ATT	0.011	0.040	0.049	0.033	0.089	0.113	0.712	
<b>BEH</b>	0.036	0.052	0.078	0.104	0.044	0.107	0.025	0.732

Note: Diagonal entries (in bold) are the AVE for all variables; sub-diagonal entries are the square of the correlation estimates between each variable

Source: Survey Data, 2019

According to Table 9, all the measures are within the tolerance levels; hence the structural model can be utilized to test the hypotheses developed. According to Hair et al. (2014) if the model shows good fit, and if the hypothesized paths are significant in the direction hypothesized, then the model is supported.

Table 9.

Structural Model Fit

	<b>GOF</b> Measure	Values
	CMIN/DF	2.866
Absolute fit indices	GFI	0.829
Absolute III Indices	AGFI	0.789
	RMSEA	0.077
	IFI	0.859
Incremental fit indices	CFI	0.857
	TLI	0.851
Parsimony fit index	PRATIO	0.869

Source: Survey Data, 2019

## **Hypotheses Testing**

The first hypothesis,  $H_1$ : There is a positive impact of SCRM usage on customer loyalty in hotel industry in Sri Lanka, is related to the testing of the hypothesized direct relationship between the IV and the DV. Below Table 10 shows the standardized regression coefficients, the corresponding significance level and the results.

Table 10.

Hypothesis Test Result of Relationship between SCRM Usage and CL – Second Order

Path	Hypothesis	β	p-value (at 0.05 significance level)	Result
SCRM Usage CL	H <sub>1</sub> : There is a positive impact of CRM on customer loyalty	0.16	0.035	Supported

Source: Survey Data, 2019

As per the table, the above path hypothesis is significant in the hypothesized direction hence the model is supported, indicating that there is a positive impact of SCRM usage on CL.

Next, Table 11 indicates the model fit indices relating to the structural model for sub hypotheses,  $H_{1a}$  to  $H_{1f}$ : There is a positive impact of perceived trustworthiness, familiarity, care, information sharing, perceived ease of use, and perceived usefulness on customer loyalty.

Table 11. Model Fit for Sub-hypothesis  $H_{1a}$  to  $H_{1f}$ 

	<b>GOF Measure</b>	Values
	CMIN/DF	2.693
Alegalysta fit in diaga	GFI	0.821
Absolute fit indices	AGFI	0.797
	RMSEA	0.075
	IFI	0.844
Incremental fit indices	CFI	0.842
	TLI	0.828
Parsimony fit index	PRATIO	0.896

Source: Survey Data, 2019

As per the above Table all the GOF indices are within the threshold values; hence the model fit can be assured. Accordingly, results of the hypotheses along with the confidence interval are stated below in Table 12.

Table 12. Hypothesis Test Result of Sub-hypothesis  $H_{1a}$  to  $H_{1f}$ 

Dimension	Hypothesis	β	p-value (at 0.05 significance level)	Result
PTR <del>CI&gt;</del>	H <sub>1a</sub> : There is a positive impact of perceived trustworthiness on CL	0.02	0.665	Not Supported
	$H_{1b}$ : There is a positive impact of familiarity on CL	0.12	0.032	Supported
CAR CL→	$H_{1c}$ : There is a positive impact of care on CL	0.09	0.042	Supported
INS C <del>L→</del>	H <sub>1d</sub> : There is a positive impact of information sharing on CL	0.21	0.053	Not Supported

PUS CL>	H <sub>1e</sub> : There is a positive impact of perceived ease of use on CL	0.25	0.000	Supported
PEU <del>CL&gt;</del>	H <sub>1f</sub> : There is a positive impact of perceived ease of use on CL	0.25	0.051	Not Supported

Source: Survey Data, 2019

As per the above table, the relationship between PTR, INS, and PEU is not significant at a 95% confidence level. Hence, the hypotheses can be rejected. The relationship between familiarity and CL, caring and CL, and perceived usefulness and CL are significant. Therefore, there is a positive impact of familiarity, care, and perceived usefulness on customer loyalty. There is no positive impact of perceived trustworthiness, information sharing, and perceived ease of use on customer loyalty in the hotel industry in India.

Table 13 indicates the fit indices regarding the structural model for sub hypotheses,  $H_{1g}$  and  $H_{1h}$ : There is an impact of CRM usage on attitudinal loyalty and behavioral loyalty.

Table 13. Model Fit of Sub-hypotheses  $H_{1g}$  and  $H_{1h}$ 

	GOF Measure	Values
	CMIN/DF	2.552
Absolute fit indices	GFI	0.839
	AGFI	0.801
	RMSEA	0.071
	IFI	0.879
Incremental fit indices	CFI	0.875
	TLI	0.854
Parsimony fit index	PRATIO	0.861

Source: Survey Data, 2019

According to the Table 13, the fit indices indicated that the structural model has a good fit which supports the two sub-hypotheses.

Table 14 shows the standardized regression coefficients, the corresponding significance level, and the results of the two sub-hypotheses.

Table 14. Hypothesis Test Result of Sub-hypotheses  $H_{1g}$  and  $H_{1h}$ 

Path	Hypothesis	β	p-value (at 0.05 significance level)	Result
CRM Usage – ATT	→ H <sub>1a</sub> : There is a positive impact of CRM on attitudinal loyalty	0.15	0.037	Supported
CRM Usage— BEH	→H <sub>1b</sub> : There is a positive impact of CRM on behavioural loyalty	0.64	0.000	Supported

Source: Survey Data, 2019

As per the Table the above sub-hypotheses are significant hence the model is supported, thus it is verified that there is a positive impact of CRM usage on attitudinal loyalty and behavioral loyalty.

# **Testing the Hypotheses – Moderating Effect**

Initially, the model was configured for two groups, Generation X and Generation Y. And first, the structural model was run for the Generation X and then for Generation Y to identify the difference between the effect of generational cohorts on the impact of CRM usage on CL. The results are shown in the Table 15.

Table 15

Hypothesis Test Result of Moderating Effect

Path	Generation X		Generation Y	
Paul	β	<b>P-Value</b>	β	P-Value
CRM Usage CL	<b>→</b> 0.0	0.973	0.30	0.000
Result	42	Not Supported		Supported

Source: Survey Data, 2019

According to Awang (2012) the group with the significant estimate can be identified as the most prominent group in the moderation effect. Accordingly, in this study Generation Y is more dominant in the moderating effect between CRM usage and CL. And the results show that the moderation type is full moderation since the standardized estimate for Generation Y is significant while the same estimate for Generation X is not significant (Awang, 2012). Interestingly, when measuring customer loyalty directly with indicators without separating attitudinal and behavioural dimensions, the impact of CRM on CL for the Generation Y is Significant ( $\beta = 0.51$ ). But, as one of the sub-objectives of the researcher is to identify the behavior of attitudinal and behavioral loyalty separately for CRM usage, the initial structural model was used to test the second hypothesis and for the interpretations.

#### **Discussion**

This study identified that many domestic tourists (94%) use social media for traveling purposes and conforms Chan et al. (2018) contention that the adoption of social media has become an indispensable component of the hotel, tourism and hospitality business. According to the study of Nisar and Whitehead (2016) 99% of the participants already have an account on at least one social networking site, and Facebook is the most popular social networking website on which all the participants had personal profiles. The above findings are in accordance with the current study findings where it was found that the most used social media channel for traveling is Facebook, followed by TripAdvisor and Youtube.

This paper examined the association between CRM usage and customer loyalty in the hotel sector. Hypotheses testing indicated that CRM usage positively impacts customer loyalty ( $\beta$  = 0.17, p = 0.034). This finding corroborates previous literature (Trainor et al., 2014; Nadeem, 2012). For example, Nadeem (2012) emphasized that customers who engage with companies over social media are more loyal and spend more than other customers. However, the findings of Choudhury and Harrigan (2014) did not support the link between customer engagement initiatives and customer relationship performance. Yet, their study illustrates that CRM through a range of processes can improve customer relationship performance. The study conducted by Harrigan, Ramsey and Ibbotson (2011) also did not support the link between relational information processes and customer relationship performance (customer satisfaction and customer loyalty). This study can be considered important as there is still fertile grounds for research on CRM due to inconsistent findings and the continued importance of CRM (Greenberg, 2010: Küpper et al., 2015; Sigala, 2011; Trainor et al., 2014; Woodcock, Green & Starkey, 2011).

The results show that familiarity, care, and perceived usefulness have a positive impact on customer loyalty.

Initially, the study shows that familiarity is affecting customer loyalty positively. This is in line with the finding of Senders et al. (2013). They have highlighted that customers want personal recognition and an online friendship to be created with the tour operators to generate customer loyalty. Buhalis and Law (2008) propose that prompt identification of consumer needs and providing prospective customers with contemporary, personalized, and detailed products/ services align with these needs is the key to success. All these findings further emphasize the importance of the familiarity aspect of CRM usage in creating customer loyalty.

According to Gouldner (1960), in terms of personal relationships, people like or tend to assist those they have helped them, where it merely talks about the organizations' caring relationships. Senders et al. (2013) have also identified that the relationship with a tour operator through social media proves contentment and a favorable attitude toward the organization expressed in repeat buying behavior and favorable informal communication with others. In line with this study's findings, Gefen and Straub (2000) show that perceived usefulness has more influence than trust on the intention to buy through social networking sites. According to Davis et al. (1989), perceived usefulness is one of the main constructs of technology acceptance. It is one of the main reasons people are receptive to new technology.

In contrast to the above findings, this study found that perceived trustworthiness, information sharing, and perceived ease of use have no positive effect on customer loyalty among domestic tourists in the hotel sector in India.

While this study showed no positive impact from perceived trustworthiness on customer loyalty, this finding contradicts the results of Hajli (2014), where the research was conducted using a sample of users of Facebook, Twitter, and LinkedIn in United Kingdom (UK). It was identified that social media increase consumers' level of trust and significantly affects intention to buy. The same claim was made by Senders et al. (2013), stating that customers' trust proved to be influencing customer loyalty in the case of travelers from Dutch and Belgium attached to different tour operators and those who are having Facebook accounts. However, it is worth noting that both these studies were conducted in a western context, and the samples were taken from various contexts and were limited to few social networking sites. It is worth noting the contentions that trust should be considered merely an antecedent of satisfaction and commitment, and no direct effect on customer behavior should be expected (Verhoef, 2003).

As per the results, there is no positive impact of perceived ease of use on customer loyalty among domestic tourists in India's hotel sector. According to Doll and Torkzadeh (1988), social media-related applications should be simple to use and easy to interact with. Sashi (2012) has also identified that easy to use interface is an essential determinant of user satisfaction. When it comes to information sharing, the study results indicate there is no positive impact on customer loyalty. However, according to Erdogmus and Cicek (2012) research findings, brand loyalty of the customer is positively affected when the brand offers good campaigns and relevant and popular content.

As mentioned above, the study has first looked at customer loyalty as a composite measurement suggested by Nadkarni and Hofmann (2012) and McAndrew and Jeong (2012). According to Kang (2015), investigation of the relationship between CRM usage on customer loyalty as one bundle and the relationship separately with attitudinal loyalty and behavioral loyalty is of paramount importance as the relationship differences have not been studied satisfactorily in the context of hospitality marketing. As per the results, SCRM usage has a positive impact on both attitudinal loyalty ( $\beta = 0.15$ , p = 0.037) and behavioral loyalty ( $\beta = 0.64$ , p = 0.000). Thus, it is apparent that CRM usage has more impact on behavioral loyalty than attitudinal loyalty when it comes to domestic tourists in the hotel sector in Sri Lanka. Nisar and Whitehead (2016) have also found that customers are more likely to buy the products and services of brands that they have been following on social media. Users exhibit

greater behavioral loyalty than attitudinal loyalty. So it is further verified that CRM usage can have a major impact on domestic tourists' behavioral loyalty in the hotel sector.

As per the results, CRM usage on customer loyalty among Generation X was insignificant (p = 0.975). However, it was significant for Generation Y (p = 0.000) and indicates the generational cohorts moderate the impact of CRM usage on customer loyalty. Further, the findings of Nusair, Bilgihan, and Okumus (2013) indicate that Generation Y users tend to be loyal to the relationship when they are psychologically attached to the travel-related online social networks. Hence, the current study's findings can be identified as verification of similar scholarly work.

#### Conclusion

The empirical evidence of the study exemplifies the significance of CRM usage on customer loyalty among domestic tourists in the hotel sector in India. Familiarity, care, and perceived usefulness are the main contributors to loyalty in the hotel domain. CRM usage results in behavioral loyalty rather than attitudinal loyalty. The study's novelty stems mainly from the investigation of generational cohorts as a moderator between CRM usage and customer loyalty. Even though the generational cohort's total impact on the relationship between CRM usage and customer loyalty indicated low, the most significant effect was found among Generation Y rather than Generation X.

## **Limitations of the Study**

The scope of the study was limited only to the domestic tourists of India; hence, the findings of the study can be generalized neither to all the hotel customers in India nor to the hotel customers in the world. Additionally, the study has adopted judgment sampling techniques where the sample is subjective.

#### **Directions for Future Research**

The above limitations pave the way for future studies. Furthermore, another interesting avenue for future research could be a replication of the model with inbound tourists. The same model can also be replicated in other sectors in hospitality and tourism. The findings of this study can be used in revising the curriculum of undergraduate and graduate programs in business administration. The findings of this research could be used towards serving the community in which the organization exists.

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