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# Effect of Trust, Privacy, Service Quality and Customer Satisfaction on the Success of Electronic Customer Relationship Management (E-CRM) Systems in Nepalese Insurance Sector

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### Abstract

This study examines the effect of trust, privacy, service quality, and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems in Nepalese insurance sectors. Success of electronic customer relationship management is the dependent variable. The selected independent variables are privacy, reliability, responsiveness, trust, and customer satisfaction. The primary source of data is used to assess the opinions of respondents regarding privacy, reliability, responsiveness, trust, customer satisfaction, and success of electronic customer relationship management. The study is based on primary data of 131 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of the effect of trust, privacy, service quality, and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems in Nepalese insurance sectors.

The study showed a positive impact of privacy on success of electronic customer relationship management. It indicates that privacy provided by insurance company leads to success of electronic customer relationship management systems. Similarly, the study showed a positive impact of reliability on success of electronic customer relationship management systems. It indicates that higher the reliability of customers towards insurance sectors leads to higher the success of electronic customer relationship management systems. Likewise, the study showed a positive impact of responsiveness on success of electronic customer relationship management systems. It indicates that positive response from the insurance sector regarding the online services leads to higher the success of electronic customer relationship management systems. In addition, the study also showed a positive impact of trust on success of electronic customer relationship management systems. It indicates that higher the trust of customers towards insurance sector leads to higher the success of electronic customer relationship management systems. Further, the study showed a positive impact of consumer satisfaction on success of electronic customer relationship management systems. It indicates that higher the consumer satisfaction, higher would be the success of electronic customer relationship management systems.

*Keywords:* trust, privacy, responsiveness, customer satisfaction, reliability, E-CRM

### 1. Introduction

E-CRM has emerged as a transformative force, revolutionizing the global shopping landscape, particularly among the younger generation (Kim and Ammeter, 2018). The convenience and accessibility afforded by e-commerce have significantly altered the traditional retail paradigm, enabling consumers to easily find, compare, and purchase a myriad of products online. Khing *et al.* (2019) highlighted the role of internet in creating a centralized platform, bringing together competitors and consumers, thereby opening new avenues for product and service promotion. Similarly, Saarijarvi *et al.* (2015) emphasized

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the centrality of customer relationships in customer-focused marketing, considering it an essential component. Customer Relationship Management (CRM) becomes integral, involving the collection and strategic use of customer data to enhance product and service promotion. The survival of CRM is linked to ongoing modifications in the marketing environment and the internet, with organizations prioritizing customer relationships as a crucial component in establishing competitive power. The transition from e-CRM to CRM is a noteworthy development, reflecting evolving working methods globally. According to *The CRM Handbook* (2001), e-CRM encompasses applications, hardware, software, and management commitment. Operational e-CRM, focusing on customer touch points, utilizes various channels like phone calls, written communication, and email. The global shift towards CRM signifies an organizational commitment to prioritizing customer relationships in response to the dynamic business environment. Navimipour and Soltani (2016) advocated for the assessment of acquisition and profitability as pivotal parameters when evaluating E-CRM readiness. These factors seamlessly align with the fundamental goal of CRM—the cultivation of a happy and devoted customer base. The study at hand embarks on a journey to scrutinize the success of electronic customer relationship management within an organization. Here, the spotlight is particularly directed toward “responsiveness” and “efficiency” as key indicators of E-CRM effectiveness. Acquisition, in the context of E-CRM, extends beyond the mere attainment of customers; it encapsulates the ability to attract, engage, and retain customers through tailored digital interactions. Profitability, on the other hand, hinges on leveraging these interactions to drive business success. Together, they form the cornerstone of a comprehensive E-CRM strategy, reflecting the symbiotic relationship between customer satisfaction and organizational prosperity.

Storbacka (1994) analyzed customer satisfaction is not merely a singular point of evaluation; rather, it is a comprehensive and cognitive assessment formed by customers, considering all service episodes throughout their relationship with the organization. The study revealed that where digital interactions and electronic touchpoints are prevalent, each customer engagement contributes to the overall perception of the service quality. Furthermore, Rasham (2019) concluded that as customers navigate through various online channels, their satisfaction is influenced by the efficiency, responsiveness, and effectiveness of the E-CRM initiatives employed by the organization. Moreover, Parasuraman *et al.* (1985) examined the responsiveness as organization desire or the degree of their readiness to provide services to customers. The study found that an insurance company are highly responsive to client issues. Simalrly, Park and Kim (2003) analyzed the factors affecting consumer purchase behavior in an online shopping context. The study found that it involves the protection of the customer’s personal information and is essential in establishing a long-term bond Maintaining current customers and attracting potential online customers both require privacy to be seen as a crucial factor. Further, Westin (2017) investigated the legal safeguards to ensure privacy in a computer society. The study revealed that individual’s sense of security regarding the prospective security of their personal information. Moreover, Wahab (2009) examined the pivotal role of customer satisfaction in shaping the effectiveness of E-CRM strategies. The study found that ECRM facilitates better communication between businesses and customers through various channels like email, social media, and chat. In addition, Gefen (2020) examined the conceptualization of trust, risk and their electronic commerce: the need for clarifications. The study found that ECRM involves various communication channels such as emails, social media, and chat platforms. Transparent and honest communication builds trust

between businesses and customers.

Nour El-Din (2015) examined the reliability through the efficiency and competence of the service provider. The study found that the customer satisfaction frequently acts as a mediator in relationships between antecedent factors and marketing effectiveness. Similarly, Rust and Zahorik (2012) analyzed the improvements in service quality lead to higher perceived quality, consumer loyalty, and increased customer satisfaction. The study found that enhancing service quality leads to improve in perceived quality, customer loyalty, and significance of service quality as a necessary component for customer satisfaction and ultimately customer loyalty. Further, Bitner and Zeithaml (2003) found that the function of effective customer relationship management as mediators in the relationship between trust and adoption of electronic banking. Furthermore, Wahab (2009) examined Malaysia's banking industry, the electronic revolution began in the 1970s. The study found that customer satisfaction frequently acts as a mediator in relationships between antecedent factors and marketing effectiveness.

In the context of Nepal, Maharjan (2012) examined the relation between trust and satisfaction of client. The study found that there is a positive association between trust and satisfaction of clients. Similarly, Biswakarma (2015) analyzed the relationship between privacy and ECRM. The study revealed that privacy and ECRM showed a positive and significant relationship. Furthermore, Pant and Bhandari (2020) investigated the specific aspects of E-CRM that resonate with Nepalese insurance customers. The study found that insurance providers in Nepal should prioritize tailoring their online services and communication to individual customer needs, ensuring prompt responses to inquiries, and creating user-friendly interfaces for a seamless online experience.

The above discussion shows that empirical evidences vary greatly across the studies on the effect of trust, privacy, reliability, responsiveness and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the effect of trust, privacy, reliability, responsiveness and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems in Nepalese insurance sector. Specifically, it examines the relationship of trust, privacy, reliability, responsiveness and customer satisfaction with the success of electronic customer relationship management (E-CRM) systems in Nepalese insurance sector

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

## **2. Methodological aspects**

The study is based on the primary data. The data were gathered from 131 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on trust, privacy, reliability, responsiveness, customer satisfaction and

success of E-CRM. This study is based on descriptive as well as causal comparative research designs.

### *The model*

The model used in this study assumes that success of E-CRM depend upon various factors. The dependent variable selected for the study is success of E-CRM. Similarly, the selected independent variables are trust, privacy, reliability, responsiveness and customer satisfaction. Therefore, the model takes the following form:

$$\text{E-CRM} = f(\text{trust, privacy, reliability, responsiveness and customer satisfaction})$$

More specifically,

$$\text{E-CRM} = \beta_0 + \beta_1P + \beta_2R + \beta_3RP + \beta_4T + \beta_5CS + e$$

Where,

E-CRM = Electronic customer relationship management

P = Privacy

R = Reliability

RP = Responsiveness

T = Trust

CS = Consumer satisfaction

Privacy was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I think the site of this organization providing a providing a privacy statement to guarantee customer information is kept confidential is necessary” “I think that the online service of the organization does not share customers’ personal information with other sites” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.864$ ).

Reliability was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I am confident that the insurance service will be available when I need it in an emergency”, “I am confident that my information will be accurately transmitted through the ECRM” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.811$ ).

Responsiveness was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “The ECRM operators are always quick to answer my calls and provide assistance.”, “I am satisfied with the time it takes for the ECRM to dispatch emergency services.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.781$ ).

Trust was measured using a 5-point Likert scale where the respondents were asked

to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I think that organization should always send a confirmation of secure payment and transmission”, “I feel comfortable when providing sensitive information (e.g. credit card/ debit card numbers) for online payment.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.911$ ).

Customer satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “I am satisfied with services provided by this organization) “I am satisfied with financial services advice online” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.760$ ).

E-CRM was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Complaints (suggestive) promotes and encourages me to share problems when they arise”, “If possible, my needs are reviewed and responses are made on an individual basis and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.829$ ).

The following section describes the independent variables used in this study along with the hypothesis formulation.

### *Privacy*

Privacy is a critical factor in the success of Electronic Customer Relationship Management (E-CRM) systems in the Nepalese insurance sector, as it plays a significant role in building and maintaining trust with customers. Park and Kim (2003) found that the protection of the customer’s personal information and is essential in establishing a long-term bond. Maintaining current customers and attracting potential online customers both require privacy to be seen as a crucial factor. Similarly, Eid (2011) found that customer satisfaction and privacy can also be considered critical elements. Furthermore, Westin (2017) analyzed the legal safeguards to ensure privacy in a computer society. The study revealed that individual’s sense of security regarding the prospective security of their personal information. Based on it, this study develops the following hypothesis:

H<sub>1</sub>: There is a positive relationship between privacy and success of E-CRM.

### *Reliability*

Reliability refers to the consistency and dependability of a system, process, or information, ensuring that it consistently produces accurate and trustworthy results over time. Nour El-Din (2015) examined the efficiency and competence of the service provider. The study found that the reliability in a banking service’s quality includes accuracy in calculations and retaining of proper records without errors. Similarly, Wahab (2009) analyzed the influencing factor of customer relationship management performance in Malaysia’s banking industry. The study revealed that the customer relationship management performance explains the continuance intention of electronic banking customer. Furthermore, Shoniregun *et al.* (2014) concluded that reliable ECRM systems facilitate efficient handling of customer feedback and issues. Based on it, this study develops the following hypothesis:

H<sub>2</sub>: There is a positive relationship between reliability and success of E-CRM.

#### *Responsiveness*

Responsiveness in the context of online communities refers to the ability of participants to provide timely and relevant feedback, fostering a dynamic and interactive environment. Rust and Zahorik (2012) analyzed the relationship between responsiveness and ECRM. The study found that improvements in service quality lead to higher perceived quality, consumer loyalty, and increased customer satisfaction. Similarly, Pant and Bhandari (2020) examined the impact responsiveness on E-CRM that resonate with Nepalese insurance customers. The study found that the critical link between responsiveness, as exemplified by tailoring online services and prompt inquiry responses, and Electronic Customer Relationship Management (ECRM) in the context of Nepalese insurance providers, emphasizing the need for user-friendly interfaces to ensure a seamless online customer experience. Moreover, Gulati *et al.* (2012) found that responsiveness within ECRM contributes significantly to customer satisfaction. Furthermore, Naim (2022) concluded that quick and effective responsiveness through ECRM contributes to a positive brand reputation. Based on it, this study develops the following hypothesis:

H<sub>3</sub>: There is a positive relationship between responsiveness and success of E-CRM.

#### *Trust*

Trust plays a pivotal role in shaping customer relationships, and ECRM systems aim to enhance and manage these relationships in the digital space. Gefen (2020) examined the conceptualization of trust, risk and their electronic commerce: the need for clarifications. The study found that ECRM involves various communication channels such as emails, social media, and chat platforms. Transparent and honest communication builds trust between businesses and customers. Similarly, Kim and Ammeter (2018) analyzed the preliminary investigation of the next generation, shedding light on the pivotal relationship between trust and Electronic Customer Relationship Management (ECRM) as integral factors influencing the evolving dynamics of online interactions. The study revealed features like secure payment gateways, encryption, and robust data protection measures contribute to building trust in online transactions. Furthermore, Zhang (2020) concluded that a series of interconnected relationships among perceived value, satisfaction, and e-trust, emphasizing the integral role of trust in the context of Electronic Customer Relationship Management (ECRM). Based on it, this study develops the following hypothesis:

H<sub>4</sub>: There is a positive relationship between trust and success of E-CRM.

#### *Customer satisfaction*

Customer satisfaction plays a crucial role in the success of Electronic Customer Relationship Management (E-CRM) system. Wahab (2009) found that ECRM facilitates better communication between businesses and customers through various channels like email, social media, and chat. Similarly, Storbacka (1994) revealed that ECRM strategies can play a crucial role in customer retention. Satisfied customers are more likely to remain loyal to a brand, and ECRM tools help businesses maintain and nurture these relationships over time. Furthermore, Rasham (2019) concluded that as customers navigate through various online channels, their satisfaction is influenced by the efficiency, responsiveness, and

effectiveness of the E-CRM initiatives employed by the organization. Moreover, Romano and Fjermestad (2003) revealed that customer satisfaction has a positive impact on success of electronic customer relationship management. Based on it, this study develops the following hypothesis:

H<sub>5</sub>: There is a positive relationship between customer satisfaction and success of E-CRM.

### 3. Results and discussion

#### *Correlation analysis*

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

#### **Kendall's Tau correlation coefficients matrix**

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 131 observations. The dependent variable is E-CRM (Electronic customer relationship management). The independent variables are P (Privacy), R (Reliability), RP (Responsiveness), T (Trust) and CS (Consumer satisfaction).

Variables	Mean	S.D.	ECRM	P	R	RP	T	CS
ECRM	3.931	0.801	1					
P	4.024	0.836	0.830**	1				
R	3.904	0.864	0.898**	0.668**	1			
RP	3.911	0.781	0.391**	0.040	0.584**	1		
T	3.605	1.028	0.376**	0.187*	0.492**	0.770**	1	
CS	3.202	0.935	0.808**	0.603**	0.800**	0.691**	0.646**	1

Note: The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows that privacy is positively correlated to success of electronic customer relationship management. It indicates that privacy provided by insurance company leads to success of electronic customer relationship management systems. Similarly, reliability is positively correlated to success of electronic customer relationship management systems. It indicates that higher the reliability of customers towards insurance sectors leads to higher the success of electronic customer relationship management systems. Likewise, responsiveness is also positively correlated to success of electronic customer relationship management systems. It indicates that positive response from the insurance sector regarding the online services leads to higher the success of electronic customer relationship management systems. In addition, trust is positively correlated to success of electronic customer relationship management systems. It indicates that higher the trust of customers towards insurance sector leads to higher the success of electronic customer relationship management systems. Further, consumer satisfaction is positively correlated to success of electronic customer relationship management systems. It indicates that higher the consumer satisfaction, higher would be the success of electronic customer relationship management systems.

### Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of privacy, reliability, responsiveness, trust, and customer satisfaction on the success of electronic customer relationship management.

Table 2

#### Estimated regression results of privacy, reliability, responsiveness, trust, and customer satisfaction on success of electronic customer relationship management

The results are based on 131 observations using linear regression model. The model is  $E\text{-CRM} = \beta_0 + \beta_1P + \beta_2R + \beta_3RP + \beta_4T + \beta_5CS + e$  where the dependent variable is E-CRM (Electronic customer relationship management). The independent variables are P (Privacy), R (Reliability), RP (Responsiveness), T (Trust) and CS (Consumer satisfaction).

Model	Intercept	Regression coefficients of					Adj. R <sub>bar</sub> <sup>2</sup>	SEE	F-value
		P	R	RP	T	CS			
1	2.682 (6.139)**	0.429 (4.566)**					0.133	0.325	20.851
2	1.764 (5.312)**		0.627 (8.783)**				0.371	0.276	77.142
3	1.495 (4.334)**			0.684 (9.233)**			0.395	0.271	85.253
4	1.479 (4.665)**				0.687 (10.094)**		0.439	0.261	101.886
5	1.351 (4.228)**					0.712 (10.421)**	0.455	0.257	108.605
6	1.654 (4.121)**	0.047 (0.488)	0.603 (6.954)**				0.367	0.277	38.461
7	0.951 (2.391)*	0.002 (0.018)	0.363 (3.854)**	0.117 (1.066)			0.462	0.255	37.915
8	0.831 (2.153)*	0.025 (0.282)	0.244 (2.481)*	0.117 (1.066)	0.336 (3.185)**		0.498	0.246	33.034
9	0.566 (1.487)	0.006 (0.069)	0.177 (1.821)	0.117 (1.066)	0.336 (3.185)**	0.333 (3.263)**	0.534	0.238	30.596

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent level respectively.
- iii. E-CRM is dependent variable.

The regression results show that the beta coefficients for privacy are positive with success of electronic customer relationship management systems. It indicates that privacy has a positive impact on success of electronic customer relationship management systems. This finding is consistent with the findings of Park and Kim (2003). Similarly, the beta coefficients for reliability are positive with success of electronic customer relationship management systems. It indicates that reliability has a positive impact on success of electronic customer relationship management systems. This finding is consistent with the findings of Wahab (2009). Likewise, the beta coefficients for responsiveness are positive with success of electronic customer relationship management systems. It indicates that responsiveness has a positive impact on success of electronic customer relationship management systems. This finding is consistent with the findings of satisfaction Rust and Zaborik (2012). In addition, the beta coefficients for trust are positive with success of electronic customer relationship



management systems. It indicates that trust has a positive impact on success of electronic customer relationship management systems. This finding is consistent with the findings of Gefen (2020). Further, the beta coefficients for consumer satisfactions are positive with success of electronic customer relationship management systems. It indicates that customer satisfaction has a positive impact on success of electronic customer relationship management systems. This finding is consistent with the findings of Romano and Fjermestad (2003).

#### 4. Summary and conclusion

E-CRM has emerged as a transformative force, revolutionizing the global shopping landscape, particularly among the younger generation. The convenience and accessibility afforded by e-commerce have significantly altered the traditional retail paradigm, enabling consumers to easily find, compare, and purchase a myriad of products online. The role of internet in creating a centralized platform, bringing together competitors and consumers, thereby opening new avenues for product and service promotion.

This study attempts to examine the impact of trust, privacy, reliability, responsiveness and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems in Nepalese insurance sector. The study is based on primary data of 131 respondents.

The major conclusion of this study is that enhancement in privacy, reliability, responsiveness, trusts and customer satisfaction increases the success rate of ECRM in Nepalese insurance sector. The study also concludes that customer satisfaction followed by trust and responsiveness are the most influencing factors that affect the success of ECRM in the Nepalese insurance sector.

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