

The Impact of Adopting the Marketing Dimensions of E-CRM on Customer Trust in Service Organizations

A case study of a sample of mobile phone customers in Algeria.

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Abstract:

This study aims to measure the impact of adopting the marketing dimensions of electronic customer relationship management (personalised electronic communications, emails, preferential treatment and tangible financial rewards) on mobile phone users in Algeria on customer trust from their perspective. The study was conducted on a sample of 396 customers and employed a descriptive and analytical approach. Both paper-based and electronic questionnaires were used to collect the data required for statistical analysis. This study confirmed the existence of a statistically significant effect of the adoption of the marketing dimensions of e-CRM on the mobile phone operators under study on the degree of customer trust, where the study model was estimated as $Y = 0.952X + 0.234$. It also confirmed the direct positive relationship between trust and the dimensions of e-CRM collectively, with a correlation coefficient of 60.5%, indicating a strong positive correlation.

This study concluded with a set of recommendations emphasising the importance of building digital relationships based on modern technology to foster long-term, sustainable relationships that enhance customers' sense of comfort and trust and increase their loyalty to the business they deal with.

Keywords: customer relationship management, electronic customer relationship management, customer trust, personal electronic communications, emails, preferential treatment, tangible financial returns.

1- Introduction

Today's world is undergoing rapid changes brought about by modern media and communication technology revolution, which has led to capital being channelled into the

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service economy, particularly the digital sector, at the expense of the goods-producing economy. New services have emerged that rely on the extensive use of information and communication technologies and various electronic media. As we are now in an era of customercentricity, driven by increased production capacity and intensified competition, the challenge lies not only in seeking new customers but also in understanding and recognising the needs of existing customers, retaining them for as long as possible and strengthening their trust whilst retaining them on the one hand, and achieving organizational excellence in performance and remaining competitive in the market on the other.

The early 1990s also saw global economic organizations, whether service- or goods-based, adopt a new philosophy: customer relationship management. In practice, this term refers to the range of activities undertaken by an organization, from the initial search for customers through to achieving their satisfaction and loyalty. This philosophy then evolved alongside the development of the electronic tools necessary to implement it, prompting marketers to rely on technology to establish new, efficient patterns of interaction with their customers with effectiveness, continuity and a long-term perspective while enabling access to the widest possible customer base and constant interactive communication with them electronically at minimal cost. This led to the emergence of electronic customer relationship management systems, commonly referred to within the information technology and software industry, which increased the demand for effective means of storing the largest possible amount of customer data so that organizations can understand their thinking and behaviour, analyse their needs, identify their aspirations and strengthen their trust, particularly in the telecommunications sector, including mobile phone operators, which serve a broad range of customers.

The implementation of digital customer relationship management is a significant and pressing issue for service organizations, as they find themselves operating in a virtual, digital environment whilst providing an intangible service. This situation necessitates a serious consideration of how to build and strengthen customer trust in their relationship with the organization by adopting the four dimensions of digital customer relationship management (personalised digital communication, email, preferential treatment and tangible material rewards) in an appropriate manner that enhances the organization's credibility, integrity and commitment towards its customers.

✓ **Research Problem**

Based on the above, the research question of this study is as follows:

To what extent does the adoption of the marketing dimensions of electronic customer relationship management influence the level of trust among customers of service organizations?

✓ **Research Hypotheses**

Main Hypothesis: There is a statistically significant effect of adopting the marketing dimensions of e-CRM on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05)

This hypothesis is broken down into the following sub-hypotheses:

- **First sub-hypothesis:** There is a statistically significant effect of personal electronic communication on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05).
- **Second sub-hypothesis:** There is a statistically significant effect of email on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05).
- **Third sub-hypothesis:** There is a statistically significant effect of preferential treatment on the level of trust among mobile phone customers in Algeria at a significance level of (Sig=0.05).
- **Fourth sub-hypothesis:** There is a statistically significant effect of tangible financial rewards on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05).

✓ **Significance of the study**

The significance of this research stems from the marketing dimension of electronic customer relationship management (e-CRM), which has become an absolute necessity in service organizations characterised by a broad customer base with diverse suggestions, requests, and complaints. In addition, there is growing focus on the customer, particularly as competition intensifies in the services sector and the telecommunications field in particular.

Research Objectives

This research aims to achieve the following key objectives:

1. To determine the impact of the marketing dimensions of e-CRM on the level of trust among customers of service organizations in Algeria, particularly mobile phone users, who are the subject of the field study.
2. To arrive at a set of findings and recommendations that facilitate the effective adoption of the marketing dimensions of electronic customer relationship management in the service organizations under study, based on the perspective of mobile phone users in Algeria, thereby supporting and strengthening their trust in mobile phone users and reducing instances of anxiety and uncertainty regarding the viability of building such digital relationships.

✓ **Research Methodology**

To verify the hypotheses and answer the research questions posed, a descriptive approach was adopted for the theoretical aspect, as this is appropriate to the nature of the subject, whilst an analytical approach was used for the practical aspect through the conduct of a case study, utilising the IBM® SPSS® statistical software package 25.

2. Theoretical Aspect of the Study

2-1- Basic concepts regarding the marketing dimensions of customer relationship management

With the advent of the internet, the concept of traditional customer relationship management (CRM) has evolved into electronic customer relationship management (e-CRM), which involves the personalisation of marketing to the customer and the customisation of products and services to suit the customer's needs, as well as interactions via the company's website, as electronic customer relationship management requires a high degree of trust

between the two parties, and smart information technology applications are a tool for achieving customer relationship management objectives as well as being the key element in building long-term relationships with customers; failure to establish strong relationships with customers leads to the failure of e-commerce

1- Definition of Customer Relationship Management

Kotler and Armstrong defined customer relationship management as “the comprehensive process of building profitable customer relationships and maintaining them through the delivery of value and excellent customer satisfaction, addressing all aspects of customer acquisition, retention and development”⁵.

It is defined as a system for managing customer relationships and storing all historical data about on an organization’s current or potential customers, such as their personal details, contact information and purchase invoices. and enables the organization’s manager to forecast the company’s incoming and outgoing cash flows, which helps to organise the organization’s financial budget throughout the year and determine when funds will be available for purchases and when funds should be allocated to marketing and advertising campaigns, as well as identifying periods of low sales to launch promotional campaigns to boost sales. However, CRM systems are flexible enough to allow the addition of any data relevant to the organization’s activities, such as products, stock and services provided, and to identify which product or service was sold to which customer on what date, as well as that customer’s comments, complaints and suggestions regarding that product. It can be said that a Customer Relationship Management (CRM) system acts as a history book that records everything that has happened to any of the organization’s customers.⁶

Customer relationship management is also defined as “a philosophy that places customers at the centre of product design in order to direct the organization’s resources and efforts towards providing the best services and enhancing customer loyalty”.⁷

2 - Components of Customer Relationship Management:

The components of customer relationship management are as follows⁸:

a. Customer data and information: CRM relies on customer databases and information for analytical purposes that contribute to the company’s strategic planning.

b. Privacy: The organization bears a significant responsibility to maintain the privacy and confidentiality of its customers’ information; therefore, it must take preventive measures to prevent unauthorised access to customer data, thereby instilling the necessary confidence for customers to disclose their data.

⁵- Philip Kotler, Gary Armstrong, **Marketing Essentials**, Dar Al-Mars Publishing, Saudi Arabia, 2008, p. 77

⁶ - CRM: **Customer Relationship Management (Customer Relations Management)** Zurmo CRM Published on 9 February 2017; <https://www.ae.linkedin.com/pulse/crm-customer-relationship-management>; accessed on 03/03/2026, at 20:44

⁷- Suzy Saleh Matalib Al-Shabeel, **Applications of Customer Relationship Management in the Stages of Online Purchasing and Their Impact on Building Customer Value**, Master’s thesis, Middle East University, Amman, Jordan, 2012, p. 16

⁸- Shireen Abdul Halim Shawar Al-Tamimi: “**The Impact of Customer Relationship Management on User Loyalty to the Palestinian Mobile Telecommunications Company – Jawwal in the West Bank**”, Postgraduate Certificate, University of Hebron, 2010, pp. 37–62.



C. Technology: Technology is a CRM tool, as it plays a dual role: on the one hand, technology is used to collect, store and accurately analyse data and information and to utilise this in developing the company's strategic plans, in addition to using advanced security software to maintain the privacy of this data; on the other hand, technological applications are relied upon to build electronic relationships with customers through the design of web pages, emailing customers and using SMS messages to communicate with them.

T. Operations: This aspect refers to the way in which the company carries out its activities. From a CRM perspective, operations must be designed and managed in a well-thought-out manner, as they contribute to creating value for customers; furthermore, performing operations as required involves both efficiency (reducing costs) and effectiveness (achieving the best outcomes).

C. People: The company's employees are a source of energy and a key factor in the successful implementation of a CRM strategy, as building and developing relationships with customers depends on the employee's personality, their approach to communicating with customers, and their ability to meet their needs.

3. Customer Relationship Management Functions:

A. The marketing function within the CRM strategy involves assessing and segmenting customers based on their value, using these results to plan promotional campaigns, and evaluating the outcomes of these campaigns by determining how well they contribute to developing the customer relationship through increased value.

b- Sales Operations Function: It is certain that the interaction between sales representatives and customers during the sales process leads to building a positive relationship with customers, provided that the activity is directed towards them and not merely towards selling the product. Furthermore, it is unthinkable to consider the possibility of alienating the customer from the competitive environment; however, company management can instruct sales representatives to pay attention to and understand customers' needs in order to identify opportunities for the company to provide customers with the definitive solutions they are seeking.

C. Customer Care (Customer Support): This department, known as Customer Support, focuses on helping customers resolve issues relating to the product or service, as well as answering all their enquiries⁹.

D. Service Support Function: Service companies must focus their activities on the customer in order to succeed, as the nature of their work requires significant and direct interaction with customers; therefore, it is difficult for these companies to develop without operating on a CRM basis. Experience and all the information gathered by researchers also point to the necessity of integrating the service support function into the CRM strategy.

⁹- Shireen Abdul Halim Shawar Al-Tamimi, **op. cit.**, p. 68.

4. Definition of Electronic Customer Relationship Management (e-CRM)

The following are some of the researchers' contributions to the definition of electronic customer relationship management (e-CRM):

It is defined as “focusing on customers to retain them and develop relationships with them in an electronic business environment”¹⁰.

It has also been defined as “attracting and retaining customers of economic value and reducing the number of less profitable customers”¹¹.

Furthermore, “e-CRM is a process that manages the interaction between an organization and its customers, and computers software and services are merely components that support the e-CRM strategy”¹²

It also refers to “customer relationship management applications that generally support a customer-centric strategy and database technologies such as data warehouses and data mining to help achieve efficiency in the use of customer relationship management”¹³.

It is a gateway to the use of technologies such as websites, email, data capture, data warehouses, and data mining to maximize the organization's sales by encouraging customer retention and encouraging them to continue using immediate sales.¹⁴.

It is defined as “a set of individuals, technologies, and processes related to attracting and retaining the most economically valuable customers (the most profitable customers) and reducing engagement with less profitable customers”¹⁵.

“It is also considered to be the sale, provision of services, and communication with customers via the web; it is a subsystem of customer relationship management systems and one of the channels that helps the organization implement its e-CRM strategy”¹⁶.

e-CRM is defined as “a comprehensive and integrated online strategy for an organization, based on the use of internet technology, electronic process management, and electronic communication channels aimed at communicating with customers so that both the organization and customers can meet in the digital space with ease and convenience through the user-friendliness of this technology and to realize the perceived benefits of its use,

¹⁰- Jutla, D., Craig, J & Bodorik, **op. cit.**, 2001, p. 1

¹¹- Romano, N.C., Fjermestad, J., “**Customer Relationship Management Research: An Assessment of Research**”, **International Journal of Electronic Commerce**, Vol. 6, 2001, p. 60

¹²- Yaeckel, B.; Kania, D. and Allen, C., **One-to-One Web Marketing, 2nd ed.: Build a Relationship Marketing Strategy One Customer at a Time**, Wiley Computer Publishing, John Wiley & Sons, Inc., 2002, p. 202.

¹³- Wang, Mei-Yu, **Measuring e-CRM service quality in the library context: a preliminary study**, **The Electronic Library**, Vol. 26, No. 6, 2007, p. 897.

¹⁴- Harb, Y and Abu-Shannab, E., **Electronic Customer Relationship Management (e-CRM) in Zain Company**, a case study presented in the proceedings of the 4th International Conference on Information Technology (ICIT), Amman, Jordan, 2009, p. 1.

¹⁵- Azila, Nor and Noor, Mohd, **Electronic Customer Relationship Management Performance: Its impact on Loyalty from Customers' Perspectives**, **International Journal of e-Education, e-Business, e-Management and e-Learning**, Vol. 1, No. 2, 2011, p. 182.

¹⁶- Keshvari, Rozita, **The Impact of E-CRM on Customer Attitudes and Its Association with Generating Competitive Advantages in the Iranian Financial B2B Context**, **International Business Research**, Vol. 5, No. 4, 2011, p. 34.

thereby satisfying customer needs and achieving customer trust, satisfaction and loyalty towards the organization"¹⁷ .

As is well known, e-CRM is “a process rather than a computer programme; it is a process that manages the interaction between an organization and its customers, with computers and services being merely one of the components supporting the e-CRM strategy (¹⁸).

e-CRM has been defined as: “comprehensive marketing services aimed at increasing business profitability by maintaining a high level of online effectiveness for the organization; this will help to increase the volume of commercial services and strive to retain customers and achieve their satisfaction, and loyalty”¹⁹ .

5- Dimensions of Electronic Customer Relationship Management

Efforts in electronic customer relationship management encompass four fundamental dimensions, namely²⁰ :

- a- Preferential treatment:** This is the special treatment afforded to regular customers, which distinguishes them from other, non-regular customers²¹ , It is logical or natural that a customer who receives such treatment will be inclined to remain loyal to the organization or company they deal with, and this serves as an incentive for other non-regular customers to do the same and benefit from the advantages of this treatment²² .

Applying this type of customer treatment can act as a significant incentive for occasional customers to become regulars, enabling them to benefit from and enjoy the advantages of this distinctive treatment²³ . The internet and other electronic communication methods facilitate this aspect by making it easy to collect the required data and information about customers and communicate with them individually at relatively low cost.

- b- Tangible rewards and financial returns:** These are special, additional benefits on top of basic goods and services and include various forms such as price discounts, vouchers, gifts in kind and other offers provided by the organization with the aid of electronic

¹⁷- Abu Za'nuna et al., ‘**The Role of Technological Expertise in E-Customer Relationship Management: Between Usability and Customer Satisfaction, A Study of Palestinian Universities in the Gaza Strip**’, Journal of Economic Sciences, Sudan University of Science and Technology, Vol. 15, No. 1, 2015, p. 18.

¹⁸ - Suzy Salah Matlab Al-Shabeel, **Customer Relationship Applications in the Stages of Online Purchasing and Their Impact on Building Customer Value: A Study of a Sample of Online Shoppers**, Master’s Thesis, Middle East University, Department of Business Administration, Amman, 2012, p. 17.

¹⁹ - MarzouqAyed Al-Qaid, Abdul BasitHassouna, **Journal of Financial and Commercial Studies**, Beni Suef University, Faculty of Commerce, Issue 1, Egypt, 2010, p. 6.

²⁰- Talal Abboud et al., ‘**Electronic Customer Relationship Management and its Impact on the Level of Trust and Commitment of Customers of Syrian Private Banks – A Field Study on Private Banks in the Syrian Coast**’, Tishreen University Journal of Research and Scientific Studies, Economic and Legal Sciences Series, Vol. 37, No. 4, 2015, pp. 196, 197.

²¹-SCHRODER, G.O; WULF, K.D; SCHUMACHER, P. *Strengthening outcomes of retailer–consumer relationships: The dual impact of relationship marketing tactics and consumer personality*. Journal of Business Research, Vol. 56, 2003, p. 180.

²²- DOAEI, H; REZAEI, A; KHAJEI, R. *The Impact of Relationship Marketing Tactics on Customer Loyalty: The Mediation Role of Relationship Quality*. International Journal of Business Administration, Vol. 2, No. 3, 2011, p. 84.

²³- LAM, A.C; CHEUNG, R; LAU, M.M. *The Influence of Internet-Based Customer Relationship Management on Customer Loyalty*. Contemporary Management Research, Vol. 9, No. 4, 2013, p: 424



means such as the internet. These have a significant and direct impact on customers' repurchase behaviour, as noted in numerous studies and empirical research, such as Berry's study (Berry, 1995).

It also refers to the provision of gifts and rewards with visible and tangible benefits, which are easily recognized by customers, such as price discounts, physical gifts for online prize draws, and vouchers, ect..., with the aim of creating and stimulating loyalty among them. These prizes and material rewards, which customers experience via electronic means, reshape customer behaviour by shifting their focus from a love of the service to a sense of the benefits derived from it. This new understanding serves to revitalize the market and improve the acceptance of new services, particularly during the launch or initial presentation phase²⁴ .

c- Electronic personal communication: This involves the exchange, distribution, and sharing of information with others. When used appropriately and at the right time, such communication resolves and addresses all discussions and disputes. Numerous previous studies have indicated that business owners and service providers can be more efficient and effective by possessing and utilizing effective communication tools that meet customer needs, and also by presenting information-rich messages about their marketing activities. Communication can be beneficial not only for establishing, developing and maintaining customer relationships at the highest level, but also for fostering friendly and close relationships. Communication with customers is considered one of the most prominent pillars and components of relationship marketing, as it enables the involvement of customers in the marketing process and facilitates a marketing dialogue, which is a necessary condition for gaining their loyalty. This, in turn, will contribute to building positive marketing relationships with them in the future²⁵ .

Communication is considered one of the fundamental components and dimensions of the e-CRM concept, Interactivity is one of the most prominent features of the internet, enabling people to participate effectively in two-way communication and carry out electronic exchanges. This empowers and assists them in obtaining the information they need regarding reputation or service, and also allows them to exercise significant control over the process of obtaining the information they want at the right time²⁶ .

d- Emails: These are defined as news updates published online or via email, which organizations rely on to keep their customers constantly informed of all new developments. Direct email facilitates the personalization of customer relationships, as companies can record information about previous purchases and each customer's preferences, and predict their future behaviour, thereby offering them tailored promotions. When comparing the use of direct email with traditional advertising efforts, we see that this method allows companies to cater to the individual purchasing interests of each customer without notifying other customers, as each customer can receive their own unique offer tailored to their personal needs and preferences. Furthermore, the low cost of this method of customer communication

²⁴- DOAEI, H; REZAEI, A; KHAJEI, R., *op. cit.*, p. 84

²⁵- ANDERSON, P.H. *Relationship marketing and brand involvement of professionals through web-enhanced brand communities: The case of Coloplast*. Industrial Marketing Management, Vol. 34, 2005, p. 39

²⁶- LAM, A.C; CHEUNG, R; LAU, M.M, *op. cit.*, p. 424

allows the message to be tailored to each individual customer and personalized with great efficiency and effectiveness²⁷.

This method also includes all messages and information lists sent directly to customers, and is considered an effective method²⁸ and is divided into:

- **Email:** It is the link that binds the internet together; it is the common denominator and the tool that almost all of us use. The power of email lies in the fact that it removes time constraints; when you have an important question, you can resolve the issue by sending it straight away and do not have to wait at all. The crucial importance of email is that it is your customer's voice and a link to the outside world when trying to give customers what they need²⁹.

- **SMS (Short Message Service):** Lederman defined telemarketing as 'any measurable activity that utilises the telephone to help find, attract and retain customers and develop relationships with them'³⁰.

Some studies have also indicated rapid growth in the use of SMS advertising, with estimates reaching around £1 billion in 2005, according to forecasts by Merrill Lynch. It was also predicted that 20% of all online advertising activity would take place via mobile devices in 2005, with spending volumes two to three times higher than that of PC-based internet advertising³¹.

Many experts in the field of e-marketing also believe that SMS services are growing rapidly, to the point where they will become a replacement for messages sent via email.

2-2- Basic concepts regarding customer trust

Trust is the cornerstone of relationship building; it is therefore embedded in most relationship models and is also considered the essence of reciprocal relationships. Trust is the fundamental pillar without which no relationship can endure; it is a key determinant that mediates the effects of marketing relationships and is an essential element of long-term customer relationships³². Furthermore, customer trust in their relationship with an organization is linked to the belief that the organization is reliable and is associated with a high degree of security.

1- The concept of customer trust

is a multifaceted concept, which means that its varied definitions hinder the development of research in this field. Drawing on the initial ideas put forward by Dwyer and Lagace (1986)³³, researchers Smith and Barclay (1997) were able to identify two types of concepts relating to trust in the literature: according to the first, trust is defined as 'cognitive

²⁷- LAM, A.C; CHEUNG, R; LAU, M.M, **op. cit.**, p. 423

²⁸- DOAEI, H; REZAEI, A; KHAJEI, R, **op. cit.**, p. 84

²⁹- Jim Stern, **Online Customer Service**, translated by Basil Al-Hajj and Ali Abu Ashma, Al-Obeikan Bookstore, 1st edition, Riyadh, Saudi Arabia, 2003, p. 142.

³⁰- Mohamed Abdel-Azim Abu Al-Naja, **Contemporary Marketing Issues**, Al-Dar Al-Jami'iyya, Alexandria, Egypt, 2011, p. 420.

³¹- Muhammad Abdul-Azim Abu al-Naja, **op. cit.**, p. 432.

³²- Talal Abboud et al., **op. cit.**, pp. 197–198.

³³- Ben Achene Mohamed, Quraish Ben Allal, **Factors Influencing Customer Trust: An Empirical Study Using Structural Equation Modelling**, Journal of Finance and Markets, University of Tlemcen, Algeria, 2022, p. 7



expectations, or an emotional feeling’; as for the second, trust is defined as ‘risk-taking behaviour, or the willingness to engage in a particular behaviour’³⁴. Roehrich and Spencer (2005), for their part, argue that trust often involves the reduction of ‘uncertainty’ and is also linked to the level of risk³⁵. Zaheer et al. (1998), however, considered that there are two dimensions to trust: the dimension of reliability, meaning the belief that the other party will fulfil their promises to the customer; and the dimension of loyalty, the belief that the other party will deal with and behave towards them safely, even if opportunistic opportunities present themselves.

According to Schlenker, however, it is: “³⁶”, and has also been defined as: “a system of mutual expectations”³⁷. The concept of trust is used in relationships between organizations and consumers or other organizations, regardless of exchanges involving goods and services, which has led to the emergence of online consumer clubs, virtual communities and discussion forums.

Trust in marketing can be defined as “a psychological state reflected in the consumer’s hope that the other party to the exchange (the brand, label or online retailer) will not exploit their vulnerability and will honour their commitments”, Trust is understood through two main approaches. According to the psychological approach, it is “a hypothetical psychological state prior to action, a set of desires or opinions regarding the other party to the exchange”³⁸, whereas according to the behavioural approach, trust equates to a specific process or, more precisely, an intention to behave in a way that translates into a desire to rely on the other party in the exchange. Morgan, who supports the psychological approach to trust, argues that behavioural intention is a consequence and not an integral part of the concept of trust.

2- Variables of trust:

Trust can be categorised into two variables: a psychological variable and a behavioural variable. As a psychological variable, trust is formed independently of behaviour; behaviour is a consequence of this trust rather than a constituent part of it. Consequently, it generates an intention that drives a person to act in a specific manner. and here trust is interpreted as an intuition, expectation or belief regarding the party with whom the exchange takes place. As for trust as a behavioural variable, it consists of actions resulting from volition.

Trust is reflected in a person’s acquired willingness to rely on another party in the exchange process, and this willingness is always vulnerable to being undermined by doubt arising from changes and fluctuations. Consumer trust may manifest itself in one or all of the

³⁴- I. Chouk, ‘**Consumer Trust in an Online Retailer: Proposal for a Measurement Scale**’, in the proceedings of the Congress of the French Marketing Association, Nancy, 2005.

³⁵- G. Roehrich and R. Spencer, ‘**The atmosphere of the relationship: Dimensions and structure**’, in the proceedings of the International Congress of the French Marketing Association, Saint-Malo, 2004.

³⁶- Mohamed Mouloud Ghazil, **E-marketing in Algeria**, Master’s thesis in Economics, specialising in Development Economics, Abou Bakr Belkaid University, Tlemcen, Algeria, 2006, pp. 98–99

³⁷- HAGEL III and Armstrong, A.G., Market Strategy, PDF file, website: www.Markets.com/tonext/market2/html, accessed 12 February 2026, p. 62.

³⁸-Catherine Guieu, **E-marketing: ‘Understanding the Online Market and Consumers: Positioning and the Marketing Mix for an E-commerce Site**’, translated by Wardiya Washed, Majd Publishing and Distribution, 1st ed., Jordan, 2008, p. 78.



following forms: trust in the organization's authorised sellers, trust in the organization itself, and trust in the brand³⁹.

The trust equation consists of four variables, and the organization wins the trust of its customers from their perspective if its performance is good across the board, where: **T**: Trustworthiness, **C**: Credibility, **R**: Reliability, **A**: Affability, **S**: Satisfaction

3- Trust in the website

The field of online shopping requires the creation of an 'atmosphere of trust' for several reasons. Firstly, because online shopping is uncertain and subject to various risks; however, this scepticism limits the use of online shopping⁴¹, as the customer may be exposed to opportunistic behaviour on the part of the seller, who may fail to honour the delivery terms promised or conceal their true identity (risk of fraud). Furthermore, discrepancies in information are another factor causing consumer scepticism; this discrepancy stems from the spatial and temporal separation between buyer and seller. As the product is virtual, the buyer has only a visual representation of it, whilst the quality of the offer's content depends primarily on the seller's credibility. Finally, we note the risk of using the internet as a means of purchase: as the buyer is compelled to disclose personal and financial information, and as the internet facilitates the collection and use of this information by various parties unrelated to the transaction, this leaves the buyer vulnerable and exposed to risks such as harm to their personal life and unauthorised intrusion, particularly through advertisements, and every transaction involves costs associated with risk and uncertainty, whether or not the transaction takes place via communication.

The practical aspect of the study

31. Data collection tool:

A questionnaire was used to collect data for the study sample, as it is one of the most suitable tools for obtaining data and information related to the reality of any study. The questionnaire comprised two main sections based on the study variables, in addition to a section containing the personal details of the study sample members. Personal interviews were also conducted with some employees of the organization under study, with a view to gathering the information required to formulate the questionnaire items.

Section One: Contains personal data regarding (gender, age group, educational level, income, and length of tenure with this client).

Section Two: Contains statements relating to the independent variable, **namely electronic customer relationship management (e-CRM)**, comprising 24 questions distributed across four dimensions:

- **Personal electronic communication:** This dimension contains 6 questions
- **Email:** contains 6 questions
- **Preferential treatment:** contains 7 questions

³⁹-Inès Chouk and Jean Perrien, **The Determinants of Consumer Confidence When Purchasing from an E-commerce Site**; <http://www.univ-paris12.fr>

⁴⁰- David Meister et al., **The Trusted Advisor**, translated by Dr Khader Al-Ahmad, Al-Obeikan Bookstore, 1st ed., Jordan, 2002, p. 101

⁴¹- Catherine Guio, **op. cit.**, pp. 78-79

- **Tangible financial returns:** contains 5 questions

Section Three: This contains statements relating to the dependent variable, namely **the trust of mobile phone users in Algeria**, and comprises 10 questions.

2.3 Data analysis tools:

To analyse the results, we used SPSS 25 and applied the following statistical methods:

- ✓ Cronbach’s alpha coefficient to test the reliability of the study instrument;
- ✓ Frequencies for the personal data;
- ✓ The mean and standard deviation of the study variables;
- ✓ ANOVA;
- ✓ Correlation and regression coefficients, and the equations for simple and multiple regression.

3.3 Testing the reliability of the study instrument

This test will verify the reliability of the study instrument, which refers to its stability and consistency—that is, its ability to yield the same results if re-administered to the same sample under the same conditions. The following table shows the Cronbach’s alpha coefficient for the study variables as follows:

Table 3-1: Cronbach’s alpha

Questionnaire items	Number of Items	Stability Coefficient (Cronbach’s Alpha)
Electronic Customer Relationship Management (e-CRM)	24	0.838
Confidence of mobile phone users in Algeria	10	0.756
Survey as a whole	34	0.876

Source: Compiled by the researcher based on the results of SPSS v25

We can see from the table above that the Cronbach’s alpha coefficient was 0.876, or 87.6%, which is greater than 0.6. and therefore the measurement tool is reliable with regard to the study sample. This is an acceptable percentage for the purposes of analysis, as it exceeds the minimum threshold adopted in such studies, meaning that this questionnaire can be relied upon to measure the variables under study, and consequently that the questionnaire results can be generalised to the entire study population.

4.3. Study Population and Sample:

The study population consists of all customers of the Mobilis organization in Algeria. A random sample was taken from the study population, where we distributed 450 questionnaires and 412 were returned; sixteen of these were invalidated due to missing data, leaving 396 valid questionnaires for the study.

5.3 Descriptive analysis of the study sample:

1.5.3 Description of the study sample characteristics:

In order to identify the personal characteristics of the study sample, we will examine the first section of the questionnaire, which covers marital status, age group, educational level, income level and length of membership. The following table illustrates this:

Table 2.3: Characteristics of the study sample

Variable	Options	Relative frequency	Absolute frequency
Marital status	Single	48.5%	192
	Married	49	194
	Other	2.5%	10
Age group	Under 19	%3.5	14
	19–29 years	32.6	129
	30–40 years	46.5	184
	Over 40	17.4	69
Educational level	Less than secondary	12.1	48
	Vocational colleges	11.6	46
	University	57.8	229
	Postgraduate	18.4%	73
Income level	Less than 18,000 DZD	29.3	116
	From 18,000 to 40,000 DZD	38.9	154
	Over 40,000 DZD	31.8	126
Subscription period	Less than 3 months	4.5	18
	From 3 months to 2 years	16.2%	64
	More than two years	79.3%	314

Source: Prepared by the researcher based on the results of SPSS v25

We note from the table above that the study sample, according to the marital status variable, is divided almost equally between the single category, with 192 individuals (48.5%), and the married category, with 194 individuals (49%), whilst other categories (divorced, widowed) totalled around 10 individuals, representing 2.5%.

As for the age group ranging from 30 to 40 years, it accounted for 46.5%, totalling 184 individuals, whilst the 19–29 age group accounted for 32.6% (129 individuals), and the over-40 age group accounted for 17.4% (69 individuals). The under-19 age group accounted for 3.5% (14 individuals).

We also note that university education was the most common level, with 229 individuals (85.7%), followed by postgraduate studies with 73 individuals (18.4%). As for those with less than secondary education, there were 48 individuals, and those with vocational training, 46 individuals, representing 12.1% and 11.6% respectively.

The table above shows that the income variable classifies the study sample into three roughly equal groups, with 154 individuals earning between 18,000 and 40,000 DZD, accounting for 38.9%, those with an income of over 40,000 DZD numbered 126, representing

31.8%, whilst those with an income of less than 18,000 DZD numbered 166, representing 29.3%.

We note from the table above that the majority of mobile phone customers have a subscription duration of 314 days, accounting for 79.3 %, with 64 customers (16.2%) having a duration of 3 months to 2 years, and 18 customers (4.5%) having a duration of less than 3 months.

2.5.3. Presentation and analysis of responses to the marketing dimensions of electronic customer relationship management

- Afterelectronicpersonal contact

Table 3-3: Level of agreement regarding electronic personal contact

Statements		Categories					Arithmetic mean	Standard deviation	Level of agreement
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree			
The website provides mobile phone users with various information in the required format and at the right time	Repeat	45	67	97	165	22	3.13	1,117	Neutral
	Percentage	11.4	16.9	24.5	41.7	5.6			
This customer’s website allows me to express my opinion and record all my comments	Repeat	17	74	144	147	14	3.17	0.919	Neutral
	Percentage	4.3	18.7	36.4	37.1	3.5			
This mobile operator provides detailed answers to the most frequently asked questions on its website.	Repeat	15	75	106	185	15	3.28	0.941	Neutral
	Percentage	3.8	18.9	26.8	46.7	3.8			
The customer’s mobile social media accounts answer various enquiries and questions	Frequency	17	63	131	159	26	3.29	0.956	Neutral
	Percentage	4.3	15.9	33.1	40.2	6.6			
Social media allows me to interact with everyone	Repeat	12	38	89	209	48	3.61	0.925	Agree
	Percentage	3	9.6	22.5	52.8	12.1			
Mobile phone users are interested in following up on the complaints they have made to ensure the underlying causes are addressed after contacting customer services	Frequency	20	78	145	126	27	3.16	0.984	Neutral
	Percentage	5.1	19.7	36.6	31.8	6.8			

Overall score for personal electronic communication	3.27	0.973	Neut ral
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Source: Prepared by the researcher based on the results of SPSS v25

Table (2-16) shows the mean and standard deviation for the items relating to the dimension of personal electronic communication, with the item ‘**Social media allows me to interact with** everyone’ ranking first with a mean of 3.61, with a ‘agree’ rating, and the highest frequency of 209 ‘agree’ responses, representing 52.8%.

Considering the distribution of the study’s questionnaire between paper and electronic formats, we note that in the electronic questionnaire, for the dimension of direct electronic communication, the responses to all questions tend towards ‘agree’ and ‘strongly agree’ (shown in blue) across all statements. This can be interpreted as this dimension being directly linked to the means and duration of the customer’s internet use when browsing various social media sites.

– **E-mail dimension**

Table 3-4: Level of agreement regarding the email dimension

Statements		Categories					Arith metic mean	Stan dard devia tion	Level of agree ment
		Strong lydisag ree	Disa gree	Neu tral	Agr ee	Stro ngly agre e			
I always receive emails from my mobile phone provider, as well as news and information.	Frequency	16	41	100	200	39	3.52	0.948	Agre e
	Percentage	4	10.4	25.3	50.5	9.8			
The emails sent to me by my mobile phone provider contain the latest information I need.	Frequency	17	80	134	139	26	3.19	0.976	Neut ral
	Percentage	4.3	20.2	33.8	35.1	6.6			
Communicating with me via email strengthens my relationship with the customer	Frequency	13	65	161	132	25	3.23	0.911	Neut ral
	Percentage	3.3	16.4	40.7	33.3	6.3			
I always receive adverts about new services from my mobile phone provider	Frequency	12	24	95	214	51	3.68	0.884	Agre e
	Percentage	3	6.1	24	54	12.9			
I always receive personalised information about its services from my	Frequency	9	30	88	218	51	3.69	0.873	Agre e
	Percentage	2.3	7.6	22.2	55.1	12.9			

mobile phone provider									
Emails give me privacy by providing me with personalised offers.	Repeat	28	79	127	140	22	3.12	1,022	Neut ral
	Percentage	7.1	19.9	32.1	35.4	5.6			
Overall score for email distance							3.405	0.935	Agre e

Source: Prepared by the researcher based on the results of SPSS v25

Table (2-17) above shows the arithmetic mean and standard deviation for the statements relating to the email dimension, with the statement “**I always receive specific information about its services from the mobile phone operator**” ranking first with an arithmetic mean of 3.69%, with a ‘agree’ rating, corresponding to 218 ‘agree’ responses, representing 55.1%. Next, the statement “**I always receive advertisements about new services from my mobile phone provider**” came second with an arithmetic mean of 3.68%, rated as “agree”, with 214 “agree” responses, representing 54%. In third place was the statement “**I always receive emails from my mobile phone provider, as well as news and information**” with an arithmetic mean of 3.52%, corresponding to 200 ‘agree’ responses, representing 50.5%. We also note that in the electronic questionnaire, regarding the email dimension, the responses to all questions tend towards ‘Agree’ and ‘Strongly Agree’ (shown in blue) across all statements

As for the overall result of the email dimension study, it equals **3.405** with an ‘agree’ rating for the arithmetic mean, and the total standard deviation value for this dimension is **0.935**, which is an acceptable ratio, This indicates that the responses in the study sample are not scattered, which explains why, on , the use of electronic messages—particularly SMS—by mobile phone operators is a necessary means of communicating with customers in order to retain and maintain their market share.

– **After preferential treatment**

Table No. (3-5): Level of agreement after preferential treatment:

Statements	Categories					Arithmet ic mean	Stand ard deviat ion	Leve l of agre ement
	Stron glydis agree	Disa gree	Neu tral	Agr ee	Str ong lya gre e			
I can enjoy special benefits as a regular customer (competitions and courses	Repeat	52	134	129	76	2.62	0.980	Neut ral
	Percentage	13.1	33.8	32.6	19.2			

offered by my mobile phone provider)									
I have benefited from loyalty programmes run by my mobile phone provider	Frequency	57	135	142	58	4	2.54	0.945	Disagree
	Percentage	14.4	34.1	35.9	14.6	1			
I receive services tailored to my personal needs via electronic means (on-demand calls within a specific time frame)	Frequency	31	84	116	146	19	3.10	1,039	Neutral
	Percentage	7.8	21.2	29.3	36.9	4.8			
I feel proud and privileged to be a customer of this mobile operator	Repeat	25	53	164	115	39	3.23	1,011	Neutral
	Percentage	6.3	13.4	41.4	29	9.8			
I would encourage others (my friends, relatives, acquaintances) to use this mobile phone provider.	Frequency	16	50	174	128	28	3.26	0.911	Neutral
	Percentage	4	12.6	43.9	32.3	7.1			
I can contribute to the selection and launch of new products for mobile phone customers.	Repeat	26	78	176	100	16	3.01	0.936	Neutral
	Percentage	6.6	19.7	44.4	25.3	4			
I can get priority access to offers and freedom of choice regarding my mobile provider.	Repeat	31	92	109	148	16	3.07	1,039	Neutral
	Percentage	7.8	23.2	27.5	37.4	4			
Overall result of the preferential treatment dimension							2.97	0.980	Neutral

Source: Prepared by the researcher based on the results of SPSS v25

It is clear from Table (2-18) above that the statements relating to the third dimension of electronic customer relationship management have an arithmetic mean ranging between 2.54 and 3.26, with the lowest percentage recorded for the statement “**I benefited from the loyalty programmes run by the mobile phone operator**”, with a rating of ‘Disagree’. This statement was selected 135 times in the ‘Disagree’ category, representing 34.1%. We note from the online survey, in the preferential treatment dimension, that the statement “**I can enjoy special benefits as a regular customer (competitions and courses offered to me by the mobile operator)**” and the second statement, “**I have benefited from the loyalty programmes run by my mobile phone provider**”, appear in the ‘Disagree’ and ‘Strongly Disagree’ categories in orange. This can be interpreted as customers not benefiting from the loyalty programmes offered by their mobile phone provider, such as competitions, training courses and others.

– **After tangible financial returns**

Table No. (3-6): Level of agreement regarding tangible financial returns

Statements		Categories					Arit hmet icme an	Stand ard devia tion	Leve l of agre eme nt
		Stro ngly disag ree	Dis agr ee	Ne utr al	Agr ee	Stro ngly agre e			
My mobile operator offers me certain incentives for online transactions (such as topping up my credit via the website using a CIB or Al-Dhahabiya interbank card)	Repeat	43	84	80	165	24	3.11	1,139	Neut ral
	Perce ntag e	10.9	21. 2	20. 2	41. 7	6.1			
I have taken part in various competitions organised by the operator and received gifts	Frequ e ncy	81	149	71	91	4	2.46	1,087	Disa gree
	Perce ntag e	20.5	37. 6	17. 9	23	1			
I have used services provided by my mobile operator, such as mobile games, ringtones and new film clips.	Repeat	52	103	83	137	21	2,93	1,158	Neut ral
	Perce ntag e	13.1	26	21	34. 6	5.3			
I have made use of	Repeat	33	90	74	175	24	3.17	1,104	Neut



programmes and apps containing prayer times, sports and economic news, and news from all fields, depending on my choice	Percentage	8.3	22.7	18.7	44.2	6.1			ral
I participate in courses and activities sponsored by my mobile phone provider	Frequency	67	143	94	84	8	2.55	1,065	Disagree
	Percentage	16.9	36.1	23.7	21.2	2			
Overall score for tangible financial returns							2.844	1.110	Neutral

Source: Prepared by the researcher based on the results of SPSS v25

Table 2-19 above shows that the mean scores for the statements relating to the fourth dimension of the independent variable (e-CRM) range from 2.46 to 3.11, with the lowest percentage recorded for the statement “**I have taken part in various competitions organised by the mobile operator and received gifts**”, rated as ‘disagree’, with 149 respondents (37.6%) selecting this option. This was followed by the statement “**I participate in courses and activities sponsored by my mobile operator**”, also rated ‘disagree’, with 143 ‘disagree’ responses, representing 36.1%. We note from the online survey that, in the ‘preferential treatment’ dimension, responses tend to be ‘disagree’ for the statement “**I can enjoy special benefits, particularly as I am a regular customer (competitions and courses offered to me by the mobile operator)**” and the second statement “**I have benefited from the loyalty programmes run by the mobile operator**” to ‘disagree’ and ‘strongly disagree’ in orange, This can be explained by customers associating the tangible financial returns they expect from mobile phone operators with the prizes and gifts offered by the operator after customers have participated in and won the competition. It is clear that customers do not trust mobile phone operators after participating in competitions because they do not receive the expected prizes.

3.5.3. Presentation and analysis of responses regarding trust in mobile phone operators

Table 3-7: Level of agreement regarding mobile phone operators’ customers’ trust in Algeria

Statements	Categories					Arithmetic mean	Standard deviation	Level of agreement
	Strongly disagree	Disagree	Neutral	Agree	Strongly agree			

This agent genuinely cares about customers' needs	Repeat	17	91	113	164	11	3.23	1,776	Neutral
	Percentage	4.3	23	28.5	41.4	2.8			
The mobile operator provides support and follow-up (suggests special offers)	Repeat	16	76	85	207	12	3.31	0.950	Neutral
	Percentage	4	19.2	21.5	52.3	3			
This trader keeps all the promises they made to me	Repeat	33	89	116	141	17	3.05	1,042	Neutral
	Percentage	8.3	22.5	29.3	35.6	4.3			
I can rely on this mobile operator at all times	Repeat	21	89	105	163	18	3.17	1,002	Neutral
	Percentage	5.3	22.5	26.5	41.2	4.5			
This mobile phone retailer is trustworthy	Repeat	19	73	120	167	17	3.23	0.959	Neutral
	Percentage	4.8	18.4	30.3	42.2	4.3			
I do not plan to change this mobile phone provider in the future	Repeat	23	70	161	114	28	3.19	1,363	Neutral
	Percentage	5.8	17.7	40.7	28.8	7.1			
This mobile phone provider is a reliable source for me when it comes to communication	Repeat	15	58	149	147	27	3.39	2,247	Neutral
	Percentage	3.8	14.6	37.6	37.1	6.8			
This mobile phone operator has generally been reliable for me	Repeat	15	67	148	146	20	3.22	0.918	Neutral
	Percentage	3.8	16.9	37.4	36.9	5.1			
I am satisfied as my experience with this mobile operator has been good	Repeat	14	56	129	170	27	3.35	0.928	Neutral
	Percentage	3.5	14.1	32.6	42.9	6.8			
I receive attractive offers from my mobile operator to switch my current plan to one that suits me better	Frequency	30	93	144	105	24	3.00	1,024	Neutral
	Percentage	7.6	23.5	36.4	26.5	6.1			
Overall score for customer confidence							3.214	1.22	Neutral

Source: Prepared by the researcher based on the results of SPSS v25

The results in Table (2-20) above show the mean and standard deviation of the statements relating to the dependent variable of mobile phone users’ trust in Algeria. The means for this variable ranged between 3.00 and 3.39, with the statement “**This mobile phone operator is a source of trust for me in matters of communication**” appearing 149 times in the neutral category, accounting for 37.6%. We note that the ‘agree’ category for this statement appears 147 times, accounting for 37.1%.and most statements in the “customer trust” section were dominated by the “agree” category; looking at the arithmetic means, they are close to the “agree” range despite being neutral, We note from the online survey on customer trust in mobile phone operators that the responses to all statements in this theme tend towards ‘agree’ and ‘strongly agree’ (shown in blue). This can be interpreted as customers having trust, albeit with some apprehension, in mobile phone operators in Algeria following the adoption of the four dimensions of electronic customer relationship management.

6.3. Testing the study hypotheses

To test the hypotheses and evaluate the study model, we will determine the correlation and regression coefficients between the variables. The following equation represents the simple linear regression model: $y = b_1x + b_0$, where b_1 denotes the rate of change in the value of y when the value of the variable x changes by one unit, whilst b_0 is the constant term (intercept), and in the current study model, where:

y : the trust of mobile phone users in Algeria as the dependent variable,

X : Customer relationship management as the independent variable, which is divided into four dimensions: x_1, x_2, x_3, x_4 , representing the dimensions of electronic customer relationship management (personal electronic communication, e-mails, preferential treatment, tangible material rewards) as independent sub-variables.

Table No. (3-8): Correlation and regression coefficients between the

Study variables		Dependent variable (Y)	Correlation Coefficient R	Coefficient of determination R ²	Constant B ₀	Intercept t b ₁	Significance
Independent variable (X)							
Dimensions of e-CRM	Personal communication	Mobile phone user trust	0.387	0.150	1.743	0.459	0.000*
	Emails		0.395	0.156	1.625	0.467	0.000*
	Preferential treatment		0.540	0.291	1.345	0.629	0.000*
	Tangible financial returns		0.390	0.152	2.217	0.351	0.000*
Axis as a whole		Axis as a whole	0.605	0.366	0.952	0.234	0.000*

Source: Prepared by the researcher based on SPSS/V25 outputs

1.6.3. Testing the first sub-hypothesis:

H_0 : There is no statistically significant effect of personal electronic communication on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05).

H_1 : There is a statistically significant effect of personal electronic communication on the level of trust among mobile phone users in Algeria at a significance level of 0.05.

We note from the table above that the significance level was 0.000, which is less than 0.05, and that the correlation coefficient (R) between the two variables was 0.387, representing a moderate positive correlation. We therefore reject the null hypothesis H_0 and accept the alternative hypothesis $H_{(1)}$. We conclude that there is a statistically significant effect of electronic personal communication on the trust of mobile phone customers in Algeria at a significance level of 0.05. Furthermore, the simple linear regression model for the effect of electronic personal communication on the trust of mobile phone customers in Algeria can be estimated as follows: **$Y = 0.459x_1 + 1.743$**

The coefficient of determination $R^2 = 0.150$, which means that 15% of the variation in the dependent variable (customer trust) is explained by the model's independent variable (personal electronic communication), whilst the remaining 85% is attributable to other factors outside the model that influence customer trust.

2.6.3. The second sub-hypothesis:

H_0 : There is no statistically significant effect of emails on the level of trust among mobile phone customers in Algeria at a significance level of 0.05.

H_1 : There is a statistically significant effect of emails on the level of trust among mobile phone users in Algeria at a significance level of 0.05.

We note from the table above that the significance level was 0.000, which is less than 0.05, and that the correlation coefficient (R) between the two variables was 0.395, representing a moderate positive correlation. We therefore reject the null hypothesis H_0 and accept the alternative hypothesis H_1 and conclude that there is a statistically significant effect of text messages on the trust of mobile phone users in Algeria at a significance level of 0.05. Furthermore, the simple linear regression model for the effect of text messages on the trust of mobile phone users in Algeria can be estimated as follows: **$Y = 0.467x_2 + 1.625$**

The coefficient of determination $R^2 = 0.156$, which means that 15.6% of the variation in the dependent variable (customer trust) is explained by the model's independent variable (emails), whilst the remaining 84.4% is attributable to other factors outside the model that influence customer trust.

3.6.3. Third Sub-hypothesis:

H_0 : There is no statistically significant effect of preferential treatment on the level of trust among mobile phone users in Algeria at a significance level of 0.05.

H_1 : There is a statistically significant effect of preferential treatment on the level of trust among mobile phone customers in Algeria at a significance level of 0.05.

We note from the table above that the significance level was 0.000, which is less than 0.05, and that the correlation coefficient (R) between the two variables was 0.540, representing a moderate positive correlation. We therefore reject the null hypothesis H_0 and

accept the alternative hypothesis $H_{(1)}$. We conclude that there is a statistically significant effect of preferential treatment on the trust of mobile phone customers in Algeria at a significance level of 0.05. Furthermore, the simple linear regression model for the effect of preferential treatment on the trust of mobile phone customers in Algeria can be estimated as follows: $Y = 0.629x_3 + 1.345$

The coefficient of determination $R^2 = 0.291$, indicates that 29.1% of the variation in the dependent variable (customer confidence) is explained by the model's independent variable (preferential treatment), whilst the remaining 70.9% is attributable to other factors outside the model that influence customer confidence.

4.6.3. Fourth Sub-hypothesis:

H_0 : There is no statistically significant effect of tangible material benefits on the level of trust among mobile phone users in Algeria at a significance level of 0.05.

H_1 : There is a statistically significant effect of tangible material benefits on the level of trust among mobile phone users in Algeria at a significance level of 0.05.

We note from the table above that the significance level was 0.000, which is less than 0.05, and that the correlation coefficient (R) between the two variables was 0.390, representing a moderate positive correlation. We therefore reject the null hypothesis H_0 and accept the alternative hypothesis $H_{(1)}$. We conclude that there is a statistically significant effect of tangible financial returns on the trust of mobile phone customers in Algeria at a significance level of 0.05. Furthermore, the simple linear regression model for the effect of preferential treatment on the trust of mobile phone customers in Algeria can be estimated as follows: $Y = 0.351x_4 + 2.217$

The coefficient of determination $R^2 = 0.152$, which means that 15.2% of the variation in the dependent variable (customer confidence) is explained by the model's independent variable (tangible material returns), whilst the remaining 84.8% is attributable to other factors outside the model that influence customer confidence.

5.6.3. Main hypothesis:

H_0 : There is no statistically significant effect of e-CRM on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05).

H_1 : There is a statistically significant effect of e-CRM on the level of trust among mobile phone users in Algeria at the 0.05 significance level.

We note from the table above that the value of (R), which measures the degree of correlation between the independent variables collectively (dimensions of e-CRM) and customer trust, was 0.605, or 60.5%, which is considered a relatively high value and indicates a strong positive correlation. and the significance level was 0.000, which is smaller than the 0.05 significance level adopted in the study; therefore, we reject the null hypothesis H_0 and accept the alternative hypothesis H_1 . We conclude that there is a statistically significant effect of e-CRM on the level of trust among mobile phone users in Algeria at a significance level of (Sig=0.05). The regression model of e-CRM on the trust of mobile phone users in Algeria was estimated as follows: $Y = 0.952x + 0.234$

The coefficient of determination was 0.366, which means that 36.6% of the variation in the dependent variable (customer trust) is explained by the model's independent variable

(electronic customer relationship management), whilst the remaining 63.4% is attributable to other factors outside the model that influence customer trust.

Conclusion:

The world of service organizations has become a small village, characterised by a market marked by fierce competition and a qualitative leap in customer desires and needs, driven by increased consumer awareness resulting from the vast amount of information widely disseminated thanks to technological developments in the fields of media and communication, and the emergence of what is known as e-customer management. This has given the customer the freedom to compare and test the numerous alternatives available to them in order to obtain what satisfies their needs and provides them with high consumer value. On the other hand, it has given the organization a competitive edge, as it now has at its disposal a vast database and information about its customers. It has also opened up a space for electronic interaction and communication, thereby occupy a position that grants them the power to judge the success or failure of goods and services, and consequently the success or failure of entire organizations. Consequently, reality clearly reveals a shift in the balance of power, where the customer's hopes and aspirations outweigh those of the producer and their offerings. This has compelled organizations to place this at the forefront of their concerns, making it its focus and management, as it spares no effort in seriously exploring ways to control the situation in a manner that appeals to the customer. Consequently, the present study aimed to demonstrate the impact of adopting the dimensions of electronic customer relationship management on the degree of customer trust in the service organization through theoretical and applied sections, for which the mobile phone sector in Algeria was selected. The study raised a number of questions and also put forward hypotheses regarding the nature of the relationship between its variables. It reached several conclusions that contributed to resolving the research problem and answering its questions and hypotheses, and it also sought to provide some recommendations for decision-makers. The following is a presentation of these various findings, recommendations and proposals.

First: Findings of the study

The study reached a number of conclusions, the most important of which are as follows:

-1 Results of the theoretical study:

The following findings were derived from the theoretical framework:

- Electronic customer relationship management is one of the most important tools used by organizations to manage their relationships with customers, and these processes require certain resources and capabilities;
- Electronic customer relationship management is a product of technological development, which has contributed to the advancement of service organizations;
- Electronic customer relationship management is an activity in which customers and service providers within organizations participate, with a focus on building and sustaining this relationship over time;



- Organizations are moving towards digital customer relationship management because it impacts the management of their business;
- Digital customer relationship management enables organizations and customers to achieve tangible financial results by reducing costs and time;
- Communicating and building relationships with customers online is considered a positive and effective approach.
- Personal communication plays a positive role in enhancing interaction between mobile operators and their customers, making it easier for customers to access the information they need and to express their views on the quality of the services provided. This keeps them in constant contact with the operator, which makes them feel comfortable and reassured, and strengthens their trust and loyalty to the operator.
- Text messages exchanged between mobile service providers and their customers, as well as the emails sent to them, keep customers constantly and directly informed of all the information they need, in a way that is easy and convenient for them, This communication transcends the limitations of time and place, giving the customer a sense of comfort and security that the mobile operator will keep them informed of matters of interest and provide them with the information they need at the right time, thereby strengthening their trust in their current operator and their commitment to doing business with them.
- The special preferential treatment that regular customers receive increases their confidence in their relationship with the mobile operator and their sense of exclusivity, as well as their belief that they will receive services tailored to their personal needs every time they request them. This, in turn, strengthens their commitment to this relationship and encourages them to work towards maintaining and supporting it on an ongoing basis.
- Tangible benefits such as gifts, discounts and additional services play a positive role in reducing customer anxiety, increasing their trust and loyalty, and encouraging them to request further services.
- The implementation of electronic customer relationship management through its four dimensions—personal contact, email communications, preferential treatment and tangible rewards—contributes significantly to gaining the customer’s trust.
- Trust in e-marketing is determined by the organization’s credibility in maintaining the confidentiality and privacy of its customers.
- The more responsive and faster an organization’s e-commerce website is, the more trustworthy it is to the customer.

2- Results of the field study:

The most important findings from the applied study are as follows:

- The extent to which the mobile phone customers under study embrace the concept of electronic customer relationship management creates a positive impression on customers, makes them feel comfortable and reassured, and helps them to communicate effectively and continuously with the customers they deal with.

- Electronic relationships are considered one of the positive and effective approaches that the mobile phone customer service departments under study can adopt to build strong, long-term relationships with customers at relatively low cost.

The statistical results are as follows:

- a- Personal electronic communication had a mean of 3.27, a standard deviation of 0.973, and a 'neutral' level of agreement.
- b- Email had a mean of 3.405, a standard deviation of 0.935, and an agreement rating of 'Agree'.
- c- Preferential treatment had a mean of 2.97, a standard deviation of 0.980, and a 'neutral' level of agreement
- d- Tangible financial returns had a mean of 2.844 and a standard deviation of 1.110, with a 'neutral' level of agreement

- Based on these findings regarding the extent to which service organizations have adopted e-CRM, we partially accept **the first hypothesis**, which states that 'service organizations in Algeria seek to adopt electronic customer relationship management by focusing on all its dimensions', as evidenced by their greater focus on electronic messaging, particularly SMS.

- We can accept **the second hypothesis**, which states that "there is a relationship between the dimensions of electronic customer relationship management and the level of trust among mobile phone users in Algeria at a significance level of $\geq \alpha 0.05$ ", due to:

- The effect of personal electronic communication on customer trust, with a positive regression coefficient estimated at 0.459

The effect of email on customer trust, with a positive regression coefficient estimated at 0.467

The effect of preferential treatment on customer trust, with a positive regression coefficient estimated at 0.629

The effect of tangible material returns on customer trust, with a positive regression coefficient estimated at: 0.351

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