

CUSTOMER RELATIONSHIP MANAGEMENT (CRM) - A CROSS CULTURAL COMPARISON BETWEEN TÜRKIYE AND MOROCCO

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Abstract:

The current study was intended to examine the customer relationship management practices in two different cultures; Türkiye and Morocco. The objective of the study was to determine the fundamental components that have an impact on trust among consumers, satisfaction, commitment and buying behavior of customers. Data was gathered from 280 participants using a well-organized questionnaire. The findings revealed noteworthy favorable connections between CRM practices and customer satisfaction and buying behavior. Descriptive statistics, reliability analysis, and factor analysis were used to verify the CRM scale and assure the strength and accuracy of the results. T-tests were conducted to examine the mean differences in trust, satisfaction, engagement and buying behavior across two nationalities. The research emphasizes the significance of tailored customer service, engagement with customers, equitable pricing, and superior goods in improving customer experiences. Although the study takes a thorough approach, its scope is restricted by its concentration on a certain geographic area and its dependence on data given by the participants themselves.

Keywords:

Customer Relationship Management, Trust, Commitment, Engagement, Buying Behavior

1. Introduction

Customer Relationship Management (CRM) is becoming a crucial element of contemporary corporate strategy, highlighting the need of cultivating robust and enduring connections with customers (Hassan et al., 2015). The objective of this study is to examine CRM methods from a cross-cultural perspective, specifically in the markets of Türkiye and Morocco. These two markets have different cultural dynamics that will be analyzed in detail. For firms aiming to improve customer happiness and loyalty, it is crucial to comprehend how many cultural settings impact CRM tactics in today's interconnected economy. This research investigates the perception and importance of customer loyalty and service quality given by LC Waikiki, a well-known retail brand, among consumers in Morocco and Türkiye. The significance of this study rests in its capacity to provide valuable insights on how firms may efficiently customize their CRM strategies to cater to the varied requirements of consumers in various cultural contexts. The research focuses on LC Waikiki, a prominent retail brand, which serves as a realistic case study for the adoption of CRM in Türkiye and Morocco. Gaining insight into the cultural influences that affect client retention and service quality is crucial for companies to develop their customer connections and gain a competitive edge in the global market. This research enhances the overall discussion on CRM by emphasizing the importance of cultural factors in developing and implementing successful customer relationship strategies.

2. Customer Relationship Management (CRM)

CRM is a deliberate and methodical technique that seeks to improve the interactions of a business with its customers, cultivating enduring connections and promoting corporate prosperity. CRM entails the integration of several activities, including marketing, sales, and customer care, to provide a unified and tailored customer experience (Payne & Flow, 2016). Through the strategic utilization of CRM, firms may acquire a thorough comprehension of their clients, empowering them to predict requirements, customize offerings, and provide unwavering, superior

engagements. The emphasis on cultivating customer connections is essential in the current highly competitive market, where customer loyalty and satisfaction play a pivotal role in driving growth and profitability (Rahimi 7 Kozak, 2017).

3. Types of CRM

CRM systems may be classified into three main types: Operational CRM, Analytical CRM, and Collaborative CRM.

3.1 Operational CRM

Operational CRM is centered on the automation of customer-facing activities such as sales, marketing, and service. This CRM system improves productivity by optimizing interactions, simplifying customer relationship management for firms, and assuring consistent and effective customer engagements (Makasi & Saruchera, 2014). For instance, sales automation facilitates the management of leads and the tracking of client contacts, while service automation guarantees prompt replies to customer requests and difficulties (Svoboda et al., 2021).

3.2 Analytical CRM

Analytical CRM is the examination of customer data to get a deep understanding of consumer behavior and preferences. This particular CRM system assists organizations in making well-informed choices by detecting and analyzing recurring patterns and trends in consumer data. Consequently, it enables the formulation and implementation of precise and focused marketing plans (Ranjan, 2010). Analytical CRM technologies provide the capability to categorize consumers using different factors, forecast future customer actions, and evaluate the success of marketing efforts. This empowers firms to enhance their plans for improved results (Khan et al., 2020).

3.3 Collaborative CRM

Collaborative CRM enhances the exchange of information and synchronization across various departments of a business. It guarantees the uniformity of client encounters and fosters collaboration throughout the whole business to enhance customer service. Collaborative CRM facilitates the creation of a cohesive strategy for managing customer relationships by enabling the exchange of client information throughout departments such as sales, marketing, and customer support (Khodakarami & Chan, 2014). This connection facilitates more effective troubleshooting and guarantees that all client-facing staff members are well-knowledgeable about customer requirements and interactions.

4. Importance of CRM

CRM is essential for contemporary firms seeking to sustain a competitive advantage in the marketplace. The main importance of CRM resides in its capacity to augment client happiness, cultivate loyalty, and eventually propel corporate expansion. CRM systems consolidate diverse tasks like marketing, sales, and customer care, offering a full perspective of the customer and facilitating customized interactions. This strategic strategy enhances both operational efficiency and the entire client experience. Khan et al. (2022) discovered that organizations using strong CRM processes had significant enhancements in customer satisfaction and loyalty, resulting in a subsequent rise in profitability. According to Rahimi and Kozak (2017), CRM systems are effective in enhancing customer interactions by providing prompt and precise customer information. Customers saw these organizations as more dependable and customer-centric, which positively impacted their purchase choices and loyalty. CRM systems are essential in the realm of service quality as they guarantee that consumers are provided with timely and tailored service. Businesses that efficiently use CRM technologies are more capable of managing client complaints and promptly resolving difficulties, resulting in increased levels of satisfaction among consumers (Tseng & Wu, 2014). This capacity is crucial for establishing trust and cultivating enduring connections with clients.

5. Service Quality and CRM

Service quality is an essential element of CRM that has a direct impact on customer happiness and loyalty. High service quality encompasses several essential components:

5.1 Admiration and Focus

Providing consumers with respect and attentiveness is crucial for establishing trust and guaranteeing a favorable customer experience. Customers who see that they are highly regarded are more inclined to maintain their allegiance to the company (Demirel, 2022).

5.2 Problem Resolution

Demonstrating the company's dedication to customer satisfaction involves effectively addressing and resolving consumer complaints. Prompt and efficient issue response may greatly bolster client confidence and loyalty (Mokhtar et al., 2019).

5.3 Fulfilling Commitments

It is essential to meet or surpass consumer expectations by fulfilling commitments. It instills confidence in clients about the business's dependability and honesty (Harryani, 2017).

6. Personalized Customer Service and CRM

Personalized customer service entails customizing interactions and services to suit the specific tastes of each client, hence improving the customer experience as a whole and cultivating stronger ties with the business. Personalization refers to the process of comprehending and attending to the distinct requirements of each customer. Through the collection and analysis of consumer data, organizations have the ability to develop tailored experiences that deeply connect with each person (Rane et al., 2023). This strategy not only fulfills the precise requirements of clients but also engenders a sense of being respected and understood, hence potentially enhancing customer happiness and fostering loyalty. Auttrri et al. (2023) discovered that customized customer interactions had a substantial impact on customer engagement and loyalty, resulting in elevated retention rates and boosted revenues. The research emphasized that consumers who got customized services were more inclined to endorse the business to others and had elevated levels of trust and pleasure.

7. Fair Pricing and CRM

Appropriate pricing is a vital component of customer relationship management as it has a direct impact on consumer trust, satisfaction, and loyalty. By ensuring that pricing are in line with the perceived value of their goods and services, companies help to preserve favorable client relationships (Kim, 2011). Effective pricing strategies include establishing prices that consumers see as just and justified, taking into account the quality and advantages they get. The correlation between the price and value of a product or service improves consumer happiness and promotes confidence in the brand (Kankkonen, 2018).

The notion of perceived pricing fairness is backed by the equity theory in psychology, which posits that people strive for justice and equality in their dealings. Customers who see pricing as fair and equitable are more inclined to establish a favorable attitude towards the brand and demonstrate more satisfaction (Kankkonen, 2018). Vivian (2017) established a clear and direct relationship between customers' perception of pricing fairness and their level of satisfaction. Customers who see pricing as equitable are more inclined to have confidence in the firm, endorse it to others, and show less susceptibility to price changes. Moreover, implementing equitable pricing strategies plays a crucial role in the overall effectiveness of CRM operations as it strengthens customer loyalty and improves customer retention. Customers who perceive that they are getting a fair exchange for their money are more inclined to stay committed to the business and maintain their support relationships (Kim, 2011). Loyalty is crucial for firms aiming to establish enduring connections with their consumers and optimize customer lifetime value. Through the use of equitable pricing methods, organizations may establish a favorable cycle in which contented consumers transform into brand champions, so amplifying efforts to acquire and retain customers (Auttrri et al., 2023).

8. Theoretical Framework

The theoretical framework of this study incorporates theories from marketing, psychology, and management to gain a comprehensive understanding of the factors that impact the effectiveness of customer relationship management (CRM). These factors include personalized customer service, fair pricing, and quality products.

8.1 The Equity Theory

The notion of equity, introduced by Adams (1976), suggests that humans strive for justice and equality in their social interactions. Within the realm of CRM, equity theory posits that consumers assess their contacts with a firm by considering the perceived fairness of the transaction, including factors such as price and service quality. Customers who see fairness in their interactions are more inclined to cultivate favorable sentiments towards the firm and sustain enduring connections.

8.2 Social Exchange Theory

Social exchange theory, first formulated by Homans (1958) and later elaborated by Blau (1964), highlights the significance of mutual transactions within social connections. Within the context of Customer Relationship Management, the social exchange hypothesis posits that the caliber of connections among customers and enterprises directly impacts the intensity of the relationship. Businesses may boost the estimated worth of the exchange, leading to higher customer satisfaction and loyalty, by offering individualized customer service, reasonable prices, and excellent goods (Enayat et al., 2022).

8.3 The Expectancy-Value Theory

The expectancy-value theory, developed by Fishbein and Ajzen (1975), suggests that people's attitudes and behaviors are influenced by their beliefs about the consequences of their actions and the significance they attribute to those consequences. Within the realm of CRM, the expectancy-value theory posits that customers' attitudes and behaviors are shaped by their perceptions of the advantages and costs associated with their contacts with a firm. Businesses may boost the perceived value of their goods and encourage more favorable consumer attitudes and behaviors by providing individualized customer service, fair pricing, and excellent products (Eccles et al., 2022).

8.4 Relationship Marketing Theory

Relationship marketing theory highlights the need to establish and sustain enduring connections with clients by means of individualized interactions and mutual trust. By prioritizing consumer wants and preferences, organizations may provide value for customers and cultivate long-term loyalty. The philosophy of relationship marketing emphasizes the need to provide individualized customer service, fair pricing, and high-quality goods to cultivate client connections and achieve corporate success (Hunt et al., 2006).

9. Ethnicity and Consumer Behavior

Ethnicity significantly impacts consumer behavior, changing individuals' tastes, attitudes, and choices when it comes to shopping. Language, religion, social conventions, and values are cultural aspects that have a substantial influence on consumers' perceptions of goods and services, their interactions with businesses, and their purchasing decisions. Distinct consumption patterns are often seen among ethnic groups, which are influenced by their cultural history, customs, and identity (Jafari & Visconti, 2015). Businesses aiming to build efficient marketing strategies and CRM processes must comprehend the impact of ethnicity on customer behavior.

9.1 Cross-Cultural Comparison in CRM

Cross-cultural comparison in CRM involves studying and assessing how CRM methods vary across different cultures. Through this research, experts have highlighted important obstacles and advantages that firms face while operating in multicultural marketplaces. Gaining comprehension of the conclusions from prior research is crucial for placing the present study in its proper perspective and expanding upon the existing knowledge in the area of cross-cultural Customer Relationship Management (Demo et al., 2017). CRM techniques vary significantly across different ethnic groups, including several elements such as communication styles, tactics for creating relationships, and expectations for service. Cultural norms and beliefs influence the manner in which people engage with companies and react to marketing endeavors. Through the analysis of ethnic disparities in CRM practices, researchers may detect points of convergence and divergence across cultural groups, providing insights into the fundamental processes that influence customer behavior (Mahadevan & Reichert, 2021).

9.2 Turkish and Moroccan Ethnicity

This research aims to analyze CRM practices specifically among the Turkish and Moroccan ethnic groups. The selection of these two ethnicities has great importance for several reasons. Türkiye and Morocco exemplify distinct cultural heritages, characterized by their customs, principles, and patterns of consumerism. The research attempts to reveal the influence of cultural variations on customer interactions and perceptions by examining CRM practices in different cultural settings (Merdin et al., 2018). Furthermore, Türkiye and Morocco have seen substantial economic expansion and globalization in recent times, resulting in alterations in consumer tastes and buying patterns. An analysis of the differences in CRM techniques between these two ethnic groups may provide significant insights for organizations operating in different marketplaces. Moreover, Türkiye and Morocco possess significant historical and geographical connections, which enable the comparison and interchange of ideas and practices between their respective civilizations (Akcay et al., 2020). The research aims to enhance the overall comprehension of cross-cultural CRM and its impact on organizations operating in multicultural settings by specifically examining Turkish and Moroccan cultures.

10. Methodology

10.1 Purpose of the Study

The objective of this research is to examine the customer relationship management and examine how much difference exist among Turkish and Moroccan participants regarding trust, satisfaction, engagement and buying behavior of consumers towards LCW company. This research seeks to gather and evaluate data from Turkish and Moroccan customers on their experiences with CRM at LC Waikiki (LCW) via a pilot study followed by a full-scale analysis. This research aims to determine cultural variations and commonalities in views of customer relationship management (CRM) and provide practical recommendations for enhancing CRM methods to boost customer trust, engagement, satisfaction and buying behavior across varied cultural populations. In conclusion, the results will enhance our comprehension of how CRM techniques may be customized to address the distinct requirements of other ethnicities. This will provide valuable insights for international advertising tactics and promote more robust customer connections.

10.2 Research Design

The research approach used in this study is a cross-cultural research design, specifically investigating customer relationship management practices between Turkish and Moroccan ethnic groups. This methodology enables the examination of variations and commonalities in CRM techniques across different cultural settings, providing a thorough comprehension of how ethnicity affects customer interactions and views.

10.3 Research Approach

This study employs a quantitative research technique, using survey methodologies to gather data from individuals who belong to the Turkish and Moroccan ethnic groups. This methodology allows for the methodical gathering of quantitative data to examine customer relationship management strategies, consumer inclinations, and perspectives across different cultural cohorts. The research attempts to provide statistically reliable results that may be applied to larger populations by using a quantitative methodology.

10.4 Sampling Technique

A purposive sampling technique has been used where two groups, Turkish and Moroccan, people have been chosen purposely for the current research. Purposive sampling is a non-probability technique where people or groups are intentionally selected based on predetermined criteria or specific qualities that are relevant to the study goals. The selection of participants is deliberate in order to get the necessary information for the researcher (Etikan, et al., 2016).

10.5 Sample of the Study

The study sample consists of individuals of Turkish and Moroccan ethnic origins, Individuals are selected from different geographic areas to guarantee variety within each ethnic category. The sample size is 280 and participants' ages range from 20-50 years. The sample size is selected using statistical considerations to provide sufficient power

for comparative analysis between the two ethnicities. Those participants have been surveyed who have at least 1 year of purchasing experience from LC Waikiki Company.

10.5.1 LC Waikiki

LC Waikiki (LCW) is a well-known fashion retail brand recognized for its reasonably priced but fashionable apparel and accessories. Established in Türkiye in 1985, LCW has had rapid growth in its local and global reach, boasting retail outlets in more than 45 countries. LCW's consumer base consists of people from many ethnic origins, which demonstrates the brand's inclusive attitude to fashion (Salahaldin &Hussein, 2022). This study aims to investigate how CRM methods align with the preferences and needs of consumers from Turkish and Moroccan ethnic backgrounds, specifically focused on LCW. The findings of this research will provide significant insights for developing effective multicultural marketing strategies.

10.6 Data Collection Technique

Data collection is carried out through online survey where a Google survey link has been shared with target population. Survey has been conducted via the use of standardized questionnaires that are delivered to participants either online or in-person, depending on the practicality of the situation. The questionnaire has items that assess impressions of CRM methods, customer happiness, loyalty, and demographic information. In order to guarantee the accuracy and dependability of the data, a pilot test is conducted on the questionnaire before the whole data-collecting process. Any required modifications are then made based on the input received from the pilot participants. Pilot test had 40 participants' data and this actual study has 280 participants' data. The Cronbach alpha value for pilot test was .958 which is considered very high. Cronbach's alpha is a metric that quantifies the internal consistency or dependability of a scale or a group of items. It evaluates the extent to which the items on a scale accurately measure the same characteristic or underlying concept. The tool yields a singular dependability coefficient that spans from 0 to 1. Greater values indicate more internal consistency. An appropriate Cronbach's alpha value is one that is over 0.70 (Tavakol & Dennick, 2011).

10.6.1 Customer Relationship Management Scale (CRM-S)

This scale has been developed and used in survey to measure its reliability through factor analysis. This sale has total 16 items which measure different aspects of customer relationship management. This scale has 5 point Likert scale which has 5 ranges:

- 1. Strongly disagree
- 2. Disagree
- 3. Neutral
- 4. Agree
- 5. Strongly agree

10.7 Data Analysis Technique

The acquired data is examined using statistical methods, such as descriptive statistics, inferential statistics, reliability analysis and factor analysis. Descriptive statistics are used to effectively clarify the attributes of the sample and CRM practices within each ethnic group. Statistical methods "analysis of variance (ANOVA)", is used to compare customer relationship management perspectives between participants from Türkiye and Morocco. In addition, advanced statistical methods like factor analysis and reliability analysis has been used to examine the connections between CRM practices and customer results, while considering demographic characteristics. The selected data analysis methodologies enable a thorough investigation of the research questions and hypotheses put forward in the study.

11. Results

This chapter discusses the study's results, specifically analyzing data received from participants in Türkiye and Morocco about their views on Customer Relationship Management (CRM) processes at LC Waikiki (LCW). The findings are organized in a manner that offers a thorough summary of the descriptive statistics, reliability analysis, and factor analysis performed on the data. Through the examination of these studies, our objective is to comprehend

the efficacy of LCW's CRM methods in various cultural settings and their influence on client retention and satisfaction.

11.1 Hypotheses of the Study

- H1: Customers' trust to LCW Company differentiates depending on customers' nationality.
- H2: Customers' satisfaction to LCW Company differentiates depending on customers' nationality.
- H3: Customers' engagement with LCW Company differentiates depending on customers' nationality.
- H4: Customers' buying behavior to LCW Company differentiates depending on customers' nationality.
- **H5:** There is a significant positive relationship between customers' trust, satisfaction, engagement with LCW and buying behavior.

11.2 Demographics Details

Gender	Frequency	Percent	Cumulative Percent
Male	107	38	38
Female	164	57	97
Better not to say	09	03	100
Age	Frequency	Percent	Cumulative Percent
20-30	147	52.5	52.5
30-40	66	23.6	76
40-50	49	17.5	94
50 above	18	6.4	100
Highest Level of Education	Frequency	Percent	Cumulative Percent
Undergraduate	75	27	27
Graduate	120	43	72
Post Graduate	79	28	98
Others	06	02	100
Ethnicity	Frequency	Percent	Cumulative Percent
Turkish	163	58	58
Moroccan	117	42	100
Socioeconomic Status	Frequency	Percent	Cumulative Percent
Middle Class	136	48	48
Lower Class	32	22	70
Upper Class	83	30	100

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Online Shopping Frequency	Frequency	Percent	Cumulative Percent
Once a month	127	45.4	45.4
Twice a month	88	31.4	76.8
More than twice a month	65	23.2	100
Interaction with Customer Support Representative	Frequency	Percent	Cumulative Percent
Weekly	97	34.6	34.6
Monthly	113	40.4	75
Yearly	70	25	100
Channel of Knowing about LCW	Frequency	Percent	Cumulative Percent
Social Media	103	37	37
Newspaper	44	15.7	52.7
Website	60	21.4	74
Friends	66	23.6	97
Others	07	03	100
Perceived Quality of Customer Service	Frequency	Percent	Cumulative Percent
Good	116	41.3	41.3
Very good	86	30.7	71
Fair	57	20	92
Poor	21	08	100
Total	280		

The sample for this research is demographically diverse, including many age categories. The largest proportion of respondents (52.5%) falls within the 20-30 age range, followed by those aged 30-40 (24%), 40-50 (17%), and a smaller section aged 50 and above (6.4%). The gender distribution reveals a significant majority of men (58.6%) as opposed to females (38.2%), while a tiny fraction (3.2%) choose not to reveal their gender. Regarding education, a considerable proportion of participants have a bachelor's degree (42.9%), followed by those with a master's degree (28.2%) and those pursuing an undergraduate degree (26.8%). There were limited responses from individuals with a PhD, an engineering degree, an elementary school education, or a technical certification. The data reveals that the largest proportion of individuals (48.6%) define themselves as belonging to the middle class in terms of their socioeconomic position. This is followed by those in the high socio-economic bracket (29.6%) and the poor socioeconomic bracket (21.8%). The sample consists of people from Morocco (41.8%) and Türkiye (58.2%) in terms of

their ethnicity. In terms of online buying habits, the majority of participants engage in online shopping once a month (45.4%), while a smaller percentage shop more than twice a month (23.2%) or exactly twice a month (31.4%). The data indicates that the majority of respondents connect with customer service online on a monthly basis (40.4%), followed by a weekly basis (34.6%), and finally, on a yearly basis (25%). The primary methods via which respondents became aware of LCW are social media (36.8%) and friends (23.6%), followed by online advertisements (21.4%) and newspapers (15.7%). This complete demographic analysis offers useful insights into the diverse origins and habits of the participants in the survey, which are essential for comprehending CRM procedures at LC Waikiki (LCW).

11.3 Analysis of CRM using Mean and SD

Table 2: Mean and SD of CRM

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Desc	riptive S	tatistics							
	N	Minimum	Maximum	Mean	Std.				
					Deviation				
I can trust LCW company	280	1.0	5.0	3.589	1.1100				
I recommend LCW to my friends and relatives	280	1.0	5.0	3.696	1.1251				
My shopping experiences with LCW are beyond my expectations	280	1.0	5.0	3.700	1.0790				
LCW treats me with respect and attention	280	1.0	5.0	3.729	1.1444				
I identify myself with LCW company	280	1.0	5.0	3.636	1.1467				
LCW company falls what it promises in their sales	280	1.0	5.0	3.771	1.1599				
LCW solves problems quickly	280	1.0	5.0	3.868	1.0337				
I feel like buying other products/services from LCW	280	1.0	5.0	3.825	1.1271				
company	• 00			• • • •					
The publicity of LCW company is in accordance to what it really offers to its clients	280	1.0	5.0	3.800	1.1085				
The products/services of LCW have quality	280	1.0	5.0	3.886	1.0980				
The LCW company offers personalized customer service	280	1.0	5.0	3.789	1.1494				
The prices of the products/services are fair	280	1.0	5.0	3.886	1.1012				
The LCW company has a positive image in the market	280	1.0	5.0	3.804	1.1107				
LCW company uses different channels of customer service to offer conveniences to its clients	280	1.0	5.0	3.746	1.0892				
The LCW has different places for sale to serve its clients	280	1.0	5.0	3.911	1.0722				

The LCW company has good facilities and/or	280	1.0	5.0	3.918	1.0960
websites to serve its clients					

The mean trust rating for LCW Company is 3.589 with an SD of 1.1100, indicating a moderate to high level of trust among consumers. The statement "I recommend LCW to my friends and relatives" has a mean score of 3.696 with a standard deviation of 1.1251, suggesting a high level of desire to promote the company. The average rating of 3.700 for "My shopping experiences with LCW are beyond my expectations" indicates that consumers typically have very satisfactory shopping experiences. The statement "LCW treats me with respect and attention" has a mean score of 3.729 with a standard deviation of 1.1444. This indicates that customers have favorable impressions of LCW's customer service. The statement "I identify myself with LCW Company" has a mean of 3.636 showing a high degree of consumer identification with the brand. The statement "LCW solves problems quickly" has a mean score of 3.868 with an SD of 1.0337. This indicates that customers highly approve of LCW's efficiency in handling problems. Similarly, the statement "I have a desire to purchase additional products/services from LCW Company" has a mean value of 3.825, suggesting a strong probability of future purchases. The mean rating for the quality of LCW's products/services is 3.886. This highlights the perception of LCW's offerings as being of excellent quality. The average score of 3.789 for "The LCW company offers personalized customer service" indicates favorable attitudes toward personalized interactions. The prices of the products/services are deemed equitable, as shown by a mean score of 3.886 (SD = 1.1012), indicating a strong perception of fairness in pricing. The LCW company is perceived positively in the market, with a mean rating of 3.804 (SD = 1.1107), indicating a strong market image. Additionally, the statement "The LCW company has good facilities and/or websites to serve its clients" received the highest mean rating of 3.918 (SD = 1.0960), suggesting positive perceptions of LCW's infrastructure and accessibility.

11.4 Test of Normality

Evaluating normality is an essential stage in statistical analysis since most statistical tests, such as t-tests and ANOVAs, rely on the assumption that the data adheres to a normal distribution. Skewness and kurtosis are fundamental statistical measurements used to assess the normalcy of a data distribution. Skewness, as defined by George and Mallery (2016) pertains to the lack of symmetry in the distribution of values within a dataset. A skewness value around zero suggests that the data is distributed symmetrically around the mean. A positive skewness implies a longer tail on the right side of the distribution, while a negative skewness indicates a larger tail on the left side. Kurtosis quantifies the extent to which a data distribution deviates from a normal distribution in terms of its tails or peaks. A kurtosis value around zero indicates that the distribution closely resembles the normal distribution. Positive kurtosis values indicate a higher peaked distribution, whereas negative values indicate a flatter distribution (George & Mallery, 2016).

Table 3: Normality Testing - Skewness and Kurtosis

Items	Skewness	Skewness	Kurtosis	Kurtosis
	Statistic	St. Error	Statistic	St. Error
Item 1	750	.146	021	.290
Item 2	703	.146	290	.290
Item 3	759	.146	.014	.290
Item 4	667	.146	328	.290
Item 5	588	.146	437	.290

Item 6	711	.146	332	.290
Item 7	792	.146	.200	.290
Item 8	861	.146	013	.290
Item 9	722	.146	.022	.290
Item 10	719	.146	048	.290
Item 11	850	.146	.025	.290
Item 12	875	.146	.074	.290
Item 13	759	.146	173	.290
Item 14	806	.146	.119	.290
Item 15	981	.146	.348	.290
Item 16	906	.146	.163	.290

11.5 Test of Reliability

Reliability Statistics				
Cronbach's Alpha	N of Items			
	_			
.940	16			

The reliability analysis has shown that the CRM scale has reliability .94 which shows that it is higher than the minimum acceptable range f reliability which is .70. This shows that the CRM scale is highly reliable to be used in the current study. Another reliability table has been provided which explains how removing any item from scale will change the reliability of the scale. Overall, the analysis has shown that removing any single item will not significantly improve the reliability, so we will not remove any item.

Items	Cronbach's Alpha if
	Item Deleted
I can trust LCW company.	.937
I recommend LCW to my friends and relatives.	.936
My shopping experiences with LCW are beyond my expectations.	.937
LCW treats me with respect and attention.	.936
I identify myself with LCW company.	.936

LCW company falls what it promises in their sales.	.936
LCW solves problems quickly.	.936
I feel like buying other products/services from LCW Company.	.936
The publicity of LCW is in accordance to what it really offers to its clients.	.936
The products/services of LCW have quality.	.936
The LCW company offers personalized customer service.	.935
The prices of the products/services are fair.	.935
The LCW company has a positive image in the market.	.936
LCW uses different channels of customer service to offer convenience to clients.	.936
LCW has different places for sale to serve its clients.	.938
The LCW company has good facilities and/or websites to serve its clients.	.937

11.6 Factor Analysis

Factor analysis is a statistical method used to reveal the fundamental dimensions or factors responsible for the observed relationships between variables. Factor analysis often employs several matrices, such as the Component Matrix, Pattern Matrix, and Structure Matrix, to provide comprehensive insights into the connections between variables and factors. The matrices are sequentially created to analyze the loading of variables onto factors and determine the most significant variables linked to each component. The "Total Variance Explained" table below displays the results of the component analysis performed on a scale including 16 items about CRM. Each item corresponds to a constituent of CRM, and the factor analysis seeks to discover fundamental variables that elucidate the patterns of replies across these items.

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings ^a
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	9.979	62.369	62.369	9.979	62.369	62.369	9.381
2	1.190	7.439	69.809	1.190	7.439	69.809	6.081
3	.907	5.667	75.476				
4	.655	4.095	79.571				
5	.615	3.842	83.414				
6	.577	3.606	87.020				
7	.445	2.782	89.802				
8	.362	2.260	92.063				
9	.341	2.130	94.192				
10	.250	1.560	95.752				
11	.203	1.268	97.020				

12	.161	1.009	98.029		
13	.120	.748	98.777		
14	.094	.590	99.367		
15	.056	.353	99.720		
16	.045	.280	100.000		

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

The table indicates that the factor analysis resulted in a total of 16 components, which correspond to the 16 elements in the scale. The initial eigenvalues provide a clear understanding of the extent to which each component explains the variation before rotation. The initial eigenvalue of the first component is 9.979, which suggests that it explains a significant portion of the variation in the data. The further coming elements below in the table have successively decreased starting eigenvalues, indicating decreasing impacts on the total variance.

In addition, the column labeled "% of Variance" shows the amount of variation that is accounted for by each component when compared to the overall variance in the dataset. The first component explains a substantial fraction of the whole variation, amounting to 62.369%. As we go down the table, the proportion of variation accounted for by each component diminishes steadily. The "Cumulative %" column displays the total percentage of variation cumulatively explained by the components. The data indicates that the first component accounts for 62.369% of the overall variation, and the cumulative proportion rises when each subsequent component is added. Upon reaching the last component, the whole of the variation in the data is explained.

The findings indicate a strong coherence and explanatory power of the various components of our CRM scale concerning customer relationships. The first section provides most of the explanation, while the subsequent sections provide minor pieces of information. This scale demonstrates a high level of reliability in routinely assessing CRM. This indicates that the scale is reliable and provides us with precise data on customers' sentiments towards their interactions with a firm. In general, this scale seems to be reliable and valuable for understanding customer relationships.

Now the following 2 matrices have been provided along with precise interpretation:

- 1. Component Matrix
- 2. Structure Matrix

11.6.1 Component Matrix

Pattern Matrix ^a		
	Component	
	1	2
I can trust LCW company	.834	.101
I recommend LCW to my friends and relatives	.896	.042
My shopping experiences with LCW are beyond my expectations	.827	.028
LCW treats me with respect and attention	.576	.436
I identify myself with LCW company	1.015	277
LCW company falls what it promises in their sales	.729	.122
LCW solves problems quickly	.416	.507
I feel like buying other products services from LCW company	.544	.237
The publicity of LCW company is in accordance to what it really	.535	.465

The products/services of LCW have quality	.831	.008
The LCW company offers personalized customer service	.897	175
The prices of the products/services are fair	.529	.225
The LCW company has a positive image in the market	.598	.345
LCW company uses different channels of customer service to offer	.504	.419
The LCW has different places for sale to serve its clients	075	.899
The LCW company has good facilities and or websites to serve	.188	.735

Extraction Method: Principal Component Analysis. Rotation Method: Oblimin with Kaiser Normalization. a. Rotation converged in 12 iterations.

In the context of factor analysis, a "component" refers to a latent or underlying factor that reflects a group of linked variables or objects. For instance, while examining the CRM scale, the components might include elements such as trust, contentment, loyalty, or service quality. The Component Matrix displays the association between each item and the two retrieved components. Item 1 ("I have confidence in the reliability of LCW Company"), Item 2 ("I endorse LCW to my friends and relatives"), and several other items demonstrate significant positive associations with Component 1, suggesting their strong connection with this factor, potentially representing elements of trust, recommendation, and overall favorable encounters with LCW. In contrast, Item 5 has a significant positive correlation with Component 1, while showing a negative correlation with Component 2, indicating a distinct connection with Component 1. Furthermore, the presence of Item 12 ("The prices of the products/services are fair") and Item 15 ("The LCW has different places for sale to serve its clients") shows a positive connection with Component 2. This suggests a weaker but noticeable association with this factor, possibly indicating aspects related to fair pricing and the availability of sales locations.

11.6.2 Structure Matrix

Structure Matrix				
	Compo	onent		
	1	2		
I can trust LCW company	.889	.556		
I recommend LCW to my friends and relatives	.919	.532		
My shopping experiences with LCW are beyond my expectations	.842	.480		
LCW treats me with respect and attention	.814	.750		
I identify myself with LCW company	.863	.277		
LCW company falls what it promises in their sales	.795	.520		
LCW solves problems quickly	.693	.735		
I feel like buying other products services from LCW company	.674	.534		
The publicity of LCW company is in accordance to what it really	.789	.757		
The products/services of LCW have quality	.835	.462		
The LCW company offers personalized customer service	.801	.315		
The prices of the products/services are fair	.652	.514		
The LCW company has a positive image in the market	.787	.672		
LCW company uses different channels of customer service to offer	.734	.695		
The LCW has different places for sale to serve its clients	.416	.858		

The LCW company has good facilities and or websites to serve

.590

.838

Extraction Method: Principal Component Analysis. Rotation Method: Oblimin with Kaiser Normalization.

The Structure Matrix displays the relationships between each item and the two retrieved components after rotation. Items about trust, suggestion, happy shopping experiences, and courteous treatment by LCW have robust positive associations in Component 1. Items related to customer service, brand image, and reputations have robust positive connections in Component 2. The Structure Matrix offers useful insights into the underlying dimensions of CRM reflected in the data. It helps in understanding the interactions between variables and components, even when certain items may have greater correlations with one component than the other.

11.7 T-test for Trust among Turkish and Moroccan Customers

Variable (Trust)	Mean	SD	t-value	P-value	Decision
Turkish	14.92	3.42	206	.837	Rejected
Moroccan	15.00	3.69			

The above table is shown t-test results, which was conducted to measure mean differences of "trust" factor among participants from 2 countries; Turkiye and Morocco. The table is showing that the mean value for Turkish customers was 14.92 (SD- 3.42) and mean score for Moroccan customers was 15.00 (SD-3.69) which shows that there was no difference in mean of two groups participants' trust level. The t value was -.206 and significance level was .837 which was above the conventional threshold of significance .05. This indicates that t-test results were insignificant.

11.8 T-test for Satisfaction among Turkish and Moroccan Customers

Variable (Satisfaction)	Mean	SD	t-value	P-value	Decision
Turkish	21.87	4.51	.159	.064	Accepted
Moroccan	32.75	6.25			

The above table has shown t-test results, which was conducted to examine the mean differences of customers' satisfaction level in two groups; Turkish and Moroccan customers. The results have shown that satisfaction's mean score for Turkish customers was 21.87 (SD-4.51) and for Moroccan customers 32.75 (SD-6.25), indicating a higher mean score for Moroccan customers. The significance value was .064 which indicates a significant level of results, showing that customers of Morocco have more satisfaction in LCW company's products and services.

11.19 T-test for Engagement among Turkish and Moroccan Customers

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Variable (Engagement)	Mean	SD	t-value	P-value	Decision
Turkish	11.36	2.51	1.107	.269	Rejected
Moroccan	10.99	3.06			

The above table is shown t-test results, which was conducted to measure mean differences of "engagement" factor among participants from 2 countries; Turkiye and Morocco. The table is showing that the mean value for Turkish customers was 11.36 (SD- 2.51) and mean score for Moroccan customers was 10.99 (SD-3.06) which shows that there was no difference in mean of two groups participants' trust level. The t value was 1.107 and significance level was .269 which was above the conventional threshold of significance .05. This indicates that t-test results were insignificant.

11.10 T-test for Buying Behavior among Turkish and Moroccan Customers

Variable (Buying Behavior)	Mean	SD	t-value	P-value	Decision
Turkish	19.47	2.92	.614	.045	Accepted
Moroccan	11.28	3.50			

The above table has shown t-test results, which was conducted to examine the mean differences of customers' buying behavior in two groups; Turkish and Moroccan customers. The results have shown that buying behavior's mean score for Moroccan customers was 11.28 (SD=3.50) and for Turkish customers 19.47 (SD=6.25), indicating a higher mean score for Turkish customers. The significance value was .045 which indicates a significant level of results, showing that customers of Turkiye showed higher buying behavior regarding LCW company's products and services.

11.11 Pearson Product Moment Correlation Analysis

Satisfaction	Engagement	Buying Behavior
.825**	.796**	.778**
-	.805**	.790**
-	-	.834**
-	-	-
	.825**	.825** .796** 805**

The above table is showing the results of correlation analysis which examined the relationship between trustworthiness of LCW, its engagement with customers, customers' satisfaction and buying behavior. The results have shown that LCW's trustworthiness had a significant positive relationship with customers' satisfaction,

engagement of LCW with customers, and customers' buying behavior. The second variable "satisfaction" also showed a significant positive relationship with other variables such as customers' engagement with LCW and their buying behavior. Customers' engagement with LCW also showed a significant positive relationship with trust, satisfaction and customers' buying behavior.

11.12 Conclusion

Ultimately, the research comprehensively analyzed CRM in both Türkiye and Morocco. The descriptive study provided demographic profiles and essential perceptual insights, which serve as a basis for comprehending client dynamics. The reliability investigation confirmed the consistency of the scale, thereby validating its capacity to measure CRM components. Factor analysis revealed the hidden dimensions that clarified the factors influencing consumer views. T-test showed mean differences in trust, satisfaction, engagement and buying behavior of customers across two ethnicities and correlation analysis showed the relationship between customers' trust, satisfaction, engagement and buying behavior. The results of this research indicate that most participants have a high level of confidence in LCW, would suggest it to others, and have very satisfying shopping encounters that beyond their initial expectations. Customer satisfaction and engagement are greatly improved by key elements such as showing respect and care towards consumers, delivering on commitments, promptly resolving problems, offering fair pricing, and providing high-quality items. Customized customer service has become essential in establishing trust and enhancing brand reputation. The report emphasizes the importance of LCW in maintaining a favorable reputation and using various channels to provide consumer ease. In summary, LCW's successful CRM practices promote customer happiness, loyalty, and good word-of-mouth. These findings provide a thorough understanding of CRM dynamics, which can be used to develop customized tactics that improve customer happiness and loyalty in different cultural settings. They also give helpful information for firms operating in multicultural markets.

11.13 Limitations

The sample was restricted to customers only from Türkiye and Morocco, perhaps lacking in comprehensive representation of LCW's whole client demographic. Furthermore, the study's cross-sectional design offers a momentary glimpse but fails to capture any changes in client impressions over a period of time.

11.14 Recommendations for Businesses

Academic Recommendations for Researchers: Researchers must examine significant differences in trust and satisfaction of both Turkish and Moroccan customers. Researchers must examine what factors lead to higher satisfaction among Moroccan customers. Future researchers must investigate other cultural settings also to get more reliable results with high potential of generalisability.

Practical Recommendations for Businesses: The LCW must invest more in social media as majority of their target population is approaching them for the first time through social media. LCW must revise and monitor its CRM policies time by time to better comprehend its customers' needs and ensure a personalized consumer experience.

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