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"EXPLORING PASSENGER CAR CUSTOMERS' VIEWS ON E-CRM IN AUTOMOBILE AGENCIES: A STUDY IN TIRUNELVELI DISTRICT"

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1. ABSTRACT

One of the biggest and most prominent sectors in the world is the automobile sector in India. In the modern world, the vehicle business will inevitably increase. Any market's king is the customer. Manufacturers in the automotive industry use sales and service agencies to market their goods. In this case, sales and service agencies play a crucial middleman role between automakers and final consumers. Instead of manufacturers, sales and service agencies hold all of the client data. Sales and service agencies are given more weight. The Automobile Agencies are finding it challenging to keep a long-term relationship with Customers because of COVID 19. Numerous investigations have demonstrated that E-CRM is essential for maintaining, growing, and satisfying a client base. Thus, the goal of the current study is to determine the extent to which automobile agencies in the Tirunelveli region have implemented E-CRM techniques from the perspective of their clients. Furthermore to investigate the impact of individual factors on consumers' perceptions of E-CRM. The demographic under investigation in this study is automobile agency customers. The study's population is incalculable, given that a practical random sample technique was used to create the study. A random sample size of 75 people is used for this investigation. Primary and secondary data were both used in this investigation. The principal conclusions are: The majority of automobile agency clients have stated that the E-CRM they use is "Moderate," and it has been discovered that the client's occupation and personal variable have no bearing on their performance. Nonetheless, all clients, regardless of their line of work, have given a moderate rating to a number of E-CRM components, including website presentation, loyalty programmes, dynamic pricing, problem handling, and after-sale support. The general customer perception of automotive E-CRM activities is found to be moderate. Therefore, in order to raise the perceived level, agencies pay great attention to three crucial factors: dynamic pricing, payment methods, and after-sale service.

KEY WORDS: -E-CRM, Customer Attitude, Automobile Sales and Service Sector



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INTRODUCTION

The views of Mahatma Gandhi towards customers, "He is the reason for our job; he is not an interruption. We are dependent on him, not the other way around. He is not a stranger on our property. He is a component of it. Serving him is not a favour we are doing for him. By providing us with this opportunity, he is doing us a favour.

Retail automobile agents may now afford to use client data thanks to web services technologies and Electronic client Relationship Management (E-CRM) packages that enable backward and forward integration. Automobile agents have recently placed a greater emphasis on developing relationships with clients, which has led to the launch and expansion of customer service, support, relationship, and management apps.

In the automotive industry, building, planning, and providing financial solutions to individual clients is the foundation for a positive customer connection rather than employing a one-size-fits-all strategy. Relationship managers take advantage of in-person interactions in a multichannel delivery environment. Using several distribution channels lowers transaction costs and makes it easier to provide customers financial items at discounted rates.

Customer satisfaction with the services provided by automobile agents will inevitably depend on the specific type of service that each customer wants and the strength of their wants, which will vary. In the automotive industry, providing excellent customer service is critical. The needs and expectations of customers are rising far quicker than the ability of automobile agents to handle them. Due to the increasing challenges and issues, the government and the management of Automobile Agencies are paying attention to the customer services provided by these agencies.

REVIEW OF LITERATURES

Dr. Santosh Bali et.al., (2021) in their research paper discuss about the Two-Wheeler industry's troubles began well before COVID-19 appeared on the scene. The Indian Two-Wheeler industry has been in trouble since mid-2018. The crisis started with a slowdown in production, which was aggravated by NBFC defaults. This resulted in a month-over-month decline in revenues. The COVID-19 pandemic has swept into nearly all Two-Wheeler markets. The auto industry has been hampered by a combination of demand and supply problems. There are, nevertheless, some beneficial effects. COVID-19 has brought about two good developments. The "Make in India" effort is being forced to invest heavily due to the China supply chain shock. The COVID-19 problem has shown flaws in the car industry's business strategy.

Talhat Alhaiou et.al., (2009) propose a model for the relationship between eCRM and E-loyalty by conceptualizing that e-loyalty is influenced by e-satisfaction, e-trust, and multi-dimensional aspects of eCRM. In order to capture the full picture for this relationship, they attempt to cover the complete purchase experience by focusing on transaction cycle (Pre-Purchase, A-Purchase, and Post- Purchase).different Components of eCRM have



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differing effects on e-loyalty. This study strengthens the literature by adding different components of eCRM as a possible critical antecedent in the model of e-loyalty development and attempts to build a stronger holistic model by including eCRM features.Pre-Purchase/eCRM features can be divided into five elements: (a) Web-Site Presentation that refers of pictures, images, and information well presented on the website; (b) Access to Information which indicates How it is easy for a customer to find information about the products, prices and services,(c) Search capabilities which allow customer to specify multiple criteria for quickly retrieving the desired information; (d) information quality which refer to the accuracy, the content and the update of the information on the website; and (e)loyalty programme. At-Purchase/eCRM features can be divided into five elements: Payment methods, privacy, and security, promotions, ordering tracing and dynamic pricing. Post-Purchase/eCRM features can be divided into three elements: Problem solving, order tracking and after sale service. They develop a comprehensive model, which describes the relationship between eCRM factors and E-loyalty at different adoption stages of transaction cycle (Pre-Purchase, At-Purchase and Post-Purchase). Based on the literature review, they identified eleven variables.

R. Sangeetha Lakshmi et.al., (2021) in their research paper identify the parameter that influences the customer purchase preference and behaviour patterns of small car owners within Chennai city. Of most significant interest to the current research is the impact of demographic variables and income on small cars' vehicle selection-testing was done by an Interview schedule developed and administered to twenty car owners. A convenient sampling technique was adopted in the study to select the sample respondents. As the size of the universe is restricted, the research has been conducted on the respondents who are the owners of all the segments of small cars. The income changes and increasing petrol prices are driving demand for small cars in India. The need for the small car segment is growing because of the increasing number of nuclear families and parking problems. The study is valuable for both marketers and small car manufacturers to have a few detailed insights into the factors influencing consumer preference and choice as the inflation is not under control, and the cost of vehicle ownership is high. The main objective of study is to evaluate car owners' preference and behaviour pertaining to the purchase and use of small cars. The researcher has decided to select a sample size of 300 used car respondents have been selected from the Chennai city. It may be concluded that consumer behaviour has a greater role in the LPG era of economic activities for which a necessary survey and research should be conducted efficiently, manufacturers should determine the needs, wants, tastes and preferences of the consumers to design the products. The researchers also suggest that further research on small cars and the necessary R&D in this field. This study didn't study the psychographics of the consumers. Understanding the consumers' psychographics is very important to understand the customers' feelings and tendency to buy preference.



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SIGNIFICANCE OF THE STUDY

Because of the deregulation of the automobile industry and economic liberalisation in India, automobile agencies have a significant competitive advantage that allows them to concentrate on building long-term relationships with their clients. Excellence in performance, customer service, and quality services, in the context of creating a management culture for automobile agencies, reaffirm the enduring link between automobile agents and their clients in the ever evolving business. A study on E-CRM gives automobile agents insight into customers' perceptions of the many aspects of E-CRM, since it has been demonstrated by multiple researchers to be the key to customer loyalty and retention. Additionally, to enhance E-CRM by addressing elements that clients find unsatisfactory.

STATEMENT OF THE PROBLEM

Maintaining Customer Relationships is the state in which a business is focused on, or directed towards, its clientele. For an agency, a customer relationship would be the application of the idea that it must provide wins and retain customers. Agencies cannot function without clients. As a result, the client is at the centre of everything the company does. Given that obtaining new consumers is more expensive than keeping existing ones, servicing and selling to current customers is seen as crucial to long-term marketing success. Customers that are retained will be less price sensitive and benefit from free word-of-mouth marketing. The goal of the current study is to investigate how customers view different CRM aspects in this scenario. Additionally, to determine whether various client categories have distinct perspectives on CRM.

OBJECTIVES

The present study mainly focuses on E-CRM in Automobile Agencies in the perception of its customers. With this end in view, following objectives are established in the study.

- 1. To study the level of E-CRM practices adopted by Automobile Agencies in Tirunelveli district.
- 2. To examine the influence of personal variables on the perception of customers about E-CRM practices adopted by Automobile Agencies in Tirunelveli district

HYPOTHESES

The major hypothesis of the study is given below

H₁: Personal variables do not influence the perception of E-CRM



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RESEARCH METHODOLOGY

The primary data used in this study was gathered from the sample respondents using a specially created questionnaire. There are two sections to the questionnaire. Personal variables including age, gender, educational background, occupation, monthly income, and length of customership are found in section "A," whereas statements about various aspects of E-CRM are found in part "B." There are ten factors: promotion, dynamic pricing, problem solutions, quality, loyalty programme methods, privacy and security, website presentation, and after-sale support. There are three statements under each category, and a Likert 5-point scale, ranging from "strongly Agree (5) to strongly Disagree (1), was used to determine the score for each. **SAMPLING**

The study's respondents were selected from the clientele of Automobile Agencies located in Tirunelveli. Since the exact number of clients of Tirunelveli's automobile agencies is unknown, a suitable sample size of 75 is selected at random by contacting clients who visited the agencies during the study period.

TOOLS FOR ANALYSIS OF DATA

Mean and Standard Deviation

The mean is a commonly used metric that represents central tendency in the most straightforward way. Its main purposes are to enable data comparison and to summarise the key elements of a series. The standard deviation, often represented by the symbol " σ ," is the most commonly used indicator of a series' dispersion. This has been employed in this study to investigate respondents' perceptions of several E-CRM aspects as well as the components taken together.

Chi-Square test

Chi-Square test is an important test amongst the several tests of significance developed by statisticians. It enables to explain whether or not two attributes are associated. This has been used to examine the differences in the perception of E-CRM and Gender.

ANOVA

ANOVA is an extremely useful technique to compare more than two variables. It was employed to examine the influence of personal variables of perception of E-CRM.



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ANALYSIS & INTERPRETATION

In this part the data collected form the respondents have been classified, analysed and results are presented. Analyses have been made for the total respondents as well as respondents of various categories, based on the Personal Variables.

1. LEVEL OF E-CRM PRACTICES IN AUTOMOBILE AGENCIES

According to the research work (Talhat Alhaiou et.al) E-CRM features are classified in to ten factors namely, Web-site Presentation, Access to Information, Quality, Loyalty Programme Methods, Privacy and security, Promotion, Dynamic Pricing, Problem solving and After sale service. In order to find out level of agreement about ECRM practices score was obtained using the Likert 5-point scaling technique, ranging from 'strongly agree (5) to strongly disagree (1). The obtained score presented in the below table.

TABLE -1
LEVEL OF E-CRM FACTORS IN AUTOMOBILE AGENCIES

Factors	Score	Mean	SD
F1. Web-site Presentation	896	11.95	2.31
F2. Access to Information	910	12.10	2.01
F3. Information Quality	931	12.40	2.28
F4. Loyalty Programme	866	11.50	2.46
F5. Payment Methods	853	11.37	2.35
F6 . Privacy and security	915	12.20	1.60
F7. Promotion	941	11.33	2.33
F8. Dynamic Pricing	836	11.21	2.40
F9 . Problem solving	887	11.15	2.51
F10. After sale service	879	11.83	2.44
Overall	891	117.13	14.27

Source: Primary Data

*Classification of factors based on the customers' perception

High	F2,F3&F6
Moderate	F1, F4, F5, F7, F8, F9, F10 and overall.
Low	Nil

^{*}Classification is based on the means score

High - mean is > 12

Moderate – mean is > 10.5 < 12

Low – mean is < 10.5

In general, the E-CRM in Automobile agencies are moderate in the perception of the respondents as a whole. Among the various factors of E-CRM, the factors namely, Access to Information, Information Quality and Privacy and security are perceived as 'high' by the total respondents. On the other hand, the factors such as Dynamic Pricing, Payment Methods and After sale service are the least – looked – after factors in the opinion of all respondents.



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2. PERCEPTION OF E-CRM AMONG CUSTOMERS OF DIFFERENT AGE GROUP

Every person sees the world slightly differently. These differences are the results of the individual personality and psychological make up. Individual differences in ability to interpret the reality may be related to some personality characteristics of individual and may result in difference in their perception as well as opinion.

TABLE-2
PERCEPTION OF E-CRM AMONG CUSTOMERS OF DIFFERENT AGE GROUP

Factors	Below	25 (21)	26 - 3	5 (22)	36 – 45 (20)		Above 45 (12)	
ractors	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1 . Web-site Presentation	12.29	2.76	11.95	2.90	11.9	1.17	11.42	1.78
F2 . Access to Information	12.24	2.05	12.18	2.20	11.9	2.11	12.30	1.56
F3 . Information Quality	12.19	2.42	12.36	2.15	12.8	2.17	12.30	2.67
F4. Loyalty Programme	12.52	2.09	11.45	2.91	11.4	2.52	10.30	1.44
F5. Payment Methods	12.62	1.72	12.09	1.74	10.35	2.72	9.58	1.98
F6 . Privacy and security	12.48	1.75	12.32	1.29	12.30	1.84	11.33	1.30
F7. Promotion	12.24	2.14	11.50	2.65	10.80	2.42	10.33	1.15
F8. Dynamic Pricing	11.67	2.33	10.77	3.22	11.70	1.84	10.42	1.08
F9. Problem solving	11.86	2.31	10.91	2.94	11.55	2.31	9.67	2.31
F10. After sale service	12.19	2.20	11.36	2.65	12.40	2.48	11.08	2.31

Source: Primary Data

^{*} Classification of factors based on the customers' perception

High	F1, F2, F3,F4, F5, F6, F7, F10	F2'F3,F5,F6	F3,F6,F9,F10	F2,F3
Moderate	F8'F9	F1,F4,F7,F8,F9,F10	F1, F2, F4,F8	F1, F6, F10
Low	Nil	Nil	F5,F7	F4,F5, F7, F8,F9

Table 2 limelights the scores of respondents belonging to various age group. It was observed that the factors, namely, Access to Information and Information Quality have perceived as 'high' by customers of all age group. Likewise, the factors, Dynamic Pricing and Problem solving are perceivedas 'Moderate' by customers of all age group except the old – age customers. It is also observed that 'Payment Method' is not adequate in the opinion of middle-aged and old aged customers. It is also found that old-aged customers are not satisfied with some of the factors of CRM which indicates that the Automobile Agencies has to initiate appropriate measure up to the expectation of these customers.

3. PERCEPTION OF E-CRM AND GENDER

Gender plays a vital role on Perception of any kind based on the experience gathered by male and female. The significant mean difference and standard deviation are presented in the below table.



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TABLE-3
PERCEPTION OF E-CRM AND GENDER

Factors	Male	(62)	Female (13)		
	Mean	SD	Mean	SD	
F1. Web-site Presentation	11.81	2.42	12.62	1.61	
F2. Access to Information	12.24	1.90	11.62	2.50	
F3. Information Quality	12.47	2.32	12.15	2.19	
F4. Loyalty Programme	11.40	2.62	12.23	1.30	
F5. Payment Methods	11.21	2.37	12.15	2.19	
F6. Privacy and security	12.11	1.45	12.62	2.22	
F7. Promotion	11.15	2.39	12.23	1.79	
F8. Dynamic Pricing	11.05	2.45	12.00	2.00	
F9. Problem solving	11.00	2.51	11.85	2.51	
F10. After sale service	11.76	2.53	12.15	2.03	

Source: Primary Data

*Classification of Factors Based on The Customers' Perception

High	F2,F3,F6,	F1,F3,F4,F5,F6,F7,F10
Moderate	F1,F4,F5,F7,F8,F9,F10	F2,F8,F9
Low	Nil	Nil

Table 3 portrays the scores of Male and Female customers. It is observed that the factors Information Quality and Privacy and security are perceived as well – looked – after factors in the opinion of both male and female customers. It is also found that female customers have expressed 'high' level of satisfactions on several factors of E-CRM (Website Presentation,Information Quality,Loyalty Programme,Payment Methods,Privacy and security,Promotion and After sale service) compare to male counterparts.

4. PERCEPTION OF E-CRM AND EDUCATIONAL QUALIFICATION

Educational Qualification gives different perception. Human beings think differently with help of their knowledge. So, in the below table, mean and standard deviation of different educational groups are presented for find out perception of E-CRM among different educational groups.



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TABLE 4
PERCEPTION OF E-CRM AMONG CUSTOMERS WITH DIFFERENT QUALIFICATION

Factors	H.Sche	.School (2) Hr. School		Hr. Sec. (6) Gra. (2		(20) P.G (20)		(20)	Pro. (27)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	13.00	2.83	13.33	1.21	11.65	2.78	12.45	1.73	11.41	2.39
F2. Access to Information	11.00	5.66	13.17	0.75	11.90	2.40	12.30	1.69	12.04	1.85
F3. Information Quality	12.00	4.24	13.50	0.55	11.65	1.95	12.75	2.20	12.52	2.64
F4. Loyalty Programme	8.00	7.07	13.00	0.89	11.50	3.02	11.75	2.47	11.37	1.57
F5. Payment Methods	10.50	2.12	12.50	1.87	11.70	2.66	11.50	2.24	10.85	2.32
F6 . Privacy and security	12.00	1.41	13.33	0.52	12.25	2.07	12.10	1.37	12.00	1.52
F7. Promotion	10.50	0.71	13.00	0.89	10.55	3.03	11.95	2.01	11.15	2.01
F8. Dynamic Pricing	5.50	3.54	13.50	1.38	11.35	2.16	11.45	2.24	10.85	2.13
F9 . Problem solving	8.00	1.41	12.17	2.56	10.80	2.80	12.15	2.21	10.67	2.29
F10 . After sale service	11.50	0.71	13.33	0.52	11.10	2.67	11.80	2.50	12.07	2.46

Source: Primary Data

H.School – high school; Hr. Sec. – Higher Secondary School; Gra. – Graduation; P.G. – Post Graduation; Pro. – Professional *Classification of factors based on the customers' perception

High	F1	F1,F2,F3,F4,F5,F6,F	F6	F1,F2,F3,	F2,F3,F
		7,F8,F9,F10		F6,F9	10
Mode	F2,F3,F5,F6,	Nil	F1,F2,F3,F4,F5,F	F4,F5,F7,	F1,
rate	F7,F10		7,F8,F9,F1	F8,F10	F4,F5,
					F6,F7,F
					8,F9
Low	F4,F8	Nil	Nil	Nil	Nil

Table 4 limelight the scores of respondents having different educational qualifications. It is observed that, the factors, Web-site Presentation, Privacy and security perceived as 'high' by customers with different levels ofeducational qualifications. It is also found that respondents with plus two qualification have expressed 'high' level of satisfaction of all factors of CRM (Web-site Presentation, Access to information. Information Quality, Loyalty Programme, Privacy and security, Promotion, Problem solving and After sale service). Likewise, the factors, Web-site Presentation, Access to Information, After sale serviceare perceived as 'Moderate' by all the customers invariably. It is also observed that Loyalty Programme, Dynamic Pricing, Problem solving are not adequate in the opinion of customers with low profile.

5. PERCEPTION OF E-CRM AND OCCUPATION

Perception is not only the passive receipt of signals from mind, but it is also shaped by the receivers' knowledge, reminiscence, hope, and attention getting from occupation also.



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TABLE 5
PERCEPTION OF E-CRM AMONG CUSTOMERS GROUPED ON OCCUPATION

Factors		vernment ployee (9) Private Em (23)		Profession (22)		Business (16)		Others (5)		
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	12.78	1.72	11.87	2.65	11.05	2.38	12.50	1.90	13.00	1.58
F2. Access to Information	12.56	2.07	11.91	2.19	11.91	1.87	12.44	2.16	12.40	1.52
F3. Information Quality	12.78	2.86	11.91	2.39	12.50	2.44	12.69	1.96	12.80	0.84
F4. Loyalty Programme	12.44	2.24	11.65	2.60	11.27	1.52	11.06	3.51	12.20	1.48
F5. Payment Methods	11.01	2.09	12.26	2.00	10.91	2.31	10.81	3.02	11.60	1.52
F6 . Privacy and security	12.44	1.74	12.39	1.50	12.18	1.56	11.50	1.71	13.20	0.84
F7. Promotion	11.56	2.96	11.61	2.62	11.05	2.13	10.94	2.08	12.20	1.48
F8. Dynamic Pricing	11.11	2.26	11.13	2.58	11.18	1.97	11.06	2.95	12.40	2.07
F9 . Problem solving	11.11	3.18	11.22	2.86	10.59	2.09	11.63	2.19	11.80	2.77
F10. After sale service	11.78	3.03	11.26	2.83	12.18	2.36	11.94	1.81	12.60	1.67

Source: Primary Data

*Classification of factors based on the customers' perception

	F1,F2,F3,	F5,F6	F3,F6,F10	F1,F2,F3	F1,F2,F3,F4,F6,
High	F4,F6				F7,F8,F10
Mode	F5,F7,F8,	F1,F2,F3,F4,F7,	F1,F2,F4,F5,	F4,F5,F6,F7,F	F5,F9
rate	F9,F10	F8,F9,F10	F7,F8,F9	8,F9,F10	
Low	Nil	Nil	Nil	Nil	Nil

Table 5 portrays the scores of respondents engaging in different Occupation. It was observed that, the factors namely, Information Quality, Privacy and security have perceived as 'high' by all the customers irrespective of their occupation. It is also found that, several factors namely, Web-site Presentation, Access to Information, Loyalty Programme, Dynamic Pricing, Problem solving and After sale service are perceived as 'Moderate'. It is interesting to note that, none of the factors is rated as 'low' by customer of various Occupations.

6. PERCEPTION OF E-CRM AND INCOME

Income is vital role in perception of human being. It shows the economic status of customers. It also reveals the quality of life of human beings. So significant mean difference and standard deviation among different income groups are presented in the below table



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TABLE-6
PERCEPTION OF E-CRM AMONG CUSTOMERS GROUPED ON INCOME

Factors		I 22) II (II (23) III (11			IV (16)		V (3)	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
F1. Web-site Presentation	12.59	1.94	12.30	1.58	10.27	4.27	11.56	1.46	13.25	1.26
F2. Access to Information	12.00	2.35	12.09	1.93	12.09	1.64	12.44	2.10	12.00	1.41
F3. Information Quality	12.36	1.40	12.52	2.59	10.55	3.17	13.25	1.48	14.00	1.15
F4. Loyalty Programme	12.36	2.26	11.57	2.68	11.55	2.38	10.88	2.36	10.50	3.00
F5. Payment Methods	12.41	1.44	10.87	2.51	11.36	2.77	10.44	2.56	13.00	1.41
F6 . Privacy and security	12.45	1.87	11.91	1.62	13.00	1.48	11.81	1.17	11.75	0.96
F7. Promotion	12.14	1.78	11.22	2.21	10.27	3.61	11.25	2.05	11.00	1.41
F8. Dynamic Pricing	11.77	2.20	10.26	2.63	11.09	3.14	11.81	1.52	12.25	1.50
F9 . Problem solving	12.09	2.00	10.83	2.82	10.36	3.56	11.06	1.77	10.75	1.71
F10. After sale service	12.05	2.06	11.43	2.68	11.27	3.52	12.63	1.67	11.50	1.91

Source: Primary Data

^{*}Classification of factors based on the customers' perception

High	F1,F2,F3,F4,F5,F6	F1,F2,F3	F2,F6	F2,F3, F10	F1,F2,F3,
	,F7,F9,F10				F5,F8
Mode	F8	F4,F5,F6,F7	F3,F4,F5,F6	F1,F4,F6,F	F4,F6,F7,
rate		,F9,F10	,F8,F10	7,F8,F9	F9,F10
Low	Nil	F8	F1,F9,F7	F5	Nil

Table 6 exhibits the scores of respondents with different levels of Income. It was observed that the factors namely Web-site Presentation, Access to Information are perceived as 'high' by customers of different Income. Likewise, the factors, Loyalty Programme, Payment Methods, Problem solving, After sale serviceare perceived as 'Moderate' by customers of different Income holders. It is observed that 'Dynamic Pricing' is not adequate in the opinion of low-Income group customers. It is also found that, Middle income customer are not satisfied with some of the factors of E-CRM, which denotes that the Automobile Agencies has to initiate appropriate measures in order to improve the services of middle-income customers.

7. INFLUENCE OF PERSONAL VARIABLES ON THE PERCEPTION OF E-CRM

In order to test the significance relationship among profile variable and perception of CRM the null hypothesis framed. The null hypothesis is

H₀: Personal Variables do not influence the perception of E-CRM



I - up to 10,000, II - 10,001-20,000, III - 20,001-30,000, IV - 30,001-40,000, V - above 40,000.

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TABLE-7
INFLUENCE OF PERSONAL VARIABLES ON THE PERCEPTION OF E-CRM

Personal variables	Calculated value	Table value	Significant / Not
			significant
Age	F Value 5.428 * *		Not significant
		6.9919 at 5% level	
Gender	X ² 2.70**	3.84 at 5% level	Not significant
Educational Qualification			significant
	FValue 8.7*	3.6331 at 1% level	
Occupation	FValue 37.4 *		significant
		3.6331 at 1% level	
Monthly Income	F Value 31.3 *		significant
		3.6331 at 1% level	

Source: Computed Value

- *Since the calculated value is more than the table value for the profile variable of Educational Qualification, Occupation and Monthly Income hence null hypothesis is rejected. It discloses that Educational Qualification, Occupation and Monthly Income are significantly influence the perception.
- ** Since the calculated value is less than the table value for the profile variable of age and gender hence null hypothesis is accepted. It discloses that Age and gender are not significantly influence the perception.

RESULTS

- 1. According to feedback from the majority of their clients, automobile agencies use "Moderate" E-CRM systems.
- 2. A few personal variables significantly affect how clients perceive you. When it comes to the many aspects of E-CRM, younger clients are happier than middle-aged and older customers.
- 3. In comparison to their male counterparts, female customers have also shown a high degree of satisfaction with the following factors: after-sale service, promotion, payment methods, loyalty programme, privacy and security, and website presentation.
- 4. The customer's performance is unaffected by the personal variable of occupation. Nonetheless, all clients, regardless of their line of work, have given a moderate rating to a number of E-CRM components, including website presentation, loyalty programmes, dynamic pricing, problem handling, and after-sale support.
- 5. It is discovered that consumers with middle-class incomes are dissatisfied with a few E-CRM features, suggesting that the income of the client significantly affects how they perceive the system.



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SUGGESTIONS

- 1. The Automobile Agencies should pay adequate attention on Dynamic Pricing, Payment Methods and After sale service which are perceived as least looked after factors by the majority of customers.
- 2. It is necessary to gives special attention to customers of certain category. To be specific, adequate attention should be provided for the old aged customers and male customers, who are not satisfied with the present facilities and who have high level of expectation respectively.
- 3. It may be suggested to introduce new products and services which are customized to the middle-income group, since most of them have expressed the services available at present is not adequate.
- 4. Special attention should be provided to new customers appropriate measure may be initiated in order to make them to aware and to understand the various E-CRM services offered by the Automobile Agencies.
- 5. Special attention should be provided to new customers appropriate measure may be initiated in order to make them to aware and to understand the various e-services offered by the Automobile Agencies.

CONCLUSION

In summary, E-CRM seeks to gain clients by developing a strong rapport with them. Sustaining the relationship is more crucial for encouraging customer loyalty and for keeping clients. Achieving client Relationship Management in automotive companies can be greatly aided by keeping track of client information and adopting a customer-centric approach. It costs a lot more to acquire new clients than it does to retain current ones. Only when there is a strong relationship between the provider and the customer can customer retention be achieved. Because service marketing is significantly more complex and involved than product marketing, it is especially important for automobile agencies that offer services instead of items.

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