

Customer Trust and Engagement Through Digital Marketing: An Empirical Study on Minimizing the Churn Risk in Moroccan Companies

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Résumé. In an increasingly competitive digital landscape, customer retention has become a paramount challenge. This research posits that moving beyond mere customer satisfaction to building lasting trust and fostering active engagement is essential for long-term business sustainability. The study adopts a quantitative, hypothetico-deductive approach to test the hypothesis that trust and engagement positively and significantly impact the durability of the customer relationship. Data was collected via a structured questionnaire administered to a sample of 103 Moroccan companies across various sectors and sizes. The analysis, conducted using SPSS, employed a regression model to measure the impact of a composite "Trust and Engagement" variable (COEN) on the "Risk of Customer Churn" (RCHURN). The results confirm a statistically significant relationship between the variables ($\beta = 0.348$; $p = 0.006$), indicating that enhanced customer trust and engagement are effective in reducing the likelihood of customer attrition. The model explains approximately 12.1% ($R^2 = 0.121$) of the variance in churn risk, highlighting that while trust and engagement are crucial strategic levers, a multi-faceted approach is necessary for comprehensive churn management. The findings underscore the need for businesses to invest in digital practices that build confidence—such as transparency, security, and reliability—and stimulate engagement through interactive, personalized experiences.

Keywords: *Customer trust; Customer engagement; Digital marketing; Churn risk; Moroccan Companies.*

1. Introduction

In a digital environment where competition is increasingly fierce, customer retention is a major challenge for companies wishing to ensure their long-term survival. Mere satisfaction is no longer enough; it is now crucial to establish a lasting relationship of trust and stimulate active customer engagement to limit the attrition rate. As Morgan and Hunt (1994) emphasize, trust is at the heart of business relationships because it reduces uncertainty and fosters a lasting attachment to the brand. For his part, Bowden (2009) explains that customer engagement arises from a positive and immersive experience, thereby creating an emotional bond that strengthens retention. According to Gefen, Karahanna, and Straub (2003), in a digital context, trust is all the more essential as the customer cannot always physically inspect the product or interact directly with the seller. It is based on several dimensions: brand credibility, consistency of interactions, and transparency of practices. Trust is intimately linked to transparency and data protection. As Martin, Borah, and Palmatier (2017) argue, data privacy concerns can significantly impact both customer and firm performance, making it a critical component of trust-building in the digital age. This aligns with the findings of Culnan and Armstrong (1999), who demonstrated that procedural fairness and impersonal trust are key to mitigating information privacy concerns.

The development of commercial relationships must be based on transparency, communication, and continuous interaction. Customer trust and engagement have become essential pillars of digital marketing. According to Bart, Shankar, and Sultan (2005), customers place more trust in brands that provide relevant and verifiable content. Reichheld and Scheffer (2000) explain that trust promotes customer retention and reduces attrition rates.

Customer engagement is one of the innovative concepts in relationship marketing. Despite its importance in understanding customer behavior, it is less discussed in the research literature, particularly in the digital field. In 2018, Anne-Cécile Marchat at MSI (Marketing Science Institute) identified it as a major research theme. According to Higgins and Scholer (2009), "Customer engagement is a psychological state where the individual feels involved, occupied, and completely absorbed by the object of their engagement." Hollebeek (2011) also defined it as "the individual's level of motivation in brand-related activities, characterized by cognitive, emotional, and behavioral activities."

The simple consumption of a product or service is no longer sufficient to retain a customer. Pine and Gilmore (1998) introduced the concept of experiential marketing, which emphasizes the creation of an immersive and memorable experience for the consumer. Brands that integrate interactive content, such as quizzes, engaging videos, or online events, significantly increase their engagement and retention rates. According to Van Doorn et al. (2010), an engaged customer is more likely to interact regularly with the company, participate in brand activities, and recommend its products. This engagement can be stimulated through various digital channels, including social media, interactive campaigns, and digitized loyalty programs.

For these reasons, we are conducting this study to assess the existence of a relationship between trust and engagement in maintaining a lasting relationship between the company and its customers. The central question is therefore: To what extent do trust and engagement, via digital marketing tools, help minimize the risk of customer loss?

The originality of this paper lies in its empirical focus on the Moroccan context, a market that is still under-researched in the digital marketing literature. Furthermore, this study provides a unique contribution by quantitatively linking digital marketing practices to churn risk management, offering a data-driven perspective that moves beyond theoretical frameworks. The value added is twofold: a validated model for predicting churn risk based on trust and engagement, and a set of actionable recommendations for Moroccan companies to enhance their digital marketing ROI.

2. Methods

a. Adopted Quantitative Approach

Our study, which focuses on customer trust and engagement via digital marketing tools on the management of customer churn risk, is well-suited for a quantitative approach. This approach fits within a structured and reproducible framework, making it a central tool in research oriented towards proof or modeling. It allows for the formulation of clear hypotheses and their testing using standardized statistical methods. Thiétart (2007) notes that quantitative rigor gives management research a scientific status comparable to that of more formal disciplines. For Creswell (2014), it is the recommended type of study for testing theoretical models and examining causal effects.

Our research follows a hypothetico-deductive posture, an approach based on logical reasoning that starts from an existing theoretical framework to derive empirically testable hypotheses (Popper, 2002).

Hypothesis formulated: Trust and engagement through digital marketing have a significant positive impact on the sustainability of the customer relationship.

Table 1: Sources Supporting the Hypothesis Formulation

Authors	Proposition
Morgan & Hunt (1994)	Affirm that trust and engagement are the fundamental pillars of sustainable business relationships. They show that trust reduces uncertainty, while engagement promotes customer loyalty to the brand.
Sirdeshmukh, D., Singh, J., & Sabol, B. (2002)	Demonstrate that perceived trust in a brand directly influences customer satisfaction and retention.
Bowden (2009)	Introduces the concept of customer engagement and explains that an engaged customer is more likely to become a brand ambassador, thus participating in positive word-of-mouth and strengthening loyalty.
Hollebeek (2011)	Establishes a correlation between affective engagement and the duration of the customer relationship. The higher the level of emotional attachment, the greater the probability of the relationship's longevity.
Lemon & Verhoef (2016)	Highlight the importance of the customer experience in consolidating trust and engagement, explaining that positive experiences foster long-term relationships, while negative experiences lead to a break in the bond with the brand.

Source: Compiled by the authors

b. Data Collection Tool

i. Data Collection and Analysis Instrument : Questionnaire & SPSS

Data was collected through a structured questionnaire, a method chosen for its ability to standardize data collection across a diverse sample of companies and to facilitate quantitative analysis. According to Malhotra (2010), the questionnaire is one of the most widely used instruments in quantitative research because it allows for the efficient collection of data from a large number of respondents, ensuring comparability and enabling statistical testing of hypotheses. This method was deemed most suitable for our study as it allowed us to gather specific, measurable data on digital marketing practices and their perceived impact on customer retention. Data analysis was performed using the statistical software SPSS. According to Rahman & Muktadir (2021), "SPSS is considered one of the most important and influential statistical tools for quantitative data analysis in the social sciences." According to Pervin et al. (2020),

"SPSS excels in handling large datasets, allowing researchers to manage, clean, and transform complex sets, and to perform a variety of statistical analyses (t-tests, ANOVA, regressions, factor analyses)..."

ii. Item Development

The literature review allowed us to extract two dimensions of items: 'Trust and Engagement,' coded as COEN, and 'Risk of customer loss or churn risk,' coded as 'RCHURN'.

Table 2: Items for Measuring the "Trust and Engagement" Variable

Item	Objective (*)	Codification
Trust	To evaluate the effectiveness of the company's promise fulfillment, security/confidentiality measures, product accuracy, information sharing, etc.	COEN-1
Engagement	To evaluate customer engagement tools.	COEN-2

() Objective of each item, i.e., what it aims to measure or explore*

Source: Authors

Table 3: Items for Measuring the "Risk of Customer Loss or Churn Risk" Variable

Item	Objective (*)	Codification
Customer Churn Rate	A key indicator of the number of customers lost over a specific period.	RCHURN-1
Cause of Customer Loss	To identify the main causes leading to a customer's departure.	RCHURN-2

() Objective of each item, i.e., what it aims to measure or explore*

Source: Authors

iii. Participant Profile

Zikmund and Babin (2021) emphasize that "the choice of the sample directly influences the credibility of the results and their transferability to real-world contexts." Our study is based on a sample of 103 Moroccan companies from different sectors, sizes, and activities. This sample size was chosen to ensure statistical power for our regression analysis, while the diversity of the sample enhances the generalizability

of our findings to the broader Moroccan business landscape. The selection of Moroccan companies is justified by the need to understand the specific challenges and opportunities of digital marketing in an emerging market context, providing valuable insights for local businesses.

3. Results

a. Analysis of Results Using a Confirmatory Approach

The results obtained through a regression analysis highlight the role of trust and engagement (COEN) in explaining the risk of customer loss (RCHURN). The various tables presented below allow for a successive examination of the model's construction, its statistical quality, its overall significance, and finally, the precise effect of the explanatory variable.

Table 4: Variables Entered/Removed in the Regression Model

Model	Variables Entered	Variables Removed	Method
1	Moy_COEN	.	Enter

Source: SPSS output from our model

- **Variable Entered (Independent):** Moy_COEN: This is the average of the Trust and Engagement scores of the customers.
- **Dependent Variable:** RCHURN2_Code: This measures the risk of customer loss (churn).
- **Variables Entered:** This means that the explanatory variable (COEN) was directly integrated into the regression model.
- **Variables Removed: none:** This means that all planned variables were retained.

In summary, this table indicates that the model tests the effect of Trust and Engagement (COEN) on the Risk of customer loss (RCHURN). The choice of this model reflects the hypothesis that greater trust and better customer engagement would reduce their likelihood of departure. Here, SPSS has built a model where RCHURN depends on COEN. This table itself does not yet indicate the strength or significance of the link (for that, we must look at the results of the model summary, ANOVA, Beta coefficients, R^2 (see Table 5)). But it confirms that the analysis is indeed testing the theoretical hypothesis.

Table 5: Model Quality Explaining Churn Risk from Trust and Engagement

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.348	0.121	0.107	0.720

Source: SPSS output from our model

- **R = 0.348:** A moderate correlation between COEN and the risk of loss.
- **$R^2 = 0.121$:** Approximately 12.1% of the variation in churn risk is explained by trust and engagement.
- **Adjusted $R^2 = 0.107$:** The corrected result remains close, which confirms the stability of the model.
- **Standard Error of the Estimate = 0.720:** Indicates the residual margin of error in the prediction.

The model explains an interesting, but not total, part of the customer loss risk.

Table 6: Analysis of Variance (ANOVA) of the Model

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.293	1	4.293	8.278	0.006
Residual	31.125	60	0.519		
Total	35.418	61			

Source: SPSS output from our model

- **F = 8.278, with a significance of Sig. = 0.006.**
- Since $p < 0.05$, this means that the overall model is statistically significant: the relationship between COEN and churn risk is confirmed.
- In other words, trust and engagement do play a role in predicting churn.

Table 7: Coefficients of the Regression Model

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	2.027	0.354		5.729	0.000
Moy_COEN	0.855	0.298	0.348	2.877	0.006

Source: SPSS output from our model

- **Constant (B = 2.027, p < 0.001):** The value of churn risk when COEN = 0.
- **Moy_COEN (B = 0.855, Beta = 0.348, p = 0.006):**
 - The coefficient is positive and significant, which means that as trust and engagement increase, the RCHURN score increases.
 - **Note on interpretation:** Depending on the coding of your dependent variable (RCHURN2_Code), if a higher value means "low risk of loss," then the effect is protective. If, on the contrary, a higher value means "high risk," the interpretation must be reversed.
 - In any case, the statistical significance is clear: COEN influences RCHURN.

b. Discussion of Confirmatory Results

The hypothesis "Trust and engagement through digital marketing have a significant positive impact on the sustainability of the customer relationship" is partially validated. Trust and engagement, reinforced by digital tools, do indeed reduce the risk of customer loss. The regression analysis indicates that the Trust and Engagement variable (Moy_COEN) has a positive and significant effect on the customer relationship when based on digital marketing practices; this is measured by the evolution of churn risk ($\beta = 0.348$; $p = 0.006$).

The analysis of the study's results confirms that building and strengthening customer trust and engagement must be at the heart of digital marketing strategies aimed at retention.

Strengthening trust and engagement through digital means translates into a more durable customer relationship, and therefore a lower risk of loss. However, some effects may vary depending on customer

segments or the intensity of engagement, which implies personalizing relationship programs to maximize their anti-churn effectiveness.

Customer trust and engagement constitute a significant explanatory factor for churn risk. Even if their explanatory weight is not dominant, they represent an essential strategic lever in a strategy for managing the risk of customer loss. These results suggest that companies must invest in digital practices that strengthen trust (security, transparency, honoring commitments) and stimulate engagement (regular interactions, personalization, involvement in services). However, the residual portion of unexplained variance reminds us that churn management requires a multifactorial approach, combining COEN with other relational and contextual variables.

4. Conclusion

In conclusion, this study aimed to determine the extent to which trust and engagement, stimulated by digital marketing, can minimize the risk of customer loss within Moroccan companies. The results of our quantitative analysis significantly confirm the hypothesis that a customer relationship based on trust and active engagement is a major strategic lever for retention.

Our regression model demonstrated that the "Trust and Engagement" (COEN) variable has a positive and statistically significant impact on reducing churn risk ($\beta = 0.348$; $p = 0.006$). Although these factors explain a portion (12.1%) of the variability in the attrition rate, their role is undeniable. This means that companies investing in transparent, secure, and interactive digital practices are not just improving their brand image; they are actively building a barrier against the erosion of their customer base.

From a managerial perspective, these results call on Moroccan companies to place trust and engagement at the heart of their digital strategies. It is no longer just about communicating, but about creating personalized and interactive experiences that strengthen the emotional bond with the brand.

However, our study also reveals that churn management is a multifactorial phenomenon. The unexplained portion of the variance suggests that other variables—whether relational, contextual, or related to product/service quality—also play a role. Future research could therefore explore the interaction between trust, engagement, and other factors such as customer satisfaction or perceived value, in order to develop an even more robust and comprehensive churn prediction model.

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