

The Path to Customer Loyalty: Analysing CRM's Mediating Role with Customer Satisfaction, Value, and Brand Image

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Abstract

In today's competitive market landscape, fostering customer loyalty has become paramount for businesses seeking sustainable growth, with Customer Relationship Management (CRM) playing a pivotal role in bridging customer satisfaction, perceived value, retention, and brand image to enhance loyalty. This research establishes the correlation between brand image, customer satisfaction, customer retention, customer value, and customer loyalty, with CRM as the mediator factor. The research employs a survey technique with five-point Likert scale questionnaires as the primary data collection instrument. The sample of 300 respondents was comprised of students, employed working professionals, and business persons from the Bahawalpur District in Punjab. These respondents were selected based on their awareness of common Pakistani clothing brands, including Khaadi, Nishat Linen, Alkaram, Ideas, Sapphire, and Warda. Structural equation modelling is used in the analysis to test the proposed relationships between the variables. The findings reflected that all the hypothesized and tested relationships were positive and strongly supported the proposition of brand image, customer satisfaction, customer retention, and customer value, affecting customer loyalty greatly. Moreover, it emerged that CRM acted as a mediator in reinforcing the relationships described above and thus can be deemed critical in fashioning customer loyalty in the context of the apparel industry. Consequently, research insights are relevant for managers intending to increase customer retention and develop effective CRM initiatives. Customer perceptions and values are given prominence in this study concerning brand loyalty, especially for organizations that compete in customer-driven sectors. Based on these findings, it must be possible for apparel brands in Pakistan to learn how to relate with their customers appropriately to build enduring loyalty.

Keywords: CRM, Brand Image, Customer Satisfaction, Customer Retention, Customer Value, Customer Loyalty.

1- Introduction

1.1. Background of Study

Nowadays, the market is exceedingly competitive and progressive in terms of description. The clients are eventually wise. They have an approach to diverse mediums and alternatives to obtain their interest. Thus, corporations are in distant requisite to distinguish particular brands just as they persist for enduring business. Regrettably, one of the troubles patrons are rendering when buying commodities is selecting the item for

consumption of one brand name between varieties of brand names. Customer loyalty (C.L.) is a valuable dynamic that can be used to uphold and build the association among patrons and brands. In this period, wherever the power of competition, patrons are the hub of corporations' cognizance; their loyalty diminishes market expenditure, catches the attention of new patrons, and achieves aggressive benefits above corporations (Safi, 2017). Several businesses recognize the importance of maintaining existing customers. Some have done several activities for the enhancement of loyal customers. Indeed, within business, benefits relevant to C.L. are extensively recognized. In a saturated competitive market, lower costs occur to retain existing consumers than to attain new ones (D. Bennett, Ehrenberg, & Goodhardt, 2000).

In the past, companies have relied on customers to buy their products to demonstrate their social status (Lin, Chen, Chiu, & Lee, 2011). However, many brands have almost become clustered by their perceived quality, and companies want to distinguish their brand identity from that of their competitors to attract customers. The emergence of instantly-designed brands that offer styles similar to higher-end brands but at lower prices (Gorman & Gorman, 2011). There is an obvious threat to luxury brands. For this reason, many fashion brands have developed a downgrading strategy to reach more consumers through increased accessibility (Kastanakis & Balabanis, 2014). However, there is concern that the downgrading strategy may negatively impact brand image and brand loyalty (Tansey, 2017). A downgrade threatens the properties of luxury brands.

C.L. is keeping and forming patrons loyal to a brand or merchandise. Loyalty is imperative for outstanding organizations; it represents a positive response. Analyse distinctive organizations with particular forms of provisions to build their patron's loyalty and keep them loyal to a specific brand or merchandise. Loyalty to the brand has a powerful influence on C.L. If customers are loyal to the brand, it allows consumers to remain loyal to the organization forever (Rahi, 2016). Organizations are paying more attention to retaining existing customers due to rising customer expectations and harsh competition. In today's dynamic business environment, this review enables them to fight against the intense competition. In the business environment, C.L. benefits are widely recognized (Aboul-Ela, 2015). Around the globe, marketing practitioners agree that acquiring new customers is a more fruitful action for long-term success, and retaining existing ones is also necessary. According to Gilovich (2002), organizations are currently going apart from the longer approved techniques of challenging to achieve market share to a more stable and beneficial approach to constructing C.L. According to Setó-Pamies (2012), loyal consumers were recurrently known definitive as consumer reservations. Loyalty is essential for the accomplishment of every business, and to achieve it, they had to develop their consumer's faith that the company would assemblage each aspect of the service and please patrons by giving way a better quality service. Flavián and Guinalú (2006) explored that C.L. is a significant attribute influencing the enduring success of a company. C.L. is imperative in diverse characteristics. Loyal patrons help the company achieve the anticipated sales and earnings achievement. Also, patrons who are well-known with the brand are likely to suggest this brand to their spare and family and influence the responses and assessment sequence of merchandise, and that matters are decisive in today's production situations (Amir, Yousof, & Asma, 2014).

CRM is a cross-functional organizational practice that focuses on establishing, maintaining, and improving endurance relationships with the main clients of the organization (Payne & Frow, 2005). In today's competitive market, an organization's success keenly relies

upon its ability to grow and boost long-term customer relationships by offering a surprising customer experience. The fundamental goal of CRM is to understand the patrons and the features that concern consumer loyalty and retention to create enduring relations with patrons (Rigby, Reichheld, & Dawson, 2003). CRM can reduce the gap between patron and organization and tends toward organizational success by generating C.L. (Yaghoubi, Asgari, & Javadi, 2017). This study investigates the influence of service appraisal factors (customer retention, customer value (C.V.), customer satisfaction (C.S.), and product image) on consumer constancy and how CRM mediates the relationship between C.L. and service appraisal factors.

1.2. Problem Statement & Research Gap

The customers' expectations have increased significantly due to the highly saturated and competitive nature of the apparel retail fashion industry, resulting in challenges beyond imagination for other stakeholders. Under these circumstances, C.L. emerged as the critical factor for organizations to develop competitive advantage and sustain financial performance. Customers respond positively to brands they have made previous purchases, and those they have referred to are likely to become repeat customers, increasing the market share and economic returns (Islam, Khadem, & Sayem, 2012). However, given the ever-rising competition, especially in the emerging service sector, customer retention or loyalty is vital for maintaining competitive advantage since it equals C.S. (Khan & Fasih, 2014). To companies, customer retention is beneficial because working with existing patrons is always cheaper and more efficient than having to solicit new customers (Malik et al., 2013). The rise of brand consciousness has been identified within Pakistani apparel, where branding has a crucial bearing on mobile decisions, particularly regarding the youth population (Ahsan et al., 2017). Past studies have also supported the idea that loyal customers generate higher returns for an organization because they make more purchases, talk positively to other people about the product, and are less sensitive to relatively higher prices (Jahanzeb, Fatima, & Khan, 2011; Jaiswal & Niraj, 2011). Even with today's high emphasis on customer retention, there is still ambiguity about which factors influence C.L. most, especially in the advancing globalization of countries such as Pakistan's Apparel industry.

According to previous research, brand image positively affects C.L. directly through its relationship with C.S., retention, and value. Still, concerning CRM as a mediator, limited research has looked at these relationships holistically. Much of the earlier literature has concentrated on the main impact of these variables and has left uncertainty regarding how specifically CRM raises C.L. (I. K. Lai, 2015; Seiders, Voss, Grewal, & Godfrey, 2005). Scholars argued that C.S. alone may not guarantee C.L.; therefore, CRM quality is essential in developing C.L. (P.-T. Chen & Hu, 2013). However, no study has established the mediating role of CRM in the relationship between brand image, C.S., retention and value, and C.L. in the context of the apparel industry of Pakistan (Nyadzayo & Khajehzadeh, 2016). This research seeks to fill this gap by exploring the role of CRM as a mediator of the relationship between C.L. & related factors in the form of brand image, satisfaction, retention & value. The results of this study would help extend the knowledge on the usage of CRM for enhancing C.L. in the specific context of apparel retailers amidst escalating competition. Therefore, this research aims to provide findings on how these elements can be integrated to better understand the factors governing C.L. and offer applicable advice for apparel brands that want to improve C.L. by implementing effective CRM strategies.

2. LITERATURE REVIEW

2.1. Overview of the Branded Apparel

Motameni and Shahrokhi (1998) Branding is a significant industrialist advertising tool. The standards of a brand and the acuties control the buying designs of products and facilities. Garb is a way of interacting with one's opinion of you and the environment. Clothes manufacturing is one trade where branding is a mutual method for firms to distinguish from rivalry and advance modest benefits. When a client acquires branded merchandise, the acquisition is approved for that merchandise, and the brand shall imitate the purchaser's image and standard of living. This turns out to be a way to interconnect one's personality. It can particularly be experiential indoors in tailored manufacturing where persons 'garments reflect chunks of his/her image (Earls, 2003). Earlier exploration specifies that trade varieties offer sellers resources for differentiation, loyalty, and productivity (Guenzi, Johnson, & Castaldo, 2009). Retail classifying permits the vendor to launch a market-based interpersonal ability (C.L.) that gives a foundation of competitiveness benefit (Srivastava, Shervani, & Fahey, 1998). in other words, patron loyalty's probable outcomes amplify the vendor's advantage as customers buy an advanced percentage of retail from the retailer (Ailawadi, 2001). Consequently, being sympathetic to the backgrounds and consequences of C.L. is significant for trade branding tactics (Jr, Omar, & Wahid, 2007).

2.2. Customer Loyalty (C.L.)

C.L. can be defined in dualistic, distinctive ways. Mainly, loyalty is assertiveness. A dissimilar emotional state creates an entity's whole add-on to an item for consumption, facility, or group. These emotional states describe the entity's (purely cognitive) degree of loyalty. The other description of loyalty is communicative. Examples of loyalty behaviour include enduring to acquisition facilities from a similar dealer, cumulative gauge and or possibility of an association, or the deed of endorsement (Park, Snell, Ha, & Chung, 2011). An association with a consumer is correspondingly significant in consumer devotion. This necessitates corporations to exert a broader perspective that spreads outside themselves, as no corporation can be a biosphere class (Thomas & Vom Brocke, 2010). Lineated consumer devotions are converted into three dissimilar groups: comportment, planned, and expressive. Comportment allegiance reiterates acquiring comportment, while deliberate devotion is the conceivable purpose of procurement. Expressive allegiance, though, is attained when a consumer textures a product to resemble its importance, philosophies, and appetite (Njuguna & Mirugi, 2017).

2.3. CRM and Customer Loyalty

The theory of Relationship marketing (RM) suggests that customer relationship management (CRM) is essential to generating a sound link with clients; it finally assists in attaining long-term bonds with the clients and helps to expand C.L. Further, the theory expressed that faithful clients are more valuable for business than non-loyal clients (Zeithaml, Berry, & Parasuraman, 1996). CRM is described as handling relationships between customers and companies, covering many parts such as positive communication, proactive procedures and keeping connections (Narasimhan, 2009). The primary role of CRM is to attract clients, create powerful relationships with clients and successfully keep the relationship for the long term (Berry, 1995), plan the perfect client segmentation and discover the powerful mode of communication to target customers at the right time (Winter, 2004). Long, Khalafinezhad, Ismail, and Abd Rasid (2013) propose a triangle plan between quality, C.L., and CRM, leading to firms' competitiveness. This research was conducted to determine the loyalty and satisfaction of the clients based on two main situations: the client's database knowledge and CRM plan should be well organised, and the system's ability should be enough to make data

for perfect analysis. According to the theoretical framework presented by (Ramaj & Ismaili, 2015), the objective of CRM is to manage the consumers and enhance their loyalty and firm profit. Oly Ndubisi (2007) examines the correlation between CRM and C.L., constituting distinctive findings, most of which reinforce the association between CRM and loyalty.

Satisfaction, trust, and commitment are consequences of executing CRM. These three components are the antecedents of loyalty. Some researchers determined that relationship management, such as trust and commitment, should be used to maintain customers' loyalty to an organization (Abdolhosseini Khaligh, Miremadi, & Aminilari, 2012). From the above discussion, this study computes that CRM is an excellent tool that allows companies to increase their effectiveness and earnings and keep loyal customers. In the present study, CRM has shown a relationship with C.L. that can be helpful for the enhancement of C.L., so this study proposed that hypothesis.

H1: CRM has a positive influence on Customer Loyalty.

2.4.Brand Image and Customer Loyalty

The brand image reflects the customer, which is influenced while purchasing the goods. It has been noticed through a general review that there is an important, solid, optimistic link between brand image and loyalty intention. According to Jung Jung, Lee, Kim, and Yang (2014), social, assured and special brand/ product image has an optimistic outcome on loyalty intention; if the client receives a high societal advantage from the seller, then he will be more loyal to a seller (Nayak, 2014). Behavioural analysis demonstrates that brand image positively affects patron expression of loyalty and commitment to market offerings. The study proposes that a good quality brand image should significantly affect patrons' loyalty, which should also impact patron's perceived quality, permit contentment and should additionally affect to a more significant extent to which patrons are agreeable to articulate loyalty to such proffering for sustainable advantage (Ogba& Tan, 2009). Brand loyalty might be present as a consequence of replicated buying or due to the absence of perceived differentiation among brand options.

Awareness of brand loyalty is essential as the brand image is modified to the requirements and desires of a target market, therefore assisting brand loyalty. That is, patron participation in replicating buying behaviour on a brand and achieving this procedure establishes the extent of brand loyalty and will most likely affect the customer's enduring loyalty (Atilgan, Aksoy, & Akinci, 2005). Brand loyalty can be planned in many ways satisfactions with the brand and can actually be quantified by the impact of brand image to C.L.. There is a great agreement that brand image directly influences loyalty intent. That is, customer repurchase attention is capable of helping the brand acquire loyal customers (Kumar & Shah, 2004). This study also expected on the basis of the discussions of related research that brand image has a relation with C.L.. So, this study predicted the following hypothesis.

H2: Brand Image has a positive influence on Customer Loyalty.

2.5.Brand Image and CRM

Consumers are turning to extreme brand awareness at present. Therefore, brand image is a significant factor in selecting manufactured goods or brands. Motivated to employ a competitive environment within the fashion industry, suppliers have comprehended that developing a positive brand image can achieve a more significant market share. The perception of the patron's needs attitude and the buying procedure of fashion goods is

particularly imperative to the intention of fashion goods collection and the residency of these goods inside the marketplace. This study indicates various approaches to how brands of fashion goods can strengthen their fashion reflection and how the image of fashion goods can, through itself, develop into a valuable instrument for the growth and communication of the brand image (M. M. Islam & Khan, 2013).

In today's challenging market, CRM concerns executives and academicians. CRM is a tool that helps companies power consumer relations to maximize revenue opportunities. Therefore, it is necessary to empirically recognize values and brand image association through CRM phases, as high-quality brand image and principles pursued through an organization develop its affiliation with its consumers. Other researchers have argued that CRM techniques impact C.L., efficiency and brand image (Govind Mishra, Sinha, & Singh, 2014). After a great study on previous research, this study computed that brand affects CRM. So, this study computed the following hypothesis.

H2a: Brand Image has a positive influence on CRM

2.6. Customer Satisfaction and Customer Loyalty

Yang and Peterson (2004) state that C.S. is psychosomatic satisfaction; it is feelings revealed after the buying behaviour. Yet, C.L. is an action of a long-lasting business deal. It is, furthermore, an evolution of repetitive buying. C.S. and loyalty are important to the organization's attainment and income. Fulfilment does not unwillingly direct loyalty. It appeals to a step-by-step process. Steps are rapid as clients go through varied steps such as information, examining, addition, obligation, and suspension (Kabu Khadka & Maharjan, 2017). In addition, C.S. and loyalty symbolize peak precedence for the organization's achievement and revenue. Satisfaction is not involuntarily directed to loyal consumers; it requires a continual procedure. It is expressed as consumers passing through diverse stages such as knowledge, searching, extension, obligation, and dispersion (Kabu Khadka & Maharjan, 2017).

C.L. will rise by a significant degree in cases when satisfaction reaches a certain level. In a similar instance, patron loyalty will be down repeatedly if the satisfaction intensity falls to a definite position. Likewise, extremely satisfied patrons are disposed to be more and more loyal than the patrons who are only satisfied. Generally, there is an important optimistic association between C.S. and loyalty. C.L. leads to an increase in both sales and production (Kuo, Wu & Deng, 2009). The linkage between C.S. and C.L. is extensively accepted. Clearly defined satisfied customers can assist toward C.L. Based on the above discussion, the following hypothesis is proposed

H3: Customer Satisfaction has a positive influence on Customer Loyalty.

2.7. Customer Satisfaction and CRM

According to research by Azzam (2014), CRM is executed in a firm to decrease costs and raise firm performance, which is the consequence of effective C.L. The finding of this study represents that the consumer observation and behaviour specified to all consumers are individually capable of helping solve many customers' problems. Therefore, patron satisfaction and loyalty will probably be attained by a prospering CRM execution. C.S. and pleasantness are two major components of a successful CRM execution for maintaining C.L. to an organization (Long et al., 2013). In a business environment, Srinivasan and Moorman (2005) utilized a multi-dimensional technique to study the effect of the CRM process on satisfaction. The results revealed that companies' assurance of investment in CRM and

proficiencies were linked with satisfaction. The research revealed that CRM gives a general vision of the patron that assists companies in promoting a progressive association, admittance to market prospects to raise sales, and, as a final point, satisfaction (Maleki & Darabi, 2010).

As postulated from the above discussions, it is clear that satisfaction is related with the quality of CRM. So, this study hypothesizes that:

H3a: Customer Satisfaction has a positive influence on CRM.

2.8. Customer Retention and Customer Loyalty

Qadri and Khan (2014) said that clients are more likely to stay in a customer-oriented climate where contact manpower can provide quality, orderly, and effective service. As rivalry expands, the need for client loyalty and retention will become progressively important. Modern research on loyalty has begun to suggest that this build comprises dual capacities - direction and assistance (Lam, Shankar, Erramilli, & Murthy, 2004). Enlargement is associated the loyalty, while connection is the related to continuity/retention. C.S. is important and this is the reason why C.L. is such a big aspect of customer interaction. The last, but essential aspect of customer retention is attitude elicited by the client's interaction, which strengthens the firm's great reputation. C.L. will be unworkable without the inner commitment important to maintaining clients. Customer retention is of paramount importance to most firms because the cost of acquiring prospect is acknowledged to be higher than retaining existing customers (Magatef & Tomalieh, 2015).

Several researchers have observed the correlation between customer retention and loyalty. Several have deliberated that there is a positive association, while others have deliberated that they have a negative one. Bhakar et al. (2015) demonstrate that good quality relationships with consumers significantly influence C.L. Bolton, likewise, considered that C.L. significantly influences retention. Ngoc Phi Anh and Nguyen (2013) inspect that customer retention does not affect loyalty. Based on the above discussion, this study anticipates that customer retention will help keep customers loyal to the organization. Maximizing C.L. is an important point of focus for every business. Generating strong C.L., which is necessary to have higher customer retention rates it implies, is much more cost-effective than constantly relying on new acquisitions. Businesses will want to take a few steps to build loyalty through customer retention. So, this study hypothesizes that:

H4: Customer Retention has a positive influence on Customer Loyalty.

2.9. Customer retention and CRM

Ofosu-Boateng (2020) Customer relationships management (CRM) is an approach for retaining consumers and producing high earnings. To stay alive in these competitive surroundings, organizations must evaluate consumers' requirements and desires and fulfil them so that C.L. and satisfaction can be formed. Customer retention is taken as the market aim of averting consumers from going to the competitor. Companies formulate existing consumers at their centres to retain them and retain their business affiliation with them through customer retention. However, the quantity of consumers who maintain their relationship with the supplier in a precise time period, such as a year, is also referred to as customer retention (Agumba, Kirui, & Gudda, 2017).

Frow, Payne, Wilkinson, and Young (2011) Many organizations distinguish the significance of customer retention, but comparatively, only some recognize the economics of customer retention within their organization. Keiningham, Cooil, Aksoy, Andreassen, and Weiner (2007) published informative research verifying customer retention's economic

effect. They found that even a minute rise in customer retention had an impressive and positive impact on productivity. These outcomes have significantly illustrated the fundamental role that customer retention plays in CRM policy. This study has checked the mediating effect of CRM on customer retention and C.L. We also checked the direct link between CRM and customer retention. Either CRM can be helpful or not to create a strong bridge between customer retention and C.L. So, this study hypothesizes that:

H4a: Customer Retention has a positive influence on CRM

2.10. Customer Value and Customer Loyalty

Nowadays, production growth's fundamental task is not solely dependent on productivity; it is subsequently based on the competence of value formation (Sudin, 2011). Value is, at this time, faced with confronting and flattering strong subject matter for illustration contentment as the intentional spotlight in marketing, similar to the importance of clients' decision-making (Day, 2002). Due to its oral opinion in marketplace consideration and trading strategies, it is commanding for a producer to identify patron value in distinctive conditions and determine the proper approach to make the most suitable patron value formation strategies (Smith & Colgate, 2007). C.L. is a balanced choice of bias for patron value assurance and promise. A higher level of serenity will get a significant quantity of C.L. (Jones, Reynolds, & Arnold, 2006), and firms that might offer an outstanding value stock and facility to the user will continually make attractiveness and augment C.L. (Gilaninia, Taleghani, & Talemi, 2013). Oliver (2006) states that customer values will increase consumer awareness and familiarity with their use. The finest customer awareness and familiarity contribute to continual utilization.

According to Gruen, Osmonbekov, and Czaplewski (2006), The general value of the firm's offering and loyalty objectives. An individual's observation of the general value attained from the firm's offering will primarily affect the individual's loyalty objectives. The vital matter for this study is whether or not the general value of the firm's offering entirely mediates the association of customer-to-customer know-how substitute to loyalty objectives or if there is a direct impact in addition to the improved perceived value. Hence, if a firm offers a higher intensity of the general value the consumer attains from the organization's offering, the intensity of loyalty objectives is greater. From the discussion above we hypothesize and conclude that patronage loyalty and perceived value of beers are significant. Therefore, the role of customer value (C.V.) can be more appropriately used to explain Patron Loyalty. So, this study intends to hypothesize that:

H5: Customer Value has a positive influence on Customer Loyalty

2.11. Customer value and CRM

CRM specifies how to develop patron value by employing a marketing instrument to create trust, compassion, and commitment to encourage consumers to consider more and be sound (Grazdane, 2013). Research linked to the impact of CRM in the direction of C.V. accomplished by Hashem and Ali (2019) by hotel patrons and Prihdadi (2013) at institutions of higher education students demonstrates that CRM has a dynamic impact on patron's value. Several researchers have recommended that organisations dispose of their functions to create and relieve superior patron value by improving their CRM practices (Hashemzadeh, Khaksar, Nawaser, & Jahanshahi, 2011). From the above discussion we anticipated that CRM and customer value have a significant relationship. So, this study hypothesizes that:

H5a: Customer Value has a positive influence on CRM

H5b: Customer Value positively influences Customer Loyalty through CRM

2.12. The mediating role of CRM

2.12.1. CRM, as a mediator, develops a linkage between Brand Image and Customer Loyalty

The researcher observes the relations between brand image and brand love concurrently with observing consumer engagement from a fashion apparel perspective. This research primarily examines consumer engagement from the perspective of fashion apparel. It scrutinizes the consequence of brand image and brand love above consumer engagement. Patron loyalty, like an outcome of consumer engagement, is also studied. The consequences disclose that consumer engagement persuades patron loyalty. The outcome can provide evidence for helpfulness toward practitioners in connecting consumers through branding and selling their apparel brands, thus creating a loyal patron base (J. U. Islam & Rahman, 2016). The study aims to build an integrated framework that unequivocally describes the impact of brand image and organization status on consumers' sensitivity to quality, value and loyalty. The CRM's purpose is to exploit a patron's life span value, as it signifies the potential flow of net income produced through a particular patron. This stimulates the organizations to grow tactics to expand the efficiency of those patrons it tracks to intention (Tuttle, 2011). Based on this background, this study predicts that brand image indirectly influences C.L. through CRM. So, we hypothesize that:

H2b: Brand Image positively influences Customer Loyalty through CRM

2.12.2. CRM as a mediator developing linkage between Customer Satisfaction and Customer Loyalty

Satisfaction is considered a main feature for creating loyal customers, and the customer's after-sales evaluation of the tangible and intangible brand characteristics is also described by it (Krystallis & Chrysochou, 2014). As explained in earlier studies reports, behavioural and attitudinal loyalty outcomes, such as buyer recommendation, association extent, service consumption and purchasing intention, are positively affected by satisfaction (Seiders et al., 2005; Zeithaml, 2000). Customer intention to repurchase the brand is constrained by service and product satisfaction; the consequence of service satisfaction is comparatively lower than product satisfaction (Zeithaml, Berry, & Parasuraman, 1996). Factors such as competitive strategies and C.L. are conditional, recommending that satisfaction is not likely to be a loyalty-exclusive predictor (Reichheld & Teal, 1996).

Thus, through CRM quality, C.S. can help create the loyal customer. We expect other variables, such as CRM, to mediate the loyalty-satisfaction interaction because satisfaction depends on the customer's direct experience with the company. An organization's strong relationship with customers through CRM will lead to satisfaction. So, this study hypothesizes that:

H3b: Customer Satisfaction positively influences Customer Loyalty through CRM

2.12.3. CRM is a mediator that develops a linkage between customer retention and customer loyalty in clothing brands.

Retention programmes are strategies used to transform the occasional clients into organizational clients since the latter is likely to recommend it to his friends and relatives. They also raise the probability of converting clients that buy sometimes or only one or two products into those who buy many products. In addition, customer retention helps the business to build a good reputation and credibility in a competitive market (Singh & Khan,

2012). CRM studies and applies both marketing and purchasing communication technologies to monitor and control business processes and operations that enhance customer lifetime value per each client within the company (Nwankwo & Ajemunigbohun, 2013). The fact is that customer retention is universally acquired as this is the middle aim in link marketing. Due to the fact that customer retention focuses on the frequent support of the marketer or supplier, it is highly related with repurchase (Rahman & Masoom, 2015).

The above discussion establishes that a good CRM practice can enhance C.L. and retention. We anticipated that CRM would work as a catalyst to help retain customers. Customer retention can lead customers to engage with the organization. As a result, it can be hypothesized in this study that:

H4b: Customer Retention positively influences Customer Loyalty through CRM.

2.12.4. CRM is a mediator that develops a linkage between customer value and customer loyalty in clothing brands.

Organizations struggle to make customers valuable by generating positive behaviour and thoughts, product segregation, and product superiority. Customer relationship marketing aims to give enlarged value to the consumer and consequences in a life span value for the supplier. Besides, trust presents the foundation for loyalty and relationship development and is mediated by the customer's perceived value of the relationship. Trust is a fundamental and essential aspect of a strong and forceful relationship and contributes to relationship performance (K. Yang & Holzer, 2006). Sugiati, Thoyib, Hadiwidjoyo, and Setiawan (2013) institute the impact of C.V. on purchaser contentment, product loyalty, and purchaser conduct depending on CRM performance. The research paper permitted Customer Perceived Value to be a surrogate for contentment in the big business marketplace. Eggert and Ulaga (2002) also demonstrated the impact of customer-perceived value on contentment and repeat purchase intent, investigating substitutes and word of mouth.

Hence, this research is meant to identify correlations between factors influencing C.L. and CRM as the organizational market strategy to sustain and enhance C.L. through C.V. proposition. It explores the relationship between C.V. and C.L. where CRM is the mediator. Therefore, we expect an interaction between loyalty and C.V. that can be strengthened by enhancing CRM practices. So, this study hypothesizes that:

H5b: Customer Value positively influences Customer Loyalty through CRM

2.13. Theoretical Framework

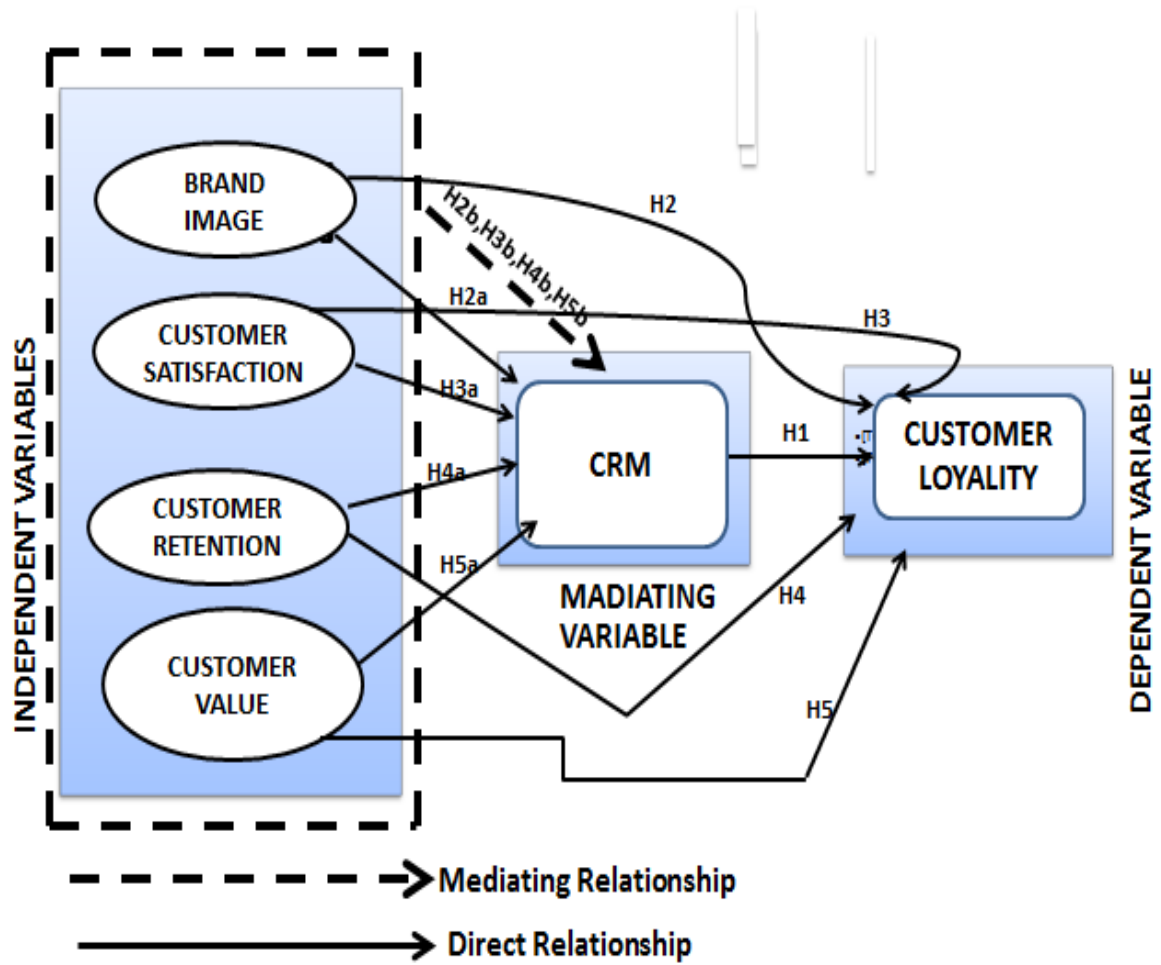


Figure 1

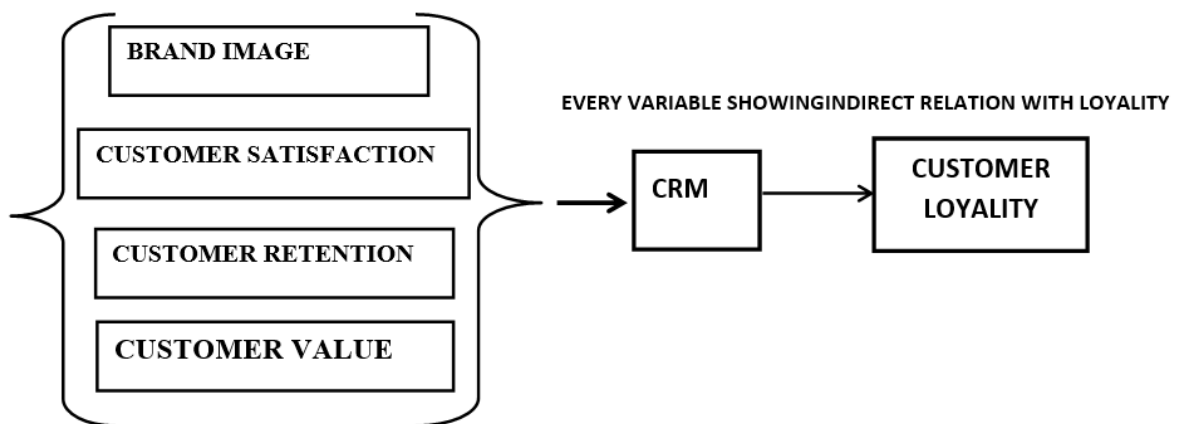


Figure 2

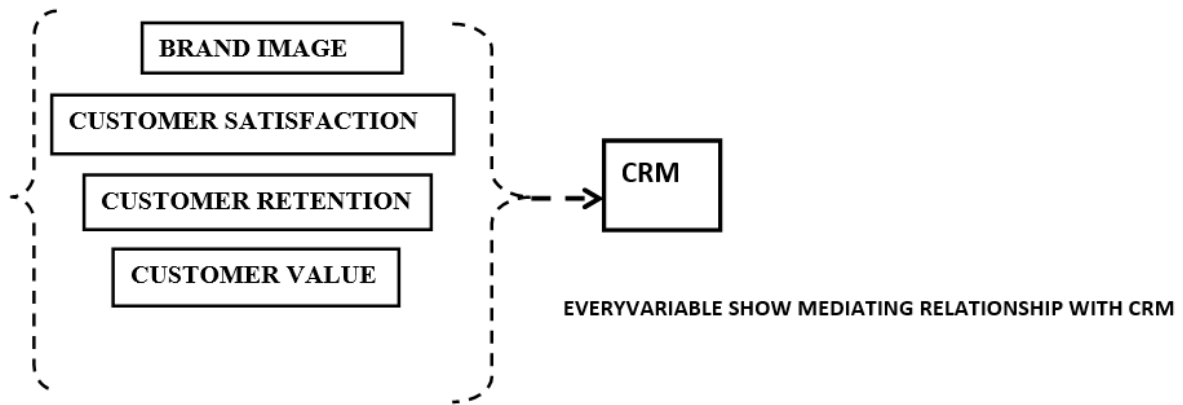


Figure 3

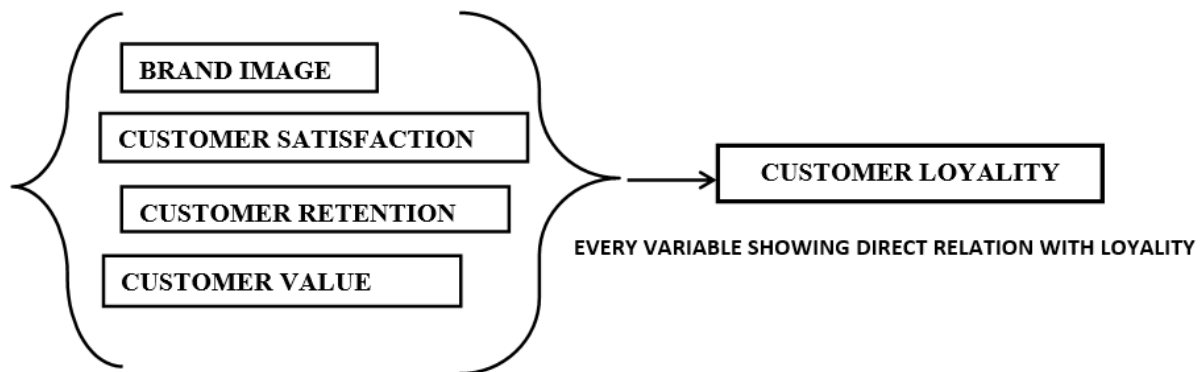


Figure 4

3. Research Methodology

This research work used a survey questionnaire that adopted a quantitative research technique to establish the factors affecting C.L. in apparel retail organizations. The survey questionnaire comprised a set of questions that sought the respondent's opinions based on a 5 Likert scale index concerning brand image, C.S., customer retention, C.V. and C.L., especially within the context of CRM (CRM). 300 questionnaires were administered to the consumers in the Bahawalpur District of Punjab, Pakistan, and the studies comprised students, professionals and businessmen. The respondents were selected based on their awareness of the most popular apparel brands, such as Khaadi, Nishat Linen, Alkaram, Ideas, Sapphire and Warda. Convenience sampling was adopted in this study because the study was considered exploratory. The data were gathered by self-administered questionnaires and checked by SPSS software for descriptive and inferential analysis and SEM testing of the proposed relationship. SEM made it possible to test both the first and second-order effects of the variables with insight into the impact that these variables had on C.L. within the Pakistani apparel market.

3.1. Measurements

The data was collected from the respondents with the help of the following validated scales used in other empirical studies:

Table 1: Measurements

Variables	Source	No. of Items
<i>Brand Image as IV</i>	(Salinas & Pérez, 2009)	4
<i>Customer Satisfaction as IV</i>	(Cronin Jr & Taylor, 1992)	5
<i>Customer Retention as IV</i>	(Donnelly, 2009)	5
<i>Customer Value as IV</i>	(Eggert & Ulaga, 2002)	4
<i>CRM as Mediator</i>	(Padmavathy, Balaji, & Sivakumar, 2012)	6
<i>Customer Loyalty as DV</i>	(Le Roux, Chandon, & Strazzeri, 1997)	5

4. DATA ANALYSIS AND FINDINGS

Data was analysed for completeness and accuracy; this study employed the Statistical Package for Social Sciences (SPSS) version 26.

4.1. Demographic Test

Table 2: Descriptive Analysis

Factors	Particulars	Frequency	Percentage
Gender	Male	67	26.8
	Female	183	73.2
Age	20-25	22	8.8
	25-30	67	26.8
	30-35	84	33.6
	35 to above	49	19.6
Occupations	Student	45	18.0
	Employed	53	21.2
	Businessman	63	25.2
	Professional	48	19.2
	Others	41	16.4

4.2. Reliability Analysis

The reliability test is used to discover whether the specialists' results are predictable using the instrument used to collect the information. Estimates of all factors exceed 0.6

(Kuder & Richardson, 1937). Hair, Risher, Sarstedt, and Ringle (2019) believe that the estimate of Cranach's alpha scores, such as 0.65, can be considered satisfactory.

Table 3: Reliability Analysis

Construct	Cronbach Alpha	Items
Brand Image (B.I)	.733	4
Customer Satisfaction (C.S)	.776	5
Customer Retention (C.R)	.728	5
Customer Value (C.V.)	.694	4
Customer Loyalty (C.L)	.736	5
CRM (C.R.M)	.702	6

4.3. Correlations

The correlation investigation explains the correlation among overall theorized variables. The acceptable range of this test is + 1 to - 1. The value of +1 demonstrate perfect positive relationship between proposed variables while -1 depicts the perfect negative relationship and 0 indicates that no relationship between the proposed variables. Hence, the values based on the results presented in the table 4 are greater than 0 and positive, indicating that there is positive association between the variables.

Table 4: Correlations

Correlations						
Variables	B.I mean	C.S mean	C.R mean	C.V mean	C.L mean	C.R.M mean
B.I	1					
C.S	.949**	1				
C.R	.959**	.966**	1			
C.V	.752**	.705**	.768**	1		
C.L	.974**	.970**	.992**	.779**	1	
C.R.M	.636**	.710**	.720**	.712**	.733**	1

** . Correlation is significant at the 0.01 level (2-tailed).
* . Correlation is significant at the 0.05 level (2-tailed).

4.4. Regression Analysis

Regression analysis is used to evaluate the results between the dependent variable (customer loyalty), the independent variable (brand image, customer retention, customer satisfaction, and customer value), and the mediator (CRM).

Table 5: Regression Analysis (C.L on B.I)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	.338	.053		6.419	.000
	B.I	1.020	.015	.974	67.921	.000

a. Dependent Variable: C.L

R squared = 0.649, adjusted R = 0.949; p=.000 (p <0.05)

Variation into the dependent variable based on the independent variable is described by the R squared value of that value .649. Hence, there is a 64.9% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 6: Regression Analysis (C.R.M on B.I)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	1.400	.135		10.388	.000
	B.L	.500	.038	.636	12.992	.000

a. Dependent Variable: C.R.M

R squared = 0.405, adjusted R = 0.403; p=.000 (p <0.05)

Variation into the dependent variable based on the independent variable is described by the R squared value of that value, .405, so there is a 40.5% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 7: Regression Analysis (C.L on C.R.M)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	.117	.182		.644	.520
	C.R.M	.977	.058	.733	16.964	.000

a. Dependent Variable: C.L

R squared = 0.537, adjusted R = 0.535; p=.000 (p <0.05)

Variance in the dependent variable based on the independent variable is described by the R squared value of .537, so there is a 53.7% variation among the variables used in this study. Overall, the model is significant because the P-value is .000, which is less than 0.05.

Table 8: Regression Analysis (B.I, C.R.M on C.L)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	-.692	.048		-14.389	.000
	B.I	.893	.015	.853	60.151	.000
	C.R.M	.253	.19	.190	13.378	.000

a. Dependent Variable: C.L

R squared=.670, adjusted R squared=.970, P=.000 ($p < 0.05$);

64.9% variation in C.L. due to changes in the brand image (B.I). The P-value is .000, less than .05, indicating that the model is significant overall. 67% variation in C.L. is due to changes in CRM. The P-value is .000, less than .05, indicating that the model is significant overall. The beta indicates that a 1% increase in the brand image will cause an 85.3% increase C.L.. The beta indicates that a 1% increase in CRM will cause a 19% increase C.L. Hence, the hypothesis H2b is approved.

Table 9: Hypotheses

Sr. No.	Relationships	B	Beta	t-Value	p Value	R ²	f-Value
1	IV → DV	1.020	0.974	67.921	0.000	0.649	4613.3
2	IV → MV	0.500	0.635	12.992	0.000	0.405	168.80
3	MV → DV	0.977	0.933	16.96	0.000	0.537	247.77
4	IV & MV → DV	0.893	0.853	60.151	0.000	0.670	4051.5

In the current study, the independent variable is C.S., the dependent variable is C.L. and CRM is considered a mediating variable. In imminent, an intervention screen seeks to recognize the underlying system of a monitored connection between indicators and a variable employing the variable third-order, known as a variable arbiter- “likewise an interceding variable, a go-between factor, or a mediating variable”.

Table 10: Regression Analysis (C.L on C.R)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	.008	.027		.315	.753
	C.R	.999	.008	.992	121.040	.000

a. Dependent Variable: C.L

R square = .683, adjusted R square = .983; p=.000 ($p < 0.05$)

Variation into the dependent variable based on the independent variable is described by the R squared value of .683, so there is 68.3% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 11: Regression Analysis (C.R.M on C.R)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	1.398	.108		12.946	.000
	C.R	.544	.033	.720	16.345	.000

a. Dependent Variable: C.R.M

R square = .519, adjusted R square = .517; p=.000 ($p < 0.05$)

Variation into the dependent variable based on the independent variable is described by the R squared value of .519. Hence, there is a 51.9% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 12: Regression Analysis (C.L on C.R.M)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	.117	.182		.644	.520
	C.R.M	.977	.058	.733	16.964	.000

a. Dependent Variable: C.L

R squared = 0.537, adjusted R squared = 0.535; p=.000 ($p < 0.05$)

Variation into the dependent variable based on the independent variable is described by the R squared value of .537, so there is a 53.7% variation among the variables used in this study. The model is significant because the P-value is .000, less than 0.05.

Table 13: Regression Analysis (C.R.M, C.R and C.L)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	-.064	.034		-1.891	.060

	C.R	.970	.012	.964	83.289	.000
	C.R.M	.052	.015	.139	3.369	.000
a. Dependent Variable: CL						

R square = .684, adjusted R square = .984, P = .000 (p < 0.05)

68.3% variation in C.L. due to changes in customer retention (C.R). The P-value is .000, less than .05, indicating that the model is significant overall. 69.4% variation in C.L. is due to changes in CRM. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 14: Regression Analysis –Mediation Results (As applicable)

Sr. No.	Relationships	B	Beta	t-Value	p Value	R ²	f- Value
1	IV → DV	0.999	0.992	121.0	0.000	0.683	1465.0
2	IV → MV	0.544	0.720	16.34	0.000	0.519	267.16
3	MV → DV	0.977	0.733	16.96	0.000	0.537	287.76
4	IV & MV → DV	0.970	0.964	83.289	0.000	0.694	7636.2

Here, customer retention is an independent variable, C.L. is a dependent variable, and CRM is taken as a mediator. In imminent, an intervention screen seeks to recognize the underlying system of a monitored connection between indicators and a variable employing the variable third-order, known as a variable arbiter (likewise an interceding variable, a go-between factor, or a mediating variable).

Table 15: Regression Analysis (C.L on C.V)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	1.071	.111		9.639	.000
	C.V	.762	.039	.779	19.535	.000

a. Dependent Variable: C.L

R square = .606, adjusted R square = .605; P = .000 (p < 0.05)

Variation into the dependent variable based on the independent variable is described by the R squared value of .606, so there is a 60.6% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 16: Regression Analysis (C.R.M on C.V)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
1	(Constant)	1.681	.093		18.030	.000

	C.V	.523	.033	.712	15.964	.000
a. Dependent Variable: C.R.M						

R square = .507, adjusted R square = .505; P=.000(p < 0.05)

Variation into the dependent variable based on the independent variable is described by R squared value .507. There is a 50.7% variation among the variables used in this study. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 17: Regression Analysis (C.L on C.R.M)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
	(Constant)	.117	.182		.644	.520
1	C.R.M	.977	.058	.733	16.964	.000
a. Dependent Variable: C.L						

R squared = 0.537, adjusted R = 0.535; p=.000 (p < 0.05)

Variance in the dependent variable based on the independent variable is described by the R squared value, which is .537, so there is a 53.7% variation among the variables used in this study. The model is significant because the P-value is .000, less than 0.05.

Table 18: Regression Analysis (C.R.M, C.V and C.L)

		Unstandardized Coefficients		Standardized Coefficients	t-Value	p Value
		B	Std. Error	Beta		
	(Constant)	0.259	0.155		1.674	0.095
	C.V	0.51	0.051	0.521	10.016	.000
1	C.R.M	0.483	0.069	0.362	6.968	.000
a. Dependent Variable: C.L						

R square=.671, adjusted R square=.668, P=.000 (p < 0.05)

67% variation in C.L. is due to a change in C.V. The P-value is .000, less than .05, indicating that the model is significant overall. 66.8% variation in C.L. is due to changes in CRM. The P-value is .000, less than .05, indicating that the model is significant overall.

Table 19: Regression Analysis –Mediation Results (As applicable)

Sr. No.	Relationships	B	Beta	t-Value	p Value	R ²	f- Value
1	IV → DV	0.762	0.779	9.639	0.000	0.606	287.76
2	IV → MV	0.523	0.712	15.964	0.000	0.507	254.56

3	MV → DV	0.977	0.733	16.964	0.000	0.537	287.78
4	IV & MV → DV	0.510	0.521	10.016	0.000	0.671	251.65

In this case, the independent variable is customer value, the dependent variable is C.L. and CRM is considered a mediating variable. In imminent, an intervention screen seeks to recognize the underlying system of a monitored connection between indicators and a variable employing the variable third-order, known as a variable arbiter.

5. DISCUSSION & CONCLUSION

The purpose of this study was to evaluate C.L. in clothing brands. Furthermore, this proposed study was designed to enlighten the role of CRM as a mediator connecting the relationship between service appraisal variables and C.L. The study was related to customers' views of various clothing brands within Pakistan.

5.1. Result Discussion

5.1.1. CRM and Customer Loyalty

The hypothesis was made to evaluate the positive association between C.R.M and C.L. The finding has revealed that the value Beta-coefficient (0.733) and its significance level is 0.000, indicating that there is significant and positive relationship between C.R.M and C.L. These research results are as well supported by researchers (Chen & Myagmarsuren, 2011).

5.1.2. Customer Loyalty and Service Appraisal Variables

The study's second objective was to check the direct impact of service appraisal variables on C.L. The hypothesis was formulated to test the correlation between B.I and C.L., therefore, the findings of this study revealed that the beta-coefficient 0.974 and its significance (*p*-Value) is equal to .000 which is less than .05. The following result has indicated there is a significant and positive relationship between B.I and C.L. It is also supported by study of (Bian & Moutinho, 2011). The relationship between C.S. and C.L. was checked, and a hypothesis was drawn to investigate the positive association between C.S and C.L. Consequently, the findings of this study revealed that the beta-coefficient 0.970 and its significance (*p*-Value) is equal to .000 which is less than .05. The following result has indicated there is a significant and positive relationship between C.S and C.L. The results are also supported by Kumar, Dalla Pozza, and Ganesh (2013). The hypothesis was made to study the positive association between C.R and C.L. In this respect, the study's results revealed that the beta-coefficient 0.992 and its significance (*p*-Value) is equal to .000 which is less than .05. The following result has indicated there is a significant and positive relationship between C.R. and C.L, results, which were also proven by Bolton, Kannan, and Bramlett (2000). The hypothesis was formulated to test the correlation between C.V. and C.L., therefore, the findings of this study revealed that the beta-coefficient 0.779 and its significance (*p*-Value) is equal to .000 which is less than .05. The following result has indicated there is a significant and positive relationship between C.V. and C.L. It is also supported by study of Lai, Griffin, and Babin (2009).

5.1.3. CRM and Service Appraisal Variables

Correspondingly, the hypothesis was erected to ensure the association between brand image (B.I) and the mediator CRM; the results have indicated that Beta value = 0.636 and P-value = .000 < 0.05 demonstrating a positive association between B.I and C.R.M. These results are comparable with the previous study explored by Gensler et al. (2013). The results have demonstrated that the Beta value = 0.710 and P-value = .000 < 0.05, confirming a positive association between C.S and C.R.M. It is also supported by study of (Long et al., 2013).

Likewise, the results have indicated that Beta value = 0.720 and P-value = .000 < 0.05, indicating positive relation between C.R and C.R.M. The result is also approved by (Gustafsson, Johnson, & Roos, 2005). Moreover, the results have revealed that Beta value = 0.712 and P-value = .000 < 0.05, showing a positive relation between C.V and C.R.M. This similar result is also supported by Hirschowitz (2001).

5.1.4. Mediating Role of CRM

Initially, a direct association between CRM and C.L. was observed. The results represented that Beta value = 0.733 and P-value = .000 < 0.05 demonstrating a positive association between C.R.M and C.L.

The impact of brand image on C.L. through CRM is positive and significant. The beta coefficient indicates that a 1% increase in the brand image will cause an 85.3% increase C.L. The beta coefficient suggests that a 1% increase in CRM will cause a 19% increase C.L. So, the hypothesis H2b is approved. The impact of C.S. on C.L. through CRM is positive and significant. The beta indicates that a 1% increase in C.S. will cause a 90% increase in C.L. The beta shows that a 1% increase in CRM will cause a 9% increase C.L. So, the hypothesis H3b is approved.

The impact of customer retention on C.L. through CRM is positive and significant. The beta indicates that a 1% increase in retention will cause a 96% increase in C.L. The beta shows that a 1% increase in CRM will cause a 13% increase in C.L. So, the hypothesis H4b is approved. The impact of C.V. on C.L. through CRM is positive and significant. The beta indicates that a 1% increase in C.V. will cause a 52% increase in C.L. The beta shows that a 1% increase in CRM will cause a 36% increase C.L. So, hypothesis H5b is approved.

5.2.Conclusion

Overall, the findings of this research establish the direct effect of CRM on consumer satisfaction and loyalty in apparel retail consumers and further prove the mediating role of CRM in the apparel sector. The empirical results show significant relationships between service appraisal factors, brand image, C.S., customer retention and C.V. with C.L., both primary and mediated by CRM. In particular, the mediating role of CRM enlarges the impact of each service appraisal factor on C.L., thus indicating the importance of CRM for enhancing customer-brand bonds. The findings here accord with prior studies and strengthen the stance that CRM is central to C.L. initiatives.

5.3.Implications

Following the main objectives of the research, the proposed study conveys several important insinuations resulting from the findings. Establishing a CRM system will prop up the executives and managers and identify, retain, and assess the customers, which should be deemed to maximise C.L.

To be gritted through this study, the relative significance of CRM will give direction for managerial tactics and reveal the accurate direction towards C.L. enhancement. The findings explained how C.L. via CRM can impact service appraisal variables (brand image, C.S., customer retention, and customer value). It will assist in enhancing managerial capability to implement a CRM system to generate loyal customers.

5.4.Limitations & Future Recommendations

Not anything can be constant and inflexible in a research incident; despite how tricky an academician strives to be just right; we cannot reach the correctness of 360°. Despite this research contribution, this study includes limitations. To undertake the future research on this

topic, following limitations are available to address the gap. Due to the lack of time and cost, this study is limited only to Bahawalpur. The survey's implications will usually be applied to all clothing brands in other cities in Pakistan. In this research, cross-sectional data was employed, while the researchers suggest that a longitudinal study should be conducted in the future. This study is limited to customers' views on loyalty to clothing brands. This can be expanded to the agents and staff.

First, the researcher used a quantitative procedure to evaluate the data, following specific aims and objectives in this study. Utilizing a mixed research approach is better, which can fulfil the research purpose more scientifically and broadly. Secondly, the sample size is smaller, and the research is demeanour, with only a few brands of southern Punjab Pakistan. Therefore, this type of research can be continued to other industries and provinces of Pakistan to have a better understanding about the concept. Finally, CRM has been used as a mediator in this research. Customer interaction and customer care can also be mediators for future research. For further research, customer experience can also be used as a moderator to achieve better results.

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