

DEPENDENCE OF THE COMPANY'S REPUTATION AND THE QUALITY OF CUSTOMER RELATIONS

*The article is investigating the improving of the company's reputation through quality customer relations. Hence, customer satisfaction is essential for company reputation and loyalty because of a company brand whole dependency on customer satisfaction in turbulence market. Therefore, the current study conducted in Pakistani context to check the customer believes regarding company brand and its reputation, because nowadays the Pakistani market is very flexible, and no one can go smoothly inter in this turbulence market. The underline study finding suggests many recommendations for policymakers and practitioners, that build a cluster of trust among company's staff because it will support the customer reputation, and different steps (advertising, public relations and marketing campaigns) are very pivotal tools, can change customer's behaviours.
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Introduction

Customer loyalty has become a prominent predictor in the business world because of its crucial role in the organisation success. However, customer loyalty does not come directly; it requires great struggle, resources and time. Considering the worth of loyalty in profitability, business firms have strongly emphasised the improvement of loyalty and thus, investment lots of resources in human resources management. Still, many organisations fail to gain the loyalty of customers due to the lack of strategies and deficiency of resources. Many studies have been attempted to unleash the influence of a variety of factors on customer loyalty and other perceived factors etc. Despite all the efforts, studies on customer satisfaction which supports the relationship between Customer Relationship Management, company reputation and loyalty has been received neglected attention. Hence, the present

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study is trying to test customer satisfaction as support on the relationship between CRM and loyalty as well as between company reputation and loyalty in the tourism sector.

CRM is very crucial for building loyalty in service sector organisations because many tourists prefer to hear and know the service quality and place in advance as well as they follow up. Through CRM, many organisations retain their customer loyalty because they provide their desired services and products on time. Such database enables organisations to quickly understand the customers' demands and choices that result in low cost and maximum benefits. Hence, customers often feel satisfied when they received positive feedback from organisations and satisfaction, in turn, spurs loyalty.

Another crucial dimension of loyalty is company reputation because customers/visitors often visit well-known places. However, reputation does not directly configure loyalty, but at first, tries to enhance satisfaction that results in loyalty. Hence, organisations must focus on reputation to gain a high appreciation for high performance. Reputation is the fragrance that catches customers very quickly with a low cost. Therefore, small companies often rely on reputation to retain customers satisfy and loyal. Nevertheless, in summary, we argue that CRM and reputation first build customers satisfaction that in turn, enhances loyalty. However, studies have missed this zone of research that is discussed in the present study.

Out of several challenges that are faced by business and non-business organisations in the current era, retaining customer loyalty has become the need of the day, mainly in business organisations. However, many business organisations fail to maintain loyalty due to poor policies and strategies, poor reputation and lack of structure and technology. Organisations do not adequately judge customers desires, choices, demands, attitudes, needs and trends due to absence of CRM. In results, many organisations lost their old customers as well as fail to increase and attract new customers. Therefore, the objectives of attracting new customers and retaining existing customers can be achieved through CRM. However, only CRM does not help to satisfy customers and maintain them loyal. Company reputation must be fabricated in the current era to sustain satisfaction and loyalty. However, studies have given rare attention to this epoch in emerging economies. In this study, we check the importance of CRM and company reputation in tourists' loyalty with a mediating role of customers' satisfaction. This study helps organisations to enhance profitability by improving comfort and loyalty of tourists.

Testing the relationship between CRM, company reputation and tourist's loyalty is not new efforts of researchers, but numerous studies can be found in developed and emerging markets. However, despite all the efforts, the mediating role of customer's satisfaction between CRM and loyalty as well as between company reputation and loyalty has been received minor attention from the academic world. Another strong evidence and reason behind testing the model is the suggestion of recent studies, which suggested that to check the mediating role of relevant factors. For instance (Rather et al., 2019), indicated that brand-related elements do not directly retain the loyalty of tourists unless they feel trust and commitment. They further signalled mediating factors related to satisfaction in their tested model.

Authors (Cakici et al., 2019; Saienko, 2019) also claimed that satisfaction and loyalty could be gained through investment in the relationship and satisfactory factors. Following the

evidence of the recent work, we believed that customer satisfaction is a suitable mediator to be tested between CRM and loyalty as well as between company reputation and loyalty.

Customer Relationship Management to Loyalty. A good company reputation is the success of the organisation; it depends on a productive to the company and leads to the final customer. Therefore, the successful applying of CRM features in the organisation is very crucial for gaining CL, the company reputation importance is dependent on customer loyalty. Authors (Parvatiyar, Sheth, 2001, p. 5) has been defined as CRM.

An inclusive process of procuring, recollecting, and cooperating with discriminating suppliers, to create a valuable position for both (organisation and customer). It involves the incorporation of marketing, customer service and the supply-chain functions of the organisation to deliver practical and valuable customer value.

Hence, CRM is a very pivotal factor in creating a symbiotic relationship of a company with customers; this tie helps the organisation to gain a company reputation from suppliers and enhance customer trust. Moreover, CRM relies on loyal customers, which recommended more helpful over a non-loyal customer in current business clustered. The essential fundamental of customer relationship is a contract sign between organisation and customers, which includes various elements such as keeping contacts, effective communication techniques and active procedural process (Gronroos, 2007). Attracting customers, building their strong relationship with the organisation and retain their interest for a long time is the essential role of CRM (Berry, 1995); providing useful customer segmentation is a helpful way of communicating the process to target customers at the right time and in a proper way (Swift, 2001). The CRM affects significantly increase the CL and boosting up the chance of profitability for a company (Long et al., 2013). The investment by a firm toward CRM is a leading force by connecting the customers with the organisation for the long run.

Implementation of the CRM strategies is a complex task, which requires combined efforts of the whole organisation. Every organisation that is in the struggle for increasing relationship with costumers for long term needed the full attention of the customer's satisfaction (Britchenko & Saienko, 2017). However, maintaining a link for a long time among customers, the organisation need a massive business strategy in an organisation for obtaining their goal. A company will not compete for the market customers' demands without a brand, customers not know their expectation, while suppliers have vanished in terms of what to provide to the customer's familiarity with the business (Radcliffe, 2001).

Hence, loyalty is essential for an organisation because it plays a crucial role to improve the profit, which increases the attention of the customer must buy more items. It is observed that holding the total cost of one customer's is five times more than the attraction of new customer's (Saleh, Saheli, 2018). As a result, the increasing number of customers highly significantly affected the profitability ratio of the business. While following the different CRM strategies improve not only the rates of retention but also adjust spending. Thus, the probability for developing reasonable relationship become more fabulous than when effective methods were used to capitalise on customer's preference and their needs. Therefore, on the base of the previous literature, we suggest that (CRM) strategies significantly enhance on (CL).

H₁: Customers relationship management has a significant effect on the customer's loyalty.

Company Reputation for Customer Loyalty. The concept of reputation is an essential part in the literature of marketing since last four decades, and many marketing researchers agreed that brand identification has many benefits such as reducing marketing cost, increase in profit (Kabiraj & Shanmugan, 2011), raising market share and helpful in competition with another competitor in the market. The fruitful results of the company reputation directly dependent on the above mentioned heading, which clarifies the effect of status over customer loyalty. Authors (Khan, Mahmood, 2012, p. 33) postulate that “customers unconditional guarantee and relationship with the new commodities which is not likely to influence under normal condition” most researchers and marketing experts we’re agreed on the same point that brand loyalty could either be meaningful or unauthentic.

Customer trust is carried out by conditional situations when the situation was favourable such as price and availabilities of commodities in the market, but real loyalty is dependent over previous physiological and affective attachment with the specialities. Commitment has a positive relationship with a brand reputation in different fields. Therefore, we expected that car brand company reputation would enhance car brand customer's loyalty: author (Grund, 1996) suggested that a company reputation in such a way “when a company represents past and prospects that explain the firm's demands and its critical components by comparing with another leading competitor. It ensures that those liable for making the open persona carry into line with the principle of notoriety targets (Quarter, 2000). The achievement of the Body Shop in promoting itself as a socially dependable organisation is one case of the impact corporate notoriety can have on brand performance (Arli et al., 2017; McIntosh, 2015). Hence, we postulate on the basis of past literature that customer reputation significantly affects customer loyalty.

H₂: Customers reputation significantly enhances customer's loyalty.

Customer Relationship Management to CS. CRM has a substantial impact on customer loyalty (Ngai, 2005), so, Ngai suggested that improvement in customer relationship enables the organisation to retain its customers for a more extended period. Studies from the previous review, it is assumed that CRM significantly enhances customer satisfaction, which helps the bank in terms of dividing the market and customers target and develop the products to fulfil the customers' expectations. While CRM also helps in active communication with customers and decreasing customer's service charge tax costs significantly. CRM significantly affected customer relationship, their satisfaction, qualities of the customer communication process and electronic services and confidential word-of-mouth. The features of CRM gave in a different way of customer's satisfaction, their connection to the cycle of exchanges and the existence cycle of clients, however, it is beyond the realm of imagination to expect to take out these components, due to their significance, which included almost in all research studies. The satisfaction of a customer is probably more important in case of electronically generated services for attaining the attention of the loyal customer by (Aldaihani, Ali, 2018) therefore from the above literature review it is cleared customer relationship management significantly enhances customer satisfaction.

H₃: CRM significantly influence on customer satisfaction.

Company Reputation for CS. As company reputation has been recognised that it is a crucial factor for customer relationship, many researchers have been observed combining of both variables are very small. In addition, most authors reveal that customer with a high level of understanding has more possibility to be gratified with the firm (He, Li, 2010). The reputation of a company during a hospitality setting maximises with organisational reputation behaviour relation and more indulged with an organisation through their psychological association to the Organisational brand. On the base of the previous researcher finding, we concluded that for customer satisfaction, CBI is a more critical factor.

In marketing, side researcher expressed their results finding as that CR (customer reputation) is a very tough task to build and increase the relation of customer relationship with the firm. Similar results were given by (Su et al., 2016) that higher shared values between Organisational providing facilities and customer satisfaction will boost up the relation of the customer with the organisation for the long term. Company reputation may also be defined as that consumer pleasure level through which he/she seem own self-image intersecting with the company brand image (Lam et al., 2013) customer improve their sense of individual self and express their finding through publicly identified relationships. Condition of organisation in a market fit themselves in the skeleton with other social exchange of thoughts minimise their popularity in future (Su et al., 2016). The infield of marketing development of company reputation in the market is the crucial leading task for an organisation to maximise the interest of consumer towards the company and it creates a positive image in their mind towards the organisation. Identification of a new band for the customer is helpful in the development of customers trust over the organisation. Authors (Su et al., 2016) that provision of standard services to the consumer of an Organizational leads the improvement in customer trust over Organizational for a long run in future concluded a similar finding. We thus hypothesise that Company reputation is an essential driver for customer satisfaction.

H₄: Company reputation has a significant impact on customer satisfaction.

Customer Satisfaction and Customer Loyalty. Customer satisfaction is one of the essential objective or organisation, to providing their services for a more significant period in term for fulfilled clients, for example, positive verbal remark, client dependability, and economic increment in benefit. In previous studies, a lot of work has been done on the CS in the unidimensional construct context, which evaluates full customer satisfaction from the supplier's products, that situation is very important for the organisation. In the current study, we examine the customer satisfaction effect on company trust; it shows that it enhances organisational loyalty.

In addition, Customer loyalty has received remarkable attention in the marketing literature, which finding suggests that customer satisfaction is creating an excellent opportunity for organisations. The growing significant relationship of loyalty's customers over reputation most organisational chain members have recruited loyalty programmer to attract new customer and retain the interest of the previous one for more time in future as their regular customer. Notwithstanding, in watching a visitor's readiness to rehash themselves and backing through the proposal of same Organizational decidedly to others purchaser

faithfulness investigate has affirmed the attitudinal reliability point of view instead of the social one.

Customer loyalty is entirely dependent on the fulfilment of the customer desire in different satiations such a retailing, hospitality of every customer, organisational and different sort of company Tourism sector. However, it is also believed that customer loyalty has a significant and positive effect on customer satisfaction (Lam et al., 2013). Nevertheless, from the finding of previous research conclusion over customer loyalty while in some research outputs the author concluded that it had indicted effect over CL. Therefore, we postulate on the base of the past literature that customers satisfaction has a positive and significant impact on CL, the hypotheses to be empirically tested are as follows:

H₅: Customer's satisfaction has a positive effect on customer loyalty.

Mediating Role. In marketing, the acid views the trust and duty as builds that advance clients dependability and proficiency. Consumer loyalty is one of the definitive objectives that look for authoritative help, for long haul advantages of having fulfilled clients, for example, positive expression of unwavering client ness and practical increment productivity of the organisation. However, customer satisfaction generally realised that the combination of believing association final consumer memory. While, authors (Cretu, Brodie, 2007) suggested that consumer satisfaction assessment for any organisation with a reputation of meaningful correlation, which is the sign of excellent performance. Higher will be the assessment procedure; the company will allow rapidly more for the higher company reputation. In addition, other marketing researchers reveal that company reputation will affect customer performance. If a company's products feature their status of non-functional features and traits to be incorporated, as a means of strengthening the customer's motivation and retain their attention for the brand, then this new brand will affect on customer mind positively and it will improve the relation of the customer with the organisation.

Therefore, it will affect the customer mind set up and they will believe in company trust and make a relation with that brand for a long time. Authors (Armstrong, Kotler, 2000) resulted from that customer relationship with a brand is directly related with the goodness of the brand item, when the thing is in good quality their consumer will quickly trust on it and its results in the form of organisational profitability and the consumer will directly contribute an increase in the quantity of selling of trust. Certifying tarnished reputation with the help of management advantages have increased the significant chance comment and resultantly have a positive effect on the commodity popularity because a company is transparent for its internal and external communication and practices respectively. Results are given by (He, Lai, 2014) that there is an inverse relation between CSR and loyalty of brand by introducing facilitator of customer satisfaction, including symbolic and useful images.

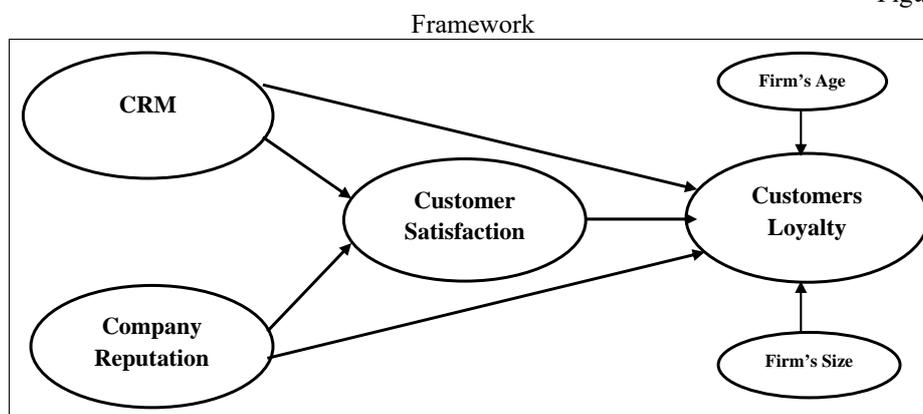
In addition, forerunners of client steadfastness have been dependent upon generous examination of various literature contemplates on shopper administration and retailing. Although there is no far-reaching hypothetical system for recognising the variables influencing client dependability, researchers concur that consumer loyalty is a fundamental essential of client reliability. Consumer loyalty was found to affect unwavering client ness in such varied settings as client reliability. It was likewise found to have an aberrant impact and

assume an intervening job in the client relationship the board, notoriety client reliability relationship.

Likewise, shopper unwavering ness regard was found to affect customer relentlessness in numerous help and retailing affiliations. In any case, buyer reliability in some past examinations was found to have a direct constructive outcome on customer commitment it has an atypical effect on customer constancy and companion’s reputation. As needs are, on the bases of the past examinations, we construed that unwavering customer ness suitably energises the relationship between CR the board, customer reputation and customer dependability.

H₆: Customer satisfaction significantly mediates the relationship among customer relation management, customer reputation and CL.

Figure 1



Research Methodology

The Study of Population. Our target population is SMEs operationalised in Islamabad and Rawalpindi districts. The list of SMEs was received from (Islamabad chamber of commerce & industry), having 3752 SMEs and (Rawalpindi Chamber of business & industry) have 5408 SMEs verifies from Small and Medium-sized Enterprises Development Authority (SMEDA). The list of SMEs has a different kind of categories (i-e, manufacturing, trading and servicing).

The underlining study conducted quantitative research and examine the mediating effect of customer satisfaction among the customer relation management, company reputation and customer loyalty. For achieving the main objective of the current study, we decided 370 sample-sized on the base of (Morgan, 2012). Therefore, we distributed 370 questionnaires among the SMEs and received 329 response, and just 300 respondents were used for further analysis after excluding the miss felling questionnaires. The current underline study adopted self-reported structured questionnaires, distributed among the executive, owners, top managers and middle managers. We collected the data from responsible managers (owners) of SMEs because they are more concerned with policymaking and strategies of their firms.

Every country must define SME's in its own contexts on the base of characteristics including the total number of employees, total turnover and an annual sale of the firm.

The definition of SMEs in Pakistani context according to (SMEDA).

| Sources | Max. No. of Employees | Max. Annual Sale/Turnover |
|------------|-----------------------|---------------------------|
| SBP | 250 | Rs. 75-800 million |
| SMEDA | 250 | Rs. 250 million |
| World Bank | 300 | \$15 million |

Measurement of Variables. The following underlined section explains the variables in our study, customer relation management and company reputation as independent variables; customer satisfaction is as mediator variable while customer loyalty as a dependent variable.

Customer Relation Management. The CRM is an extensive system and procedure of gaining, holding, and working together with specific clients, to make an unusual incentive for the organisation and the client. For the developing of client connection the board, the sizes of (Rather et al., 2019), was embraced with minor changes. What's more, CRM is estimated through the 4 things, and the example thing is "The point at which somebody reprimands this organisation, it feels like an individual affront" and so forth.

Customer Reputation. The customer reputation defines as "the customer's unconditional commitment and a strong relationship with the brand, which is not likely to be affected under a normal circumstance". While in the current study, we choose the (Rather et al., 2019) 4 item to measure the CR, so a sample item is "The services of this company make me feel a sense of security" etc.

Customer Satisfaction. In addition, customer satisfaction helps organisations and companies increase their returns and gain a competitive advantage. Thereby, it is measured via 4 items of (Rather et al., 2019) was adopted. Since the sample item is "the whole response which I got from the company is positive" etc.

Customer Loyalty. Customer loyalty is clarified as that it is a focused resource for any endeavour and has developed as a fundamental driver of benefit, given that steadfast clients will in general buy more. In this way, we measure client faithfulness through 4 things received by (Rather et al., 2019), an example thing of client responsibility is "I would prescribe this organisation to somebody who looks for my recommendation" and so forth. All the items estimated based on the 5-Likert scales. Moreover, in the survey, we asked respondents to circle as one option regarding your company performance representing: 1 (strongly disagree); 2 (disagree); 3 (neutral); 4 (agree); 5 (strongly agree).

Control Variables. Firm's size plays a pivotal role to find an opportunity in the turbulence market. In the turbulence market, the newly established firms need to support financial and non-financial for survival as compared to large firms. So, much previous literature has suggested the firm's age, industry type, and the firm's size are controlled (Saleh, Saheli, 2018).

Therefore, the current study, suggest using the firm's, size, age and the nature of the industry as control variables. So, the finding explains that it has no significant relationship between the quality of the industry (manufacturing, trading and servicing. Thereby, we dropped the industry type from further analysis, and the firm's size and firm' age is further used as a control variable because both have a significant influence on NVP.

Data Analysis and Results

The current underline study is further analysed through the SPSS.23 for more fruitful results. First of all, we check the missing value of the survey graph, so, the results show that our data has no missing value. Second, we review the data normality, and the insights explain that all the latent constructs have reliability in the acceptance range. Third, we discuss the correlation between the main variables, which shows that there is no multi-collinearity problem in our data. Forth, we analyse the central hypothesis regarding the research questions. Hence, the hypothesis analysis results show that all hypothesis is significantly supported.

Profile of the Firm. The table 1 results explain the firms' details that participated in our study survey. Therefore, about the firm's age, 103 firms age was less than 10 years, 140 firm's ages were between 11 to 20 years and just 57 firms age were above 21 years. While about the nature of the firms, 137 firms belong from the manufacturing sector, 74 firms related to the trading sector and just 29 firms linked with the service sector. Similarly, about the gender differentiation among the respondents, 80 were male and 220 were female respondents.

Table 1

Descriptive statistics

| Variables | Total Number | Percentage of Total | Min | Max |
|--------------------------|--------------|---------------------|------|------|
| Firm's age | | | 1.00 | 3.00 |
| 1. 10 years or less | 103 | 34.3 | | |
| 2. 11 to 20 years | 140 | 46.7 | | |
| 3. 21 and above years | 57 | 20.0 | | |
| Nature of Industry | | | 1.00 | 3.00 |
| 1. Manufacturing | 137 | 50.6 | | |
| 2. Trading | 74 | 33.1 | | |
| 3. services | 29 | 16.3 | | |
| Gender | | | 1.00 | 2.00 |
| 1. Male owners/managers | 80 | 26.7 | | |
| 2. Women owners/managers | 220 | 73.3 | | |
| N | 300 | 100 | | |

The testing of Convergent. So, according to specific conditions suggested by (Fornell, Larcker, 1981), the convergent validity is acceptable because it is between the safe position $p < .001$ (Table 2). Thereby, in the following, we explain one by one the validity and reliability of the latent contracts.

Table 2

Validity and reliability

| Items | Factor Loading | Cronbach's Alpha | C.R | AVE |
|------------------------------|----------------|------------------|-------|-------|
| Customer Relation Management | | | | |
| CRM1 | 0.715 | 0.833 | 0.882 | 0.599 |
| CRM2 | 0.833 | | | |
| CRM3 | 0.786 | | | |
| CRM4 | 0.806 | | | |
| CRM5 | 0.723 | | | |
| Company Reputation | | | | |
| CR1 | 0.803 | 0.850 | 0.893 | 0.626 |
| CR2 | 0.792 | | | |
| CR3 | 0.736 | | | |
| CR4 | 0.835 | | | |
| CR5 | 0.785 | | | |
| Customer Satisfaction | | | | |
| CS1 | 0.754 | 0.832 | 0.879 | 0.593 |
| CS2 | 0.695 | | | |
| CS3 | 0.827 | | | |
| CS4 | 0.822 | | | |
| CS5 | 0.745 | | | |
| Customer Loyalty | | | | |
| CL1 | 0.884 | 0.885 | 0.916 | 0.685 |
| CL2 | 0.816 | | | |
| CL3 | 0.781 | | | |
| CL4 | 0.823 | | | |
| CL5 | 0.833 | | | |

Reliability testing. In the current underline study, the reliabilities of each construct is above the 0.70, it suggests that the present study contract data is reliable, because it relies on the acceptance range (Hair et al., 2014), because according to the Hair et al., the Cronbach's alpha values acceptance range from .81 to .95, therefore, on the base of current finding, all learnt contract value is > 0.70. While about the composite reliability, the acceptance range of composite reliability varied from .81 to .95, so, our results explain that it is higher than the recommended cut-off value of .70 (Fornell, Larcker, 1981; Khan, 2019).

Normality. Before analysing of hypothesis, first, we check data normality and then goes towards further analysis. Simply normality means the data distribution on a specific systematic way of all the constructs. We investigated the normality of our data through Skewness and Kurtosis using SPSS.23 followed by (Akhtar et al., 2015). Therefore, in the current study, we are following these authors assumptions, checking normality through (Skewness and Kurtosis) using SPSS.23 software.

Skewness: skewed means that if the respondents are equally weighted on both sides but not rely on the one side, so we called it Skewness. Hence, the previous suggestions that if it is distributed towards 1 or above, that is positive (right) skewed, otherwise negative (left) skewed.

Hence, both results are shown in Table 3 where skewness values for Customer relation management (-1.09), company reputation (-1.75), customer satisfaction (-1.32), customer loyalty (-1.08), while Kurtosis values for customer relation management (1.259), company reputation (1.983), customer satisfaction (1.923), customer loyalty (1.798). The acceptance range of these is +2 indicate normality as recommended by (Khan & Ghufuran, 2018). Hence, from finding, we suggest positing that our data is normally distributed (Table 3), so we can go towards the second step of hypothesis analysis.

Furthermore, in the underline study, we analyse the mean and standard deviation of the latent contracts. Therefore, the mean of customer relation management (1.023), company reputation (1.828), customer satisfaction (1.021), customer loyalty (1.822). While, Standard Deviation (S.D.) of customer relation management (0.169), company reputation (0.127), customer satisfaction (0.167), customer loyalty (0.123) (Table 3).

Table 3

Discriminate validity

| S.No | Mean | S.D | 1 | 2 | 3 | 4 |
|------------------------------|-------|-------|-------|-------|-------|-------|
| Customer Relation Management | 1.023 | 0.169 | 0.774 | | | |
| Company Reputation | 1.828 | 0.127 | 0.743 | 0.791 | | |
| Customer Satisfaction | 1.021 | 0.167 | 0.720 | 0.709 | 0.770 | |
| Customer Loyalty | 1.822 | 0.123 | 0.780 | 0.711 | 0.745 | 0.828 |
| Skewness | - | - | -1.09 | -1.75 | -1.32 | -1.08 |
| Kurtosis | - | - | 0.976 | 1.983 | 1.923 | 1.798 |

Discriminate validity testing. According to (Fornell, Larcker, 1981), which highlights/ explain the discriminate validity. The Discriminate validity is the association among the latent constructs while also finding the square root of these constructs. Hence on the base of results (Table 3), it is acceptable because the discriminate value of all constructs relied on range .709 and .828.

Correlation explains the variance independent variable due to the independent variable. For instance, if the latent contracts are linearly correlated, it explains that overlapping is biased (Gujarati, 2004). For checking correlation in the underline study, we analyse through correlation option in SPSS. First, we checked the correlation between customer relation management, company reputation and customer loyalty, and then customer satisfaction and customer loyalty. Hence, correlation result shows (table 4) that the entire contract is positively associated with each other (CRM and customer loyalty $r = 0.65$, with 95 per cent confidence level), company reputation and customer loyalty $r = .60$, $p = 0.05$), customer satisfaction and customer loyalty $r = .57$, $p = 0.05$).

Table 4

Correlation

| | CRM | CR | CS | CL |
|------------------------------|---------|---------|---------|----|
| Customer Relation Management | 1 | | | |
| Company Reputation | 0.692** | 1 | | |
| Customer Satisfaction | 0.595** | 0.622** | 1 | |
| Customer Loyalty | 0.651** | 0.710** | 0.574** | 1 |

Simple Regression. In the current study, we apply a separate test for each hypothesis to gain fruitful insights and protect the results from the overlapping of performance. Thus, in the first step, the CRM has a significant effect on customer trust ($\beta = 0.52$, with 95 per cent confidence level) respectively (Table 5). While R^2 explains the 49% variance in customer loyalty due to customer relationship management. Hence, on the base of our study results, hypothesis 1 is supported.

Table 5

Customer Relation Management impact on Customer Loyalty

| Coefficients ^a | | | | | | |
|------------------------------|-------|------------|--------|-------|----------------|--------------|
| Model | B | Std. Error | t | Sig. | R ² | ΔR^2 |
| Step 1. | | | | | | |
| Firm' size | 0.052 | 0.016 | 3.211 | 0.001 | | |
| Firm' age | 0.019 | 0.008 | 2.276 | 0.024 | 0.049 | 0.049 |
| Step 2. | | | | | | |
| Firm' size | 0.013 | 0.012 | 2.094 | 0.035 | | |
| Firm' age | 0.010 | 0.006 | 3.659 | 0.003 | | |
| Customer Relation Management | 0.520 | 0.031 | 16.563 | 0.000 | 0.486 | 0.437 |

^a Dependent Variable: Customer Loyalty

In step 2, we are analysing the impact of company reputation on customer loyalty. Therefore, the details of the results in table 6, explain that company reputation has a positive and significant influence on customer loyalty ($\beta = 0.46$, $p < 0.05$). In table 6, the results fully explain the influence of IV on DV. While, R^2 explains the variance independent variable due to the independent variable, here in our case, 40% variance explains in customer loyalty due to company reputation. Hence, on the base of our results, the hypothesis is also supported.

Table 6

Customer Reputation impact on Customer Loyalty

| Coefficients ^a | | | | | | |
|---------------------------|-------|------------|--------|-------|----------------|--------------|
| Model | B | Std. Error | t | Sig. | R ² | ΔR^2 |
| Step 1. | | | | | | |
| Firm' size | 0.053 | 0.016 | 3.211 | 0.001 | | |
| Firm' age | 0.019 | 0.008 | 2.276 | 0.024 | 0.049 | 0.049 |
| Step 2. | | | | | | |
| Firm' size | 0.011 | 0.013 | 3.843 | 0.002 | | |
| Firm' age | 0.014 | 0.007 | 2.094 | 0.037 | | |
| Customer Reputation | 0.461 | 0.035 | 13.712 | 0.000 | 0.397 | 0.348 |

^a Dependent Variable: Customer Loyalty.

In underline study step 3, we check the impact of customer satisfaction on customer loyalty, thereby the results show that customer satisfaction has a positive and significant influence on customer loyalty ($\beta = 0.46$, $p < 0.05$). Hence, the results explain the impact of an independent variable on the dependent variable in Table 7. While R^2 defines the variance in an independent variable, so in our case, 52% variance explains in customer loyalty due to customer satisfaction. Hence, on the base of our results, hypothesis 3 has been supported.

Table 7

Customer Satisfaction impact on Customer Loyalty

| Coefficients ^a | | | | | | |
|---------------------------|-------|------------|--------|-------|----------------|-----------------|
| Model | B | Std. Error | t | Sig. | R ² | ΔR ² |
| Step 1. | | | | | | |
| Firm' size | 0.052 | 0.016 | 3.211 | 0.001 | | |
| Firm' age | 0.019 | 0.008 | 2.276 | 0.024 | 0.049 | 0.049 |
| Step 2. | | | | | | |
| Firm' size | 0.029 | 0.012 | 2.517 | 0.012 | | |
| Firm' age | 0.007 | 0.006 | 1.127 | 0.261 | | |
| Customer Satisfaction | 0.712 | 0.042 | 16.923 | 0.000 | 0.517 | 0.468 |

^a Dependent Variable: Customer Loyalty

Testing Mediation. In mediation case, table 8 and 9 explain the full or partial mediation among the customer relation management, company reputation and customer loyalty. So, our results (Table 8) clarify that customer satisfaction partially mediates the relationship between customer relationship management and customer loyalty ($\beta = 0.46$, $p < 0.05$). While the R² value indicates that 60% variance occurs in customer loyalty due to the relationship among customer and their satisfaction in the presence of the form's age and firm' size as control variables.

Table 8

Customer Mediates the relation between CRM and Customer Loyalty

| Coefficients ^a | | | | | | |
|------------------------------|-------|------------|--------|-------|----------------|-----------------|
| Model | B | Std. Error | t | Sig. | R ² | ΔR ² |
| Step 1. | | | | | | |
| Firm' size | 0.052 | 0.016 | 3.211 | .001 | | |
| Firm' age | 0.019 | 0.008 | 2.276 | .024 | 0.049 | 0.049 |
| Step 2. | | | | | | |
| Firm' size | 0.013 | 0.012 | 1.994 | 0.75 | | |
| Firm' age | 0.010 | 0.006 | 2.659 | 0.038 | | |
| Customer Relation Management | 0.509 | 0.032 | 15.863 | 0.000 | 0.486 | 0.434 |
| Step 3. | | | | | | |
| Firm' size | 0.015 | 0.011 | 2.418 | 0.047 | | |
| Firm' age | 0.006 | 0.005 | 3.115 | 0.006 | | |
| Customer Relation Management | 0.291 | 0.037 | 7.868 | 0.000 | | |
| Customer Satisfaction | 0.460 | 0.050 | 9.196 | 0.000 | 0.601 | 0.115 |

^a Dependent Variable: Customer Loyalty

In the next mediation case, table 9 explain the full or partial mediation between the company reputation and customer loyalty. Therefore, Table 9, demonstrate that does customer satisfaction mediates the relation between company reputation and customer loyalty. Therefore, our results clarify that customer satisfaction partially mediates the association between company reputation and customer loyalty ($\beta = 0.54$, $p < 0.05$). While the R² value

indicates that 58% variance occurs in customer loyalty due to company reputation and customer satisfaction in the presence of a firm's age and firm's size as control variables.

Table 9
Customer Mediates the relation between customer reputation and Customer Loyalty

| Coefficients ^a | | | | | | |
|---------------------------|-------|------------|--------|-------|----------------|-----------------|
| | B | Std. Error | t | Sig. | R ² | ΔR ² |
| Step No. 1 | | | | | | |
| Firm' size | 0.052 | 0.016 | 3.211 | 0.002 | | |
| Firm' age | 0.029 | 0.008 | 2.276 | 0.024 | 0.049 | 0.049 |
| Step No. 2 | | | | | | |
| Firm' size | 0.011 | 0.013 | 2.843 | 0.001 | | |
| Firm' age | 0.014 | 0.007 | 2.094 | 0.003 | | |
| Customer Reputation | 0.461 | 0.034 | 13.712 | 0.000 | 0.397 | 0.348 |
| Step No. 3 | | | | | | |
| Firm' size | 0.014 | 0.006 | 2.277 | 0.027 | | |
| Firm' age | 0.007 | 0.036 | 2.287 | 0.013 | | |
| Customer Reputation | 0.234 | 0.035 | 6.899 | 0.000 | | |
| Customer Satisfaction | 0.536 | 0.048 | 11.376 | 0.000 | 0.578 | 0.180 |

^a Dependent Variable: Customer Loyalty

Discussion

The underline study contributes to customer relation management, company reputation and customer loyalty underpinning through the relationship marketing theory Buttle (1996). The relationship marketing theory explains the nature and scope of marketing relationship, picking out characteristics such as related for the customer welfare, trust and commitment between shareholders and the importance of the customer service or loyalty. While marketing relation management theory also explains the number of successful relationship marketing. Hence, there is scarce literature available to examine the relationships among Customer relation management, corporate reputation, organisational brand, and customer loyalty, having created and exactly tried a coordinated model that exhaustively surveyed these connections. Hence, our results indicate that CRM has a significant impact on customer loyalty. Therefore, our finding similar to previous studies (Long, 2013), because these studies have been done in developed economies, which suggest that customer relation significantly improve customer loyalty. Thereby, the author (Gronroos, 2007) indicated that if customers have strong management relation, it directly affects their commitment, trust in the organisation. Therefore, on the base of the current finding, we support his first hypothesis.

Second, Company reputation has a positive and significant effect on customer loyalty. Hence, our second hypothesis is also supported. The previous studies suggested that organisational reputation towards customers or employee, it enhance the customer loyalty and trust towards the organisation (McIntosh, 2015).

Besides, about the third hypothesis, our results suggest that customer satisfaction has a positive and significant impact on customer satisfaction. Hence, our third hypothesis is also

supported. Because if the customer is satisfied with organisational products, then it directly affects the customer trust and loyalty.

To test the fourth hypothesis about the mediating effect of customer satisfaction on the relationship between CRM and CL, show that customer satisfaction plays a mediating role entirely between CRM and customer loyalty, supporting H₄. Therefore, customer satisfaction fully mediates the customer relationship management and customer loyalty, while customer satisfaction and loyalty have a strong association.

While the last hypothesis, of mediating role of customer satisfaction on the relationship between corporate reputation and customer loyalty. Hence, our finding suggests that customer satisfaction fully mediate the relation between corporate reputation and customer loyalty, therefore our results familiar to the previous studies. So, our last hypothesis is also supported. The mutual relationship between corporate reputation, customer satisfaction and customer loyalty mean that the higher the customer reputation for attaching with the organisation.

Implications for practice. The customer behaviour is an intrinsic quality of relationship and evaluation of suppliers behaviours according to customer marketing theory. The most dominant behaviour is representing the power of customer relation commitment (Moorman et al., 1992). Because satisfaction is important constructs concerning the assessment of a supplier's loyalty, therefore, in our model, CRM is an internal behaviour of the customer, because customer loyalty is the rewards in behalf of the trust. Many researchers improve the quality of reputation theory in the context of brand management and corporate reputation (Argenti, 1997). Thereby, in our organisational study reputation improve customer loyalty underpinning through the corporate reputation theory. In addition, the previous studies regarding customers' satisfaction, author (Oliver, 1980) introduce the theory of "customer marketing theory", so, as per customer marketing theory, the customers feel satisfied when the product fulfil their needs and their expectation is lower than their actual.

From a practical perspective, our results suggest some implication for firms operationalised in developing economies have strong relationships with their customers. First, to establish a secure link with customers for the managerial perspective to receive individual attention. Therefore, our underline study explaining customer trust and loyalty, which significantly influence customer relation management, corporate reputation and customer satisfaction. The corporate reputation has a strong impact on customer loyalty as compared to customer relationships management and thus, promoting experts ought to recognise the essential job of brand trust in affecting clients' support, suggestion practices, and goals to return. Along these lines, the intensity of the connection between trust and waveringness aims in the present model is to Organization their administrations as dependable, reliable, and aware, for example, securing customer information. These practices will build customer trust in hierarchical administration and give a chance to proposals to other people. Therefore, corporate trust has been recognised that it is a very critical factor for a relationship in future between customers and organisational providers (brand). Similarly, (manufacturing, trading and servicing) SMEs can build trust among customers by caring for their attitude of customers, employees.

Second, corporate reputation suggested that to ensure companies to invest more for company brand identification. Therefore, the brand investment may help to develop reliable identification for customers because it helps for best brand identification of customers, instead of giving preference to brand awareness. Subsequently, top directors may alter their social trade speculation as well as an interest in client association. Thereby, company administration staff may also help to create the customer reputation, and trust through different steps (advertising, public relations and marketing campaigns) are very pivotal tools, can change customer's behaviours and also for general activities even, i-e, social works, campaigns, sponsorships, and CSR activities.

Our findings suggest that Relation management theory explain that customer satisfaction significantly enhance customer trust. Trust is an essential asset of a corporation in a competitive sector. Accomplishing and keeping up client reliability is vital in the corporate segment. Compelling methodologies will interpret consumer loyalty into client reliability just as draw in potential clients. These suggest that corporate reputation support make faithful clients if the activities fulfil their end states. Given that full of feeling duty, consumer loyalty, and corporate reputation, customer relation management considerably influences of identification on customer loyalty, so it suggests to the corporation that not to concentrate on personality-based showcasing procedures exclusively.

Limitation and Future Direction. Our study has several limitations because no review is without imperfections. First, the underline study is limited up to just two cities (Islamabad and Rawalpindi), which is not enough for fruitful results, so we suggest to the researcher that expand the study towards other big cities also. Therefore, the researcher who has an interest in this area is recommended that conduct the study through different sectors, countries. So, we suggest for future researchers, which interesting in this area, that to extend the underline construct through adding new variables as moderator such as literacy relation (Hollebeck et al., 2016) because literacy can help the managers during the decision making.

Conclusion

The underline study is investigating the customer behaviour and corporate reputation studies in the marketing context, mostly in small and medium-sized enterprises. Therefore, we are going this study first time to evaluate the relationships among the customer, corporate customer commitment, customer satisfaction, and customer trust, underpinning through the relationship marketing theory. While, the main objective of the study, does CS mediates the relation between the relationship between customers, corporate reputation and customer loyalty in the Pakistani context. To fulfil this objective, we collected the data from small and medium-sized enterprises operationalised in Islamabad and Rawalpindi cities.

The data collected through structured questionnaires and 300 reliable respondents were used for further analysis, using SPSS.23 for hypothesis testing. Therefore, applying simple and multiple regression through SPSS, and finding suggest that customer relationship management and corporate reputation has a positive and significant impact on customer loyalty. While, customer satisfaction significantly mediates the relation among customer relation management, corporate commitment and customer loyalty.

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