

Factors Affecting Customer Loyalty in the context of a leading Telco in Pakistan

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Abstract: *The aim of this research is to evaluate the impact of five indirect variables i.e., customer satisfaction, perceived value, communication, conflict handling and service quality on Customer loyalty and how the two variables i.e., Commitment and trust is performing theory role as a mediating variable. This quantitative research based on the primary data collected from the current and past service users of PTCL include telephone, wired Internet/broadband, wireless internet/Charji/EVO, and smart TV/Netflix/Smart play users. The questions were derived from the previous research of factors contributing to customer loyalty. This research is specifically conducted in Karachi. Online surveys distributed were 100 from which 90 had been received, other than online the physical surveys received 149 responses after deleting the outliers the responses became 233. The model was tested through different multiple regression after conducting validity, normality, reliability. The study concludes there is no mediating effect of commitment between customer loyalty and perceived value and service quality. Similarly, trust has no mediating effect in between Conflict handling, perceived value, service quality and customer loyalty and all the other hypotheses were accepted. The hypothesis was tested through the test of simple linear regression and analyzed by using smart PLS 3.0 software. The study can help PTCL with improving their services discussed in the research by using different and better strategies i.e., software enhancement, training of staff members, etc. The limitation of the study was demographics which can be more focused in future research.*

Keywords: *Customer Loyalty, Trust, Commitment, Customer Satisfaction, Willingness to pay more, Contract Interactivity, Service Quality, Perceived Value, Communication, Conflict Handling,*

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Introduction

Customer Loyalty is the most important thing that organizations and key brands are concerned about. The loyal customers are highly obsessed with the brand and make more purchases compared to other customers. The relationship between customer loyalty and customer satisfaction has the key feature of achieving sustainable profits (Adil, 2012; Bowen & Chen, 2001; Ramish, 2020). In the business environment of extreme competition and quick

entrance in the market by making an innovation edge, the responsibility of maintaining customers' loyalty has emerged as a challenge (Dick & Basu, 1994; Zhang, 2014). There could be many factors if we study customer loyalty which need to be considered such as customer trust, customer satisfaction and others (Bowen & Chen, 2001; Iqbal & Siddiqui, 2019; Lin & Wang, 2006). There is extensive research going on in organizations regarding the evaluation and implementation of strategies that are making customers loyal and making a strong relationship with customers. A new perspective of loyalty marketing is being practiced in the industry. The renowned marketers are continuously behind the problem to solve the areas of customer retention and maximum wallet size of the customer (Othman et al., 2021).

Conflict handling is also an aspect which can be described as organizations' ability to deal with conflicts when raised or predict the upcoming conflicts from stakeholders and be prepared to deal with them or avoid them completely by formulating strategies (Chowdhury, 2020; Roberts-lombard, 2011). If the customers are satisfied with the solution proposed by the company after they have raised an issue, they become more loyal. According to a fact, about 34% of customers will result in repeated purchases if their major complaint or issue has been handled properly (Roberts-lombard, 2011).

There is a general fact that satisfied and loyal customers have a willingness to pay more for a product or service offered by a company (Ramish et al., 2019). They are often not reluctant to give a try to new products or services launched by the company. When a high level of outcome is gained by the customer and it results in improving the customer experience the outcome results in medium of exchange in terms of customers' willingness to pay more (Ahmed et al., 2019; Gefen, 2002; Gronroos, 1984).

Problem Statement

In order to attract new customers, the organizations have to put a hefty cost against the revenue that customers bought in. It requires almost a year or more to cope up the cost initially put in to attract the customer and that is recovered once the customers made repeated purchases. The core objectives of companies to create product or service loyalty are viewed in terms of development and sales but that goes wasted because of the commitment and trust related issues.

Research Objectives

The earlier studies conducted have covered few factors for customer loyalty. So, this study reflects an analysis of factors affecting customer loyalty of a specific brand. The core purpose of this research is to examine the relationship of service quality, customer satisfaction, communication, conflict handling, trust and commitment with customer loyalty. A conceptual framework is developed based on the mediating effect of Commitment and Trust, as these are the key variables with already established theoretical background in the context of loyalty.

Literature Review and Hypothesis Development

Theoretical Background

In service marketing literature, these hypotheses have been used in the prediction of consumer behavior. The unconfirmed hypothesis centers on understanding explicit exchange encounters as establishing the resulting (in) customer and consumer satisfaction guide. Although, cognitive psychology has considered the importance of intellectual contours in the consumer behavior science and buying decision making.

In line with the trust and commitment hypothesis in marketing relationships, Morgan & Hunt (1994) identify “relationship benefits” that are fundamental to prioritizing the type of relationships that social commerce participants are. Additionally, consumers want solutions they can trust (Iqbal & Siddiqui, 2019). It is due to the acquisition of suitable service quality, reliability and capacity of relationship exchanges. Morgan & Hunt (1994) recommend that consumers prefer exchanging relationships with partners that hold mutual values.

Customer Loyalty

In previous research, customer loyalty is explained through various perspectives and dimensions. According to Inamullah Khan (2012), customer loyalty reflects the degree of willingness to buy back a product or service in order to maintain the business relationship with a particular company. It is a mark of loyalty that shows the customer a repeat purchase of the same product or service and healthy word of mouth (WOM) that is widespread in the social circle (Sharma et al., 2020). This happens as soon as a customer discovers a satisfactory feature or function of a particular product or service that competitors cannot offer. Customer loyalty is also defined as a combination of positive customer behavior and customer attitudes towards the brand (Azhar & Bashir, 2018; Guillén et al., 2012). Rauyruen & Miller (2007) also argued that customer loyalty is based on rational or emotional factors, which strengthen the relationship exchange between a brand and customers.

Trust and Customer Loyalty

According to a research conducted by Morgan and Hunt (1994), trust is an element that exists between individuals based on belief, integrity and reliability. Trust is the fulfillment of commitments that are made in a relationship, both personal and professional, between the individuals (Zhang, 2014). It is an act of keeping and delivering promises between the two parties (Abdullah, 2015; Schurr & Ozanne, 1985). Trust is necessary between the parties to fulfill a professional or personal exchange. A lack of trust would result in weaker confidence and ambiguities in the communication among the individuals in commercial exchange (Berntsen & Dibbetz, 2018; Hooi Ting, 2004). If a company is successful in establishing trust among the customer base, it is more likely to attract more target audiences and retain the business for an extensive period. Trust is one of the critical notions between the customers and a business to extend the life of a commercial relationship (Ball et al., 2004; Zhang, 2014).

Commitment and Customer Loyalty

According to Hennig-Thurau & Klee (1997), customer loyalty and commitment are the two similar elements with minimal or no difference. However, most of the research works in the past emphasized that loyalty and commitments are two distinct elements with a strong interconnection (Sharma et al., 2020). As stated by Berry, Carbone, & Haeckel (2002), commitment and its fulfillment are the process of developing loyalty among the customers. Businesses that are effective in delivering to the commitments enjoy loyal customer bases as a result. Commitment is a source of developing an emotional cohesiveness, which drives towards loyalty. Once loyalty is accomplished, if a customer wants to rebuy a product or service it means that it is an expression of increased profitability for the businesses (Ahmed et al., 2014; Newman & Patel, 2004).

Customer Satisfaction and Customer Loyalty

According to Fornell (2016), customer satisfaction is a response achieved by businesses once quality and committed services are delivered to the target audiences. Customers feel

satisfied about the promises made by the companies in the proposed product or a service. Simultaneously, Minarti & Segoro (2014) argued that customer satisfaction is a success metric business could use after the completion of the purchase decision cycle.

Customer satisfaction is a predictive form of customer loyalty since satisfied customers would be more likely to make a repurchase of a similar product or service offered by a brand (Ramish et al., 2016). A dissatisfied customer would make a brand switch immediately and would be challenged that a company could re-attract such buyer to make a repurchase in the future (Ha et al., 2011; Vargo & Lusch, 2010). It is further argued that satisfied customers would demonstrate stronger loyalty towards a product or service and it is difficult for competitors to acquire the customer base (Ali et al., 2020; Martín-Consuegra et al., 2007).

Service Quality and Customer Loyalty

By definition, service quality is the post-purchase examination of a customer that is measured based on the difference between expectations from a service and experience at the time of consumption (Jarrett et al., 2019; Perera et al., 2017). It also measures the efficacy of a delivered service to a customer (Gronroos, 1984; Parasuraman et al, 1991; Caruana, 2002). Service quality is a value in which we make sure that the normative assumption of the consumers and the perception of the services executed by the brand can be matched (Parasuraman et al, 1991).

Perceived Value and Customer Loyalty

Perceived value is a ratio difference between consumer outcome and consumer input, against the service provider outcome and service provider input (Oliver & DeSarbo, 1988; Ramish, 2020). Perception is not an easy process for businesses to develop. It involves monetary and non-monetary opportunity costs the businesses provide for creating a healthy image among the customer base (Ali et al., 2020; Bolton & Drew, 1991). The opportunity costs could include time, stress, tentative loss of revenue, etc., which would drive customers towards satisfaction and loyalty (Sharma et al., 2020; Sirdeshmukh et al., 2002). However, businesses invest heavily to strengthen the perception among the customers, as it is a key driver to develop a purchase intention.

Communication and Customer Loyalty

In the discipline of marketing, communication serves as a backbone in initiating a healthy exchange of relationship between a brand and customer base. Communication involves all of the informal and formal exchange of information between customers and a brand, which transforms into a commercial and emotional relationship in the future (Akbari et al., 2016; Ramish, 2020) Based on effective communication exchange, brands could easily understand the expectations of a customer base, build a relatable product or a service, and deliver to measure the satisfaction. It is important that the communication channels should be accessible and open between the customers and businesses. Through open channels, the exchange of information would be faster and effective. The two elements are important to facilitate strategic decision-making. Communication should be strong and predictable for both the parties (Akbari et al., 2016). It serves as a channel to share expectations and reach a win-win situation in the latter stages of an operational lifecycle. Healthy communication is a source of developing a long-term relationship between customers and a brand (Alrubaiee & Al-Nazer, 2010; Ramish et al., 2019).

Conflict Handling and Customer Loyalty

Conflict alludes to the degree of disagreement between two players acting in exchange, which can be seen in a relationship. This reduces the opportunity to make and maintain protracted relationships (Chowdhury, 2020; Gilaninia et al., 2011). Conflict handling incorporates the capacity of parties to move away from the expected conflict, to resolve conflict that is indicated before creating a problem, and to check the management of the problem (Ndubisi, 2007). Association and new clients who go out of their way to do whining and engaging representatives and healing to do it and where the show has been shown to do in order to achieve revenue and higher frequency of purchase/loyalty (Ramish et al., 2016; Roberts-lombard, 2011).

Conceptual Framework

Literature argues that customer satisfaction is a component of customer loyalty, in turn an element of intellectual exploration of assumptions before real use and encounter (Oliver, 1980). Customer loyalty / dissatisfaction require an understanding of service quality and depend on the perceived value and service quality (Anderson et al., 1994; Ramish et al., 2022). In the marketing literature, the most important constraints that support relationship marketing are suggested, such as communication (Morgan & Hunt, 1994; Crosby & Stephens, 1987), trust (Morgan & Hunt, 1994; Veloutsou, 2015), commitment (Grossman, 1998; Sharma et al., 2020), and conflict handling (Dwyer et al 2009). In this study, they were linked to customer resilience. According to Morgan and Hunt (1994) theory, relationship engagement and trust are key elements, and we have positioned them as intermediaries between five key factors (e.g., customer loyalty, perceived respect, and quality of service, communication, and conflict handling).

H1: Commitment mediates between:

- a) Customer Satisfaction and Customer Loyalty
- b) Service Quality and Customer Loyalty
- c) Perceived Value and Customer Loyalty
- d) Communication and Customer Loyalty
- e) Conflict Handling and Customer Loyalty

H2: Trust mediates between:

- a) Customer Satisfaction and Customer Loyalty
- b) Service Quality and Customer Loyalty
- c) Perceived Value and Customer Loyalty
- d) Communication and Customer Loyalty
- e) Conflict Handling and Customer Loyalty

Based on the hypotheses developed in this study, a conceptual framework was developed using the theoretical underpinnings. This is illustrated in figure 1.

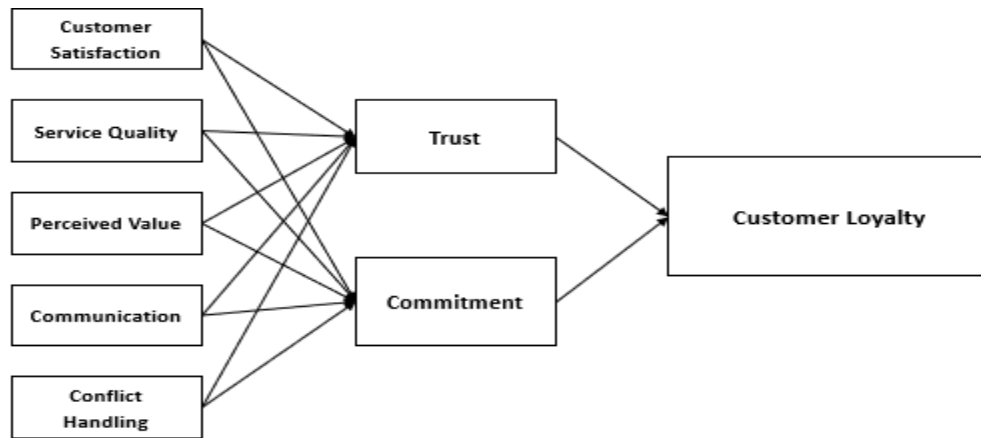


Figure 1: Conceptual Framework

Methodology

Population and Sample size

A leading Telco (i.e. PTCL) is a technology driving force in Pakistan that enhances lifestyle work, awareness of new technologies, and respect for the life of the individual, and reflects the soul of modernization, change and development. The total consumer base in Pakistan is 1.3 million and Karachi has 62,000 customers. Various researchers also suggest that a sample size of 250 individuals should be considered suitable for research, although some researchers recommend selecting a sample size based on confidence stretch and confidence level (Hair et al., 2010; Song et al., 2015). There are 7 factors in this paper, with 2 factors intervening i.e., Trust and commitment. The sample size of the investigation was 249 and after eliminating the exceptions we focused on the sample size of 233.

Sampling Technique

This study used convenience sampling to collect responses from the population on which the study is conducted. In convenience sampling the data is gathered from the sub-set of the selected population based on ease of availability (Cavana & Delahaye, 2000; Etikan et al., 2016). The collected data was analyzed through the SPSS 24 and SmartPLS 3.0. The statistical tests were performed in order to evaluate data and interpret in context of this study (Hair Jr. et al., 2017).

Scale & Measure

A questionnaire was created by adapting the constructs from previous studies. The questionnaire was based on a 5-point Likert scale, and there were choices between strongly disagreeing and fully agreeing. The reliability of the constructs were ensured but rechecked due to the changing demographics in this research (Ling, Chai, & Piew, 2010; Sallam & Algamash, 2016). The reliability of the previous study, the source and the number of items used are given in the table below:

Table 1: Measures of Entertainment, Information, Credibility, Irritation and Attitude

Variables	Source	No. of Items	Reliability
Customer Loyalty	(Zeithaml et al., 1996)	4	0.879
Trust	(Z. Ahmed et al., 2014)	5	0.714
Customer Satisfaction	(Racheal W.Y. Yee & Andy C.L. Yeung, 2000)	6	0.922
Commitment	(Z. Ahmed et al., 2014)	5	0.702

Variables	Source	No. of Items	Reliability
Service Quality	(Racheal W.Y. Yee & Andy C.L. Yeung, 2000) (Z. Ahmed et al., 2014)	6	0.809
Perceived Value	(Harris & Goode, 2004)	3	0.852
Communication	(Ndubisi, 2007)	3	0.824
Conflict Handling	(Ndubisi, 2007)	3	0.855

Data Collection & Analysis

We distributed the questionnaire to 300 consumers, out of which 249 responded and 233 responses were considered valid. The shared services of the company were also written in the questionnaire so that users can select the available services of it and can answer the questions in the context of used services mentioned in the questionnaire.

Section of analysis consists of multiple statistical tests including validity, normality and reliability. Multiple linear regressions were used to identify the relationship between the constructs. SmartPLS 3.0 used to conduct the multiple tests of Cronbach’s Alpha, Exploratory factor Analysis (EFA), convergent and discriminant validity, and other statistical analysis were also conducted.

Results

Profile of the respondents

According to the data collected the dominant age group was 31-40 as the percentage of the group is 37% in which 50% male and 41% female. Similarly, as per the statistics 58% of the respondents were married which are the (Kline, 2011)marital status group and 27% respondents were single. As far as the education level is concerned, most of the respondents are Bachelors, having a percentage of 47% and 41% are Masters. The research was conducted on the factors affecting customer loyalty so most of the respondents were those who are using Wireless Internet/Charji/EVO services of the company in which 39% users are full time employed.

Descriptive Statistics

It is used to quantify the univariate normality of the surveyed data from the respondents. Notable results include skewness, measure of central tendency and kurtosis. Standard variance and deviation are also stored for the pleasing results (Garson, 2016). Outflows are distinguished based on attractive results if the tangible state of univariate normality, such as the size of the kurtosis should be in range between -3 to +3 and the skewness should be -1 to +1 (Hair et al., 2010; Jolliffe, 2002).

Table 2: Descriptive Statistics

Construct	Mean	Std. Deviation	Kurtosis	Skewness
Customer Satisfaction	3.242	1.087	-1.078	0.040
Service Quality	3.235	0.910	-0.974	0.130
Trust	3.278	1.093	-0.894	0.074
Commitment	3.293	0.865	-0.944	-0.084
Customer Loyalty	3.203	1.090	-0.990	0.078
Perceived Value	3.411	1.087	-1.022	-0.025
Communication	3.384	1.048	-0.937	0.086
Conflict Handling	3.474	1.040	-0.756	-0.025

In descriptive statistics we found out that the value of skewness is in range i.e., between -1 to +1 and the value of Kurtosis is also in range i.e., between -3 to +3 which means our data is normally distributed (Black & Babin, 2019).

Reliability and Validity Analysis

In this study, Cronbach alpha is used to measure the internal consistency of the data. Developments are considered strong when the advantages of Cronbach alpha outweigh 0.6 (Cavana & Delahaye, 2000). The reliability test is also used to reduce the error in the data, as well as to reduce scientist predictions (Bell & Bryman, 2007). Despite the fact that the instruments used in this study were used on the basis of effectively billed reliability, the reliability in this study (see Table 3) is restored due to the adjustment of culture and demographics.

Table 3: Reliability and Validity Analysis

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
CH	0.855	0.912	0.775
CL	0.879	0.916	0.734
CN	0.824	0.895	0.740
Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
CS	0.922	0.939	0.721
Com	0.873	0.913	0.726
PV	0.852	0.910	0.772
SQ	0.901	0.926	0.716
TR	0.898	0.929	0.767

The reliability analysis conducted for the constructs shows that all the values of Cronbach’s Alpha are greater than 0.7. Table 3 shows the reliability of Customer Satisfaction (0.922) towards customer loyalty to be highest while the reliability of Communication (0.824) to be lowest towards customer loyalty. However, the constructs were adopted from previously done studies (Tabri & Elliott, 2012), but we have to check the reliability due to different dynamics of culture and demographics. The constructs are validated by conducting a construct validity test. All the values of Average Variance Extracted (AVE) are greater than 0.5 which shows that in this study all the constructs have convergent validity (Garson, 2016; Song et al., 2015).

Correlation Analysis

The correlation analysis is done to test the relationship among the variables and to check what level of relationship between variables. Pearson Correlation is used to conduct the test of different variables (Asyraf & Afthanorhan, 2013). Correlation coefficient shows that either the relationship of the constructs is strong or weak. If the coefficient of correlation is close to the zero it means there is no relationship or very weak relationship however in the other case if it is close to 1 no matter the value is in negative or positive but it means that the strong relationship is maintained between the variables (Bryman & Bell, 2011; Song et al., 2015).

Table 4: Correlation Analysis

	CS	SQ	TR	COM	CL	PV	CN	CH
Customer Satisfaction	1							
Service Quality	.844**	1						
Trust	.828**	.829**	1					
Commitment	.743**	.755**	.805**	1				
Customer Loyalty	.982**	.811**	.807**	.711**	1			
Perceived Value	.770**	.767**	.811**	.793**	.755**	1		
Communication	.740**	.721**	.769**	.751**	.727**	.849**	1	
Conflict Handling	.734**	.731**	.772**	.686**	.727**	.812**	.792**	1

According to various researchers if the value of the construct is not between 0.2 and 0.9 then the variable will be dropped (Ansari, 2020; Song et al., 2015). The correlation analysis results are presented in Table 3 which shows that variables are distinguished and there is a positive relationship of all variables with customer loyalty because values are significant at p-level < 0.05.

Discriminant Validity

Table 5: Discriminant Validity

	CS	SQ	TR	COM	CL	PV	CN	CH
Customer Satisfaction	0.849							
Service Quality	.844**	0.846						
Trust	.828**	.829**	0.876					
Commitment	.743**	.755**	.805**	0.852				
Customer Loyalty	.982**	.811**	.807**	.711**	0.857			
	CS	SQ	TR	COM	CL	PV	CN	CH
Perceived Value	.770**	.767**	.811**	.793**	.755**	0.879		
Communication	.740**	.721**	.769**	.751**	.727**	.849**	0.860	
Conflict Handling	.734**	.731**	.772**	.686**	.727**	.812**	.792**	0.880

To correlate variables with each other the test is carried out called the test of discriminant validity, in which we will be able to relate each variable if the similarity will be between them. In the test of discriminant validity (Black & Babin, 2019), it is confirmed that the values of the square root of total variance explained must be greater than the value of each pair of correlation (Ansari et al., 2017; Fornell & Larcker, 1981). The data collected from respondents in order to conduct this study completely satisfy the requirements of discriminant validity, as shown in Table 5.

Structural Equation Modeling and Mediation Analysis

The conceptual model was analyzed through PLS-SEM using the software 3.0 Smart PLS. In order to test the model, we have conducted Confirmatory Factor Analysis (CFA) through the defined software. The value of validity and reliability were additionally discovered to be positive i.e., Cronbach’s Alpha is >0.7, loadings >0.5 and composite reliability is > 0.7 (Ansari, 2020). The result of the direct is depicted in the table given below:

Table 6: Path Coefficient

Relationship of Variables	T Statistics	P Values	Interpretation
CH -> Com	0.343	0.731	Rejected
CH -> TR	2.294	0.022	Accepted
CN -> Com	2.632	0.009	Accepted
CN -> TR	1.025	0.305	Rejected
CS -> Com	1.767	0.077	Rejected
CS -> TR	3.415	0.001	Accepted
Com -> CL	3.394	0.001	Accepted
PV -> Com	3.862	0.000	Accepted
PV -> TR	2.461	0.014	Accepted
SQ -> Com	3.995	0.000	Accepted
SQ -> TR	6.338	0.000	Accepted
TR -> CL	8.321	0.000	Accepted

Source: Calculated through Smart PLS: p-value < 0.05 CH=Conflict Handling, COM=Commitment, TR=Trust, CN=Communication, CS= Customer Satisfaction, CL=Customer Loyalty, PV= Perceived Value, SQ= Service Quality

The mediation was tested using the bootstrapping technique of sub samples of 2000 in Smart PLS. The specific indirect effect was tested in this study to analyze the mediating effect of the hypotheses. The results are discussed as under in Table 7:

Table 7: SEM Coefficients & Effect of Mediating Factors between Direct and Indirect Variables

Specific Indirect Effects	P Value	Interpretation
CH -> Com -> CL	0.006	Accepted
CN -> Com -> CL	0.047	Accepted
CS -> Com -> CL	0.032	Accepted
PV -> Com -> CL	0.075	Rejected
SQ -> Com -> CL	0.082	Rejected
CH -> TR -> CL	0.075	Rejected
CN -> TR -> CL	0.038	Accepted
CS -> TR -> CL	0.134	Accepted
PV -> TR -> CL	0.105	Rejected
SQ -> TR -> CL	0.228	Rejected

Source: Calculated through Smart PLS: p-value < 0.05 CH=Conflict Handling, COM=Commitment, TR=Trust, CN=Communication, CS= Customer Satisfaction, CL=Customer Loyalty, PV= Perceived Value, SQ= Service Quality

As per the above stats we can conclude that the commitment can be considered the mediating variable between independent variables (Conflict Handling, Communication, Customer Satisfaction) and direct variable i.e., Customer Loyalty (Ramish et al., 2016). However, it is analyzed that commitment cannot be considered the mediating variable between indirect variables (Perceived value and service quality) and direct variable i.e., Loyalty (Garson, 2016). Similarly, from the above analysis it is shown in table 7 we can perceive that the Trust is creating a mediating effect between indirect variables (Communication and Customer Satisfaction) and direct variables i.e., Loyalty (Ansari et al., 2016). It is also concluded that Trust cannot be considered as a mediating variable between indirect variables (Conflict handling, Perceived value and service quality) and direct variable i.e., Customer Loyalty.

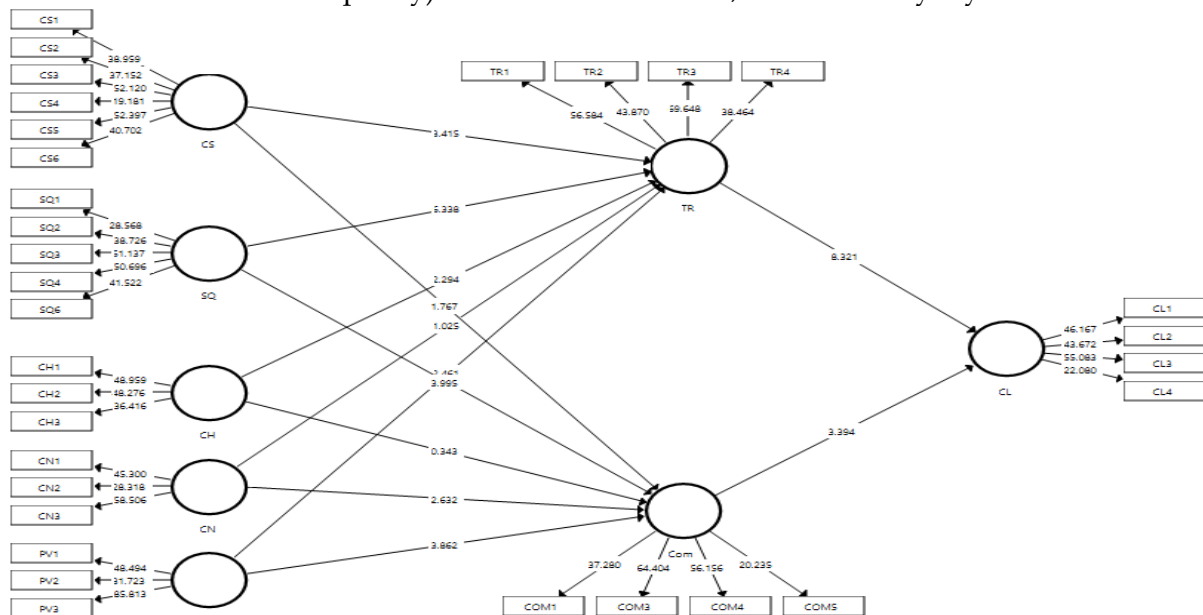


Figure 2: Structural equation modeling using Smart PLS

Discussion and Conclusion

The research is conducted on services of a leading Telco and responses were taken from its users. The research is focusing on customer loyalty which results in increasing profits by increasing revenue and lowering cost. The cost to acquire the customers are also decreased once the customer loyalty has been built as the cost to serve the customers gets low because they are used to the services or product (Hallowell, 1996; Othman et al., 2021). This research is based on seven factors in which two factors are mediating and affecting the customer; the research questionnaire is based on 5 Likert scales from strongly agree, agree, neutral, disagree, and strongly disagree and questionnaires are filled with these responses. The reliability test of seven factors is comparative positive and six out of seven including mediating variables are having reliability value more than 0.8.

H1a: Commitment mediates between Customer Satisfaction and Customer Loyalty

This hypothesis shows that there is a positive or significant mediating impact of commitment between customer satisfaction and customer loyalty. Previous research argued that the level of customer satisfaction is increased when the brand does not compromise its commitments and the customer will be loyal to the brand (Cheema & Javed, 2017).

H1b: Commitment mediates between Service Quality and Customer Loyalty

According to the results this hypothesis shows that there is no mediating impact of commitment between service quality and customer loyalty. Previous researches show the positive impact however, in this research we have found that the hypothesis is rejected. Their result reflected after testing the model by using SmartPLS shows that there is an insignificant effect of service quality on customer loyalty when commitment is a mediating variable because the p-value = 0.082 which is greater than 0.05. Hence, the H1b is rejected in this study

H1c: Commitment mediates between Perceived Value and Customer Loyalty

Result shows that there is no mediating impact of commitment between perceived value and customer loyalty. Previous researches show the positive impact however; in this research we have found that the hypothesis is invalid. The bootstrapping method was used for analysis and the result shows the p-value = 0.082 which is greater than 0.05. Hence, the H1c is rejected.

H1d: Commitment mediates between Communication and Customer Loyalty

This hypothesis shows that there is a positive or significant mediating impact of commitment between communication and customer loyalty. According to the previous research it is found that the hypothesis is valid. Commitment between communication and customer loyalty and it was observed that p-value = 0.047 which is lower than 0.05 so there is a significant effect of communication with customer loyalty when there is a mediation of commitment. Therefore, it can be concluded that commitment acts as a mediating variable between communication and customer loyalty. The test was conducted on 233 responses on which the result of p-value is lower than 0.05 so we fail to reject H1d.

H1e: Commitment mediates between Conflict Handling and Customer Loyalty

This hypothesis shows that there is a positive or significant mediating impact of commitment between Conflict Handling and customer loyalty. According to the previous research it is found that the hypothesis is valid. H1e: There is a mediating effect of commitment between Conflict Handling and Customer Loyalty. The mediation effect of commitment between conflict handling and customer loyalty is significant as the p-value is lower than 0.05 so we fail to reject H1e.

H2a: Trust mediates between Customer Satisfaction and Customer Loyalty

The result shows that there is a significant effect of customer satisfaction with customer loyalty when there is a mediation of customer loyalty. Therefore, it can be concluded that trust

acts as a mediation variable between customer satisfaction and customer loyalty when the hypothesis was analyzed by using a mediation test from Smart PLS. The test was conducted on 233 responses on which the result of p-value is lower than 0.05 so we fail to reject H2a.

H2b: Trust mediates between Service Quality and Customer Loyalty

The result after conducting a mediation test of 233 responses done by using smart PLS software shows that there is an insignificant effect of service quality over customer loyalty when trust is a mediating variable because the p-value is 0.228 which is greater than 0.05 so we reject H2b.

H2c: Trust mediates between Perceived Value and Customer Loyalty

According to the results this hypothesis shows that there is no mediating impact of Trust between perceived value and customer loyalty. Previous research shows the positive impact. However, in this research we have found that the hypothesis is rejected. The p-value obtained is below the 0.05 so we reject H2c.

H2d: Trust mediates between Communication and Customer Loyalty

This hypothesis shows that there is a positive or significant mediating impact of Trust between communication and customer loyalty. According to the previous research it is found that the hypothesis is valid. The test was conducted on 233 responses on which the result of p-value is lower than 0.05 so H2d is failed to reject in this study.

H2e: Trust mediates between Conflict Handling and Customer Loyalty

According to the results this hypothesis shows that there is no mediating impact of Trust between Conflict Handling and customer loyalty. Previous research shows the positive impact. However, in this research we have found that the hypothesis is invalid. It can be seen from the result that trust when acted as a mediating variable between conflict handling and customer loyalty gives p-value higher than 0.05 so this study rejects H2e.

Managerial Implications

Marketers need to understand the consumer's choice and formulate the relevant marketing strategy for marketing budget so that consumer easily can buy products/services under his/her budget line (Khan, 2021). The commitment carried out between the organization and customers is also vital for gaining customer loyalty.

Nowadays, the marketers of the company are concerned regarding the commitment to be done with the customers that what are the best channels to be utilized for the digital channel is getting popular among the consumers. The medium of communication could be any via email, internet, social platforms, mobile phones just to engage the customers to create positive results on customer loyalty (Merisavo, 2008).

This study has shown what are the factors that impact customer loyalty of a specific brand and the measures that an organization could take in order to overcome it. Customer loyalty is always made or built up by various business activities which also includes or impact of various factors affecting customer loyalty. There were studies conducted that were able to conduct and show the significance or impact of trust on customer loyalty (Nguyen et al., 2013). The consumers are in a position to place trust on a company's product or service when there is a reputation of the firm, a company with the strong trust worthy customers can do better in crisis situations.

Limitation and Scope for Future Research

The limitations of this study were the only Karachi's (metro city) consumers who used the services of a leading Telco, so the demographics could be the limitation in our research.

Moreover, there are several other telecom companies which are providing services to different areas of Pakistan. These companies were also not considered in this study. In future research, we can take other cities or we can research the total population of Pakistan. Moreover, other companies will also be targeted in future research to analyze the hypotheses developed in this study. Demographics targeting youth, gender and income may also affect the results. So, in future research, these demographics will also be considered.

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