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The Impact of Customer Relationship Management and Company Reputation on Customer Loyalty: The Mediating Role of Customer Satisfaction

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ABSTRACT

This study investigates the impact of customer relationship management (CRM) and company reputation on customer loyalty with customer satisfaction mediating the relation among small and medium-sized enterprises. Customer satisfaction is essential for company reputation and loyalty because a company's reputation largely depends on customer satisfaction in turbulent markets. Therefore, the current study is conducted in the Pakistani context to examine the customer believes regarding the company reputation. Due to uncertainty in the Pakistani market, no company can go smoothly in this turbulent market. To achieve the main objective of the study, data were collected from registered firms operationalized in Islamabad and Rawalpindi and verified by the Small and Medium-sized Enterprises Development Authority (SMEDA). Structured questionnaires were employed and total 345 questionnaires were distributed among the top management and 217 responses were received. After excluding those responses which were missing and not correctly completed, the remaining 181 were used for final analysis. For hypothesis testing, AMOS was used. Hence, our findings suggest that customer relationship management and company reputation have a positive and significant impact on customer loyalty. Additionally, customer satisfaction partially mediates the relation among customer relationship management, company reputation and customer loyalty. Hence, this study offers some suggestions to policymakers and practitioners. They should build deep trust among the company's staff, which will become a good source of company reputation. In addition, different steps such as advertising, public relations and marketing campaigns are significant in changing customer's behaviors.

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Introduction

The marketing expert is enforcing to gain customer loyalty for the long-term in-service industry (Javed & Cheema). In previous literature has been highlighted the significance of customer loyalty but still, it is one most tackling factor for the service sector to overcome. The main reason for top management failure to gain loyalty is due to high uncertainty in the market (Aramburu & Pescador, 2019). In previous studies, a lot of studies under-line manager's failure to gain a high level of customer loyalty and maximize the profit but still due to a lack of literature Cheng et al., 2019), they could not succeed to find the factors which enhance the customer loyalty (Rather & Hollebeek, 2019). Because due to the management of poor policies and strategies, poor reputation from the customers and dissatisfaction of the final product (Wolter et al., 2017). The organizations mostly not adequately caring about the customers' demands and desires, attitudes, and trends, due to lack of management attraction with customers (Herhausen et al., 2019). As consequence, many organizations lost their old customers as well as cannot succeed to attract new customers. Because the attraction of new customers and retain it for the long term can be achieved through strong customer relationships. However, only the management of strong relations is not sufficient to satisfy customers and maintain their loyalty. Company reputation must be enhanced in the current era to sustain satisfaction and loyalty. However, studies have given rare attention to this current epoch in emerging economies. In this study, we examine the importance of CRM and company reputation in tourists' loyalty with customers' satisfaction as a mediating role. This study helps organizations to enhance profitability by improving tourists' loyalty.

In addition, customer loyalty has become a prominent predictor in the business world because of its crucial role in business success (Bahri-Ammari & Bilgihan, 2019; Paparoidamis et al., 2019). However, customer loyalty does not come directly. It requires companies to devote lots of struggle, resources and time (Izogo, 2017; Nyadzayo & Khajehzadeh, 2016; Tseng et al., 2017). Considering the worth of loyalty in profitability, business firms have strongly emphasized the improvement of loyalty and thus invested lots of resources in human resources management (Chiang et al., 2018). Still, many organizations failed to gain the loyalty of customers due to lack of strategies and deficiency of resources (Cheng et al., 2019; Herhausen et al., 2019; Wolter et al., 2017). Many studies have attempted to examine the influence of a variety of factors on customer loyalty such as customer engagement (So et al., 2016), product quality (Kasiri et al., 2017), customer trust (Stathopoulou & Balabanis, 2016), satisfaction (Schirmer et al., 2018), commitment (Tabrani et al., 2018) and other factors (Marakanon & Panjakajornsak, 2017), etc. Despite all the efforts, studies on

the mediating role of customer satisfaction among Customer Relationship Management (CRM), company reputation and loyalty have been largely neglected. Hence, the present study is trying to examine the mediating role of customer satisfaction between CRM and loyalty as well as between company reputation and loyalty in the tourism sector.

In addition, these factors are extensively discussed in developed economies (Mang'unyi et al., 2018), while rare attention has been given in developing economies (Rahimi et al., 2017). In developing economies, the organizational practices, product life cycle, company reputations are different from the developed economies because their governmental organizational policies and internal rules regulation are different, so that's why our study finding is separate from those studies which are conducted in developed economies. Despite all the efforts, the mediating role of customer satisfaction between CRM and loyalty as well as between company reputation and loyalty has received insufficient academic attention. For instance, Rather et al. (2019) indicated that reputation-related elements do not directly retain tourists' loyalty unless tourists feel trust and commitment. They further revealed mediating factors related to satisfaction in their tested model. Similarly, Menidjel et al. (2019) also argued that satisfaction and loyalty need a relationship with customers and tourists in the relevant sector. Cakici et al. (2019) also claimed that satisfaction and loyalty could be gained through investment in the relationship and satisfactory factors. Based on recent research 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. Hence, on the basis of the above discussion, the customer's loyalty can be achieved through the satisfaction factor among CRM and company reputation in emerging economies.

Theoretical framework

The current study has been constructed from the previous studies finding because (Das et al., 2018) suggested that to build a unique relationship with customers, it can maximize the loyalty between business and customer for long-term. Additionally, customer loyalty with the organization represents the satisfaction of the final product (Rather et al., 2019). Hence, this indirect relationship among customer relationship to customer satisfaction and getting outcome as customer loyalty underpinning through the theory of relationship marketing. The theory of relationship marketing explain that customer relation management creates a sound relation with customers, this strong relationship helps to gain long-term commitment from the customers and support to develop loyalty (Zeithaml et al., 1996). Furthermore, this theory also reveals that organizational strong loyalty with

the customer is very beneficial for-profit maximization as compare to those who have no-loyalty (Berry, 1995). Because CRM is a source to attract the customers, build a strong relationship with suppliers and customers, and successfully retain the relationship for the long-term through satisfaction (Balaji, 2015). The CRM has the quality to maximize the customer's satisfaction as well as gaining loyalty (Agrawal, 2020). Consequently, the second indirect relationship among the company reputation and customer loyalty through customer satisfaction, underpinning through resource-based view theory (Barney, 1991). Thereby, RBV suggested that organizational resources are the core source of competitive advantage (Barney et al., 2011). In the current framework, company reputation and customer satisfaction are intangible resources of the organization, to get a competitive advantage in the shape of customer loyalty.

Hypothesis development

Customer relationship management and customer loyalty

Customer relationship management (CRM) is a very important tool of organization, it helps to enhance the customer's loyalty and satisfaction to manage it for long-term between corporations and customers (Herman et al., 2020). In previous studies, CRM has been extensively discussed in the hospitality and tourism sectors (Palmer et al., 2000). Additionally, the finding suggested that customer relationship management (CRM) has a different impact on organizational structures (Rahimi et al., 2017) because each organization can build different customer relationship strategy (Mang'unyi et al., 2018).

In addition, customer relationship management strategies have been extensively used in servicing sectors, to enhance the customer satisfaction and loyalty for the long-term (Herman et al., 2020), because in a marketing job, the customer satisfaction and retain it for long-term is a very difficult job. In the tourism sector, top managers are mostly encouraged to follow effective marketing strategies, for the attraction of tourists and retain it for the long-term (Fatma et al., 2015). In the current era, academicians and practitioners giving much attention to the CRM strategies (Josiassen et al., 2014; Rahimi & Gunlu, 2016). From the practical perspective of CRM, the tourism sector adopting different strategies such as airlines' easy access, frequently comfortable airline shifts (Gilbert, 1996), easy online hotel booking (Palmer et al., 2000) and online access to taxi procedure (Chadee & Mattsson, 1996). While in the academician context, customer relationship strategies are different from the practitioners. Consumer loyalty is a customer's faithfulness to a service (Gorondutse & Hilman, 2014) and a customer's connection with a reputation. Hence, Mang'unyi et al. (2018),

suggested that an organization can build a good customer relationship strategy, which directly affects the customer loyalty with the organization to gain purchasing power. According to Khan and Fasih (2014), encouragement for repeated purchases and referral of a product or a service to others amount to customer loyalty. Hence, genuine loyalty is associated with high levels of repeated patronage (Fatma et al., 2015; Gorondutse & Hilman, 2014; Mang'unyi et al., 2018). Therefore, based on the previous literature, we suggest that (CRM) strategies significantly affect customer's loyalty.

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

Company reputation and customer loyalty

Reputation is the stakeholders' perceptions about the business based on their past purchasing experience (Tucker & Melewar, 2005). The reputation is measured through the customer's perspectives about the company (Villena-Manzanares & Souto-Pérez, 2016). Hence, the evaluation of corporate reputation is based on customer's perception and is their exploration of experience related to past actions of the firm. Corporate reputation refers to customers' overall evaluation of the corporation and their response to the firm's services and communication (Walsh & Beatty, 2007). In addition, previous literature suggests that company reputation affects different factors such as customer loyalty (Ebrahim, 2020; Swoboda & Hirschmann, 2017), and commitment (Walsh et al., 2014).

In additionally, previous studies reveal that corporate reputation enhances customers' perceptions regarding corporation because a corporate reputation helps the corporation to reduce customers' direct and indirect costs as well as the resources needed to supervise the relationship and ensure the firm does not engage in opportunistic behavior (Arslanagic-Kalajdzic & Zabkar, 2017). The current linear relationship underpins through the resource-based view theory because company reputation and customer loyalty are intangible resources, which plays a crucial role in competitive advantage (Barney et al., 2011). Moreover, the company reputation was reported to positively influence consumers' attitudes and behavior toward corporation (Chiu et al., 2014; Kleijnen et al., 2009). Consistent with this past research and theory, it can propose that there is a positive effect of company reputation on customer loyalty.

H2: Company reputation has a positive and significant effect on customer loyalty.

Customer satisfaction and customer loyalty

The disconfirmation of the expectation paradigm asserts that satisfaction contributes to customer loyalty (Oliver, 1980). In detail, satisfaction with the company's products and services helps to enhance customer's belief in the product quality. This kind of customer is likely to repurchase the product from the same company. As suggested by the previous researchers in various industries, there is a positive correlation between customer satisfaction and customer loyalty (Ali et al., 2016). Similarly, previous research has shown that there is a positive relationship between guest satisfaction and loyalty in the hotel industry (Chitty et al., 2007; Kim et al., 2008). Yet, many types of research have merely explored the correlation between customer satisfaction and conative behavior toward the product usurp (Chitty et al., 2007), cognitive behavior, or the total customer loyalty (Han et al., 2015). However, many researchers postulate that the relationship between customer satisfaction and customer loyalty is not strong (Heskett et al., 1997).

In addition, satisfaction is measured through the pre-expectation and post-purchasing experience (El-Adly & Eid, 2016; Ryu et al., 2012). Based on extant research on the service profit chain, customer satisfaction is considered as a predecessor factor to loyalty (e.g., El-Adly & Eid, 2016; Heskett et al., 1994; Keshavarz & Jamshidi, 2018). For consumers, a satisfactory purchase experience can lead to continued interest in the product or service and the intention to repurchase it (Eid, 2015). Guided by this conclusion, the hypothesis on the relationships between customer satisfaction and customer loyalty is formulated as follows:

> H3: Customer satisfaction has a positive and significant effect on customer loyalty

Customer relationship management, customer satisfaction and customer loyalty

CRM focuses on making, managing and expanding the relationship between the company and its customers (Hyun & Perdue, 2017). CRM is part of marketing management in a company. From the marketing perspective, a company expects contribution to the enhancement of customer's behavior and preference which, in turn, influences the depth and strength of the relationship between the company and its customers, which then enhances customers' lifetime monetary value which, in aggregate, contributes to customer equity and profit of marketing investment (Hyun & Perdue, 2017; Rust et al., 2004). The customer's satisfaction can be considered as an evaluation based on a comparison between performance and expectations. A customer is satisfied if expectations from a product or service are either met or exceeded (Leninkumar, 2017; Oliver & Linda, 1981).

It is often considered as the key to a company's success and long-term competitiveness (Hennig-Thurau & Klee, 1997). Therefore, the relationship between marketing, customer satisfaction and loyalty has previously been studied. Based on the research conducted by Nyadzayo and Khajehzadeh (2016) and the research conducted by Zhang and Benyoucef (2016), the influence of customer relationship management on customer loyalty may be examined.

It has been found that efficient CRM practices are linked to the increase of customer satisfaction (Feinberg & Kadam, 2002) because customer satisfaction would enhance customer's repurchasing behavior and increase their confidence of purchasing other products (Yip et al., 2011). Moreover, satisfaction is considered to be an immediate goal of CRM, which also exerts a significant impact on mid-term goals, such as customer retention and loyalty, and subsequently, organizational profitability and performance (Abdullateef & Salleh, 2013). Similarly, Wahab & Khong, 2019) found that the maximization of customer satisfaction and the reduction of complaints are those key outcomes of successful CRM performance. In addition, customer relationship influences customer satisfaction (Bukhari et al., 2019) and customer satisfaction influences loyalty (Nyadzayo & Khajehzadeh, 2016; Zhang & Benyoucef, 2016). Therefore, the following hypotheses are formulated:

> H4: Customer satisfaction significantly mediates the relationship between customer relationship management and customer loyalty.

Company reputation, customer satisfaction and customer loyalty

The company's reputation is one of the most important elements in the business world, which is an important indicator of the company's success. Even business icons have statements that it takes 20 years to build a company's reputation and only takes five minutes to ruin it (Syahfudin & Ruswanti, 2017). The company's reputation is one of the most valuable assets in achieving competitiveness (Syahfudin & Ruswanti, 2017). Reputation is a perception of quality coupled with the name (brand name) or is a trust in the good name of the service provider by consumers. A good reputation influences customer satisfaction because customer satisfaction is a buyer's feeling that company performance meets their expectations.

An important concept that must be considered in developing customer loyalty is customer satisfaction. Customer satisfaction is the antecedent of customer loyalty. Satisfaction is measured by how well the customer expectations are fulfilled and loyalty is a measure of how much the customer wants to make a repeated purchase. Consequently, customer satisfaction is

positively related to customer loyalty. Decreased loyalty has more impact in the case of reputation. That is, when a crisis occurs, loyalty decreases relatively slower for companies that have a good reputation than for companies that have a bad reputation (Waluya et al., 2019). A corporate reputation influences customer satisfaction significantly (Walsh et al., 2015). On the basis of the previous literature (Gul, 2014; Liung & Liung, 2017; Lv et al., 2018), customer's satisfaction is essential for company reputation and customer loyalty. Therefore, we posit the following hypothesis:

> H5: Customer satisfaction significantly mediates the relationship between customer reputation and customer loyalty.

Research methodology

The study of population

Small and medium enterprises are playing a pivotal role in economic growth and poverty reduction. In Pakistan, more than 55% of 3.2 million firms are providing services at the local and international levels, which contribute 40% to economic growth and 70% to employment creation (Alkahtani et al., 2020). The current study collected data from the hoteling sector operationalized in Islamabad and Rawalpindi districts. The lists of hotels were received from the Islamabad chamber of commerce and industry and Rawalpindi Chamber of business and industry and were verified by the Small and Medium-sized Enterprises Development Authority (SMEDA). To achieve the main objective of the current study, random sampling techniques were used to collect the data. Based on the G* Power application in the presence of 3 predictors, power 0.80 and effect size 0.15 (Faul et al., 2009), the minimum number of respondents required for the current study are 43 in order to acquire fruitful insights. Structured questionnaires were used to collect the data. We have sent the questioners to each firm through email and distributed 345 questionnaires among the executives, owners, top managers and middle managers because they are more concerned with the policy-making and strategies of their firms (Panigyrakis & Theodoridis, 2007). We have received 217 responses from 8 July to 28 July 2020. After excluding those responses which were missing and not correctly completed, the remaining 181 were used for further analysis.

Every country must define SMEs in their contexts based on characteristics including the total number of employees, total turnover and an annual sale of the firm (Khalique et al., 2015; Khan et al., 2020).

The definition of SMEs in the Pakistani context according to Small and Medium-sized Enterprise Development Authority (SMEDA) (Table 1).

Table 1. SMEs definition in context of 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 section explains those variables in our study. Customer relationship management and company reputation as independent variables, and customer satisfaction as a mediator variable while customer loyalty as a dependent variable.

Customer relation management

CRM is defined as organizational strategies, processes and IT which enable the organization to improve the revenue and satisfy customer's demands (Bull, 2003). Hence, CRM is measured through the five-item scale based on guidelines suggested by Anderson and Gerbing (1988). The items used to measure the customer relationship management in the current study cover the organizational strategies, and process to enhance the business performance through meeting the customer needs. For example, item 1 "My organization has established clear business goals related to customer acquisition, development, retention, and reactivation".

Company reputation

The customer reputation is defined as "the customer's unconditional commitment and a strong relationship with loyalty, which is not likely to be affected under a normal circumstance." In the current study, we choose 4 items based on past research (Rather et al., 2019) to measure CR, and a sample item is "The services of this company make me feel a sense of security," etc.

Customer satisfaction

In addition, Customer satisfaction helps organizations and companies increase their returns and gain a competitive advantage. It is measured via 4 items based on past research (Rather et al., 2019), and the sample item is "the whole response which I got from the company is positive" etc.

Customer loyalty

Customer loyalty refers to the customer's intentions to stay with the organization and their level of commitment to the organization. In the current

Table 2. Respondent's profile.

Variables	Total number	Percentage of total	Min	Max
Firm's age			1.00	3.00
1. 10 years or less	53	34.3		
2. 11 to 20 years	71	46.7		
3. 21 and above years	57	20.0		
Nature of Industry			1.00	3.00
1. Hoteling	181	100.0		
Gender			1.00	2.00
1. Male owners/managers	80	26.7		
2. Female owners/managers	101	73.3		
N	181	100.00		

study, we use three items to measure the customer's loyalty adopted from past research (Boulding et al., 1993; Coelho & Henseler, 2012), which are extensively validated at American customer satisfaction index (Fornell et al., 2010). The customer loyalty of the behavioral intention scale was used by Zeithaml et al. (1996). Those items used to measure customer or client loyalty capture action, target, and time frame. For example, Item 1 clearly captures action ("I will invest"), target ("Business Name"), and time frame ("in the future"). Hence, several researchers (Bell et al., 2005; Jahanshahi et al., 2011) used these items to measure client and customer loyalty.

Data analysis and results

The current study is further analyzed through the AMOS and SPSS.23 for more fruitful results. First of all, we check the missing value of the survey graph, and the results show that there is no missing value in our data. 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 analyze the central hypothesis regarding the research questions. Hence, the hypothesis analysis results show that all hypotheses are significantly supported.

Profile of the firm

The results of Table 2 explain the details of those participating firms in our study. In terms of the firm's age, 53 firms' ages were less than 10 years.71 firm's ages were between 11 to 20 years and just 57 firms' ages were above 21 years. Regarding the nature of the firms, 181 firms belong to the hoteling sector. As to the gender differentiation among the respondents, 80 were male respondents and 101 were female.

Before analyzing the measurement model, first, we investigate the data missing values, normality testing, outliers, and common method

Table 3. Descriptive statistics and Fornell–Larcker criterion.

| | Mean Statistic | Std. D Statistic | Skewness Statistic | Kurtosis Statistic | Collinearity statistics | | 1 | 2 | 3 | 4 |
					Tolerance	VIF				
Company RM	3.653	0.368	−0.218	0.739	0.856	1.168	(0.74)			
C. Reputation	3.691	0.431	−0.359	1.507	0.821	1.218	0.33**	(0.85)		
C. Satisfaction	3.810	0.426	−0.472	1.934	0.849	1.187	0.28**	0.34*	(0.91)	
C. Loyalty	3.674	0.444	−0.022	0.273	–	–	0.281*	0.26**	0.49*	(0.88)
Valid N (listwise)	181									

*Bold values indicate the square root of values of average variance extracted (AVE) of each construct.

variance. To evaluate the missing value for all survey items and make sure the absence of a missing value, the Z-Score test is applied for each respondent through SPSS version 25. From the Z-Score test analysis, we concluded that there is no such outlier in the current study for all respondents was less than 3.29 (Tabachnick et al., 2007). When we check the data normality, skewness and kurtosis were used (Hair et al., 2017) and the results show that the value skewness and kurtosis are under the acceptance range −3 to +3 (DeCarlo, 1997) (See Table 3 for more details.) Hence, findings suggest that the normality of data exists in this research.

Before analyzing the hypothesis, we check the data normality first and then move to further analysis. Simply Normality means the data distribution in a specific systematic way of all the constructs. We investigated the normality of our data through Skewness and Kurtosis using SPSS.23 followed by prior research (Akhtar et al., 2015; Dai et al., 2014). Therefore, in the current study, we are following these authors' assumptions, and checking normality through (Skewness and Kurtosis) using SPSS.23 software.

Skewness: skewed means that if the respondents are equally weighted on both sides but don't rely on the one side, we called it Skewness. Hence, the previous research suggests that if it is distributed toward 1 or above, that is positive (right) skewed, otherwise negative (left) skewed.

Hence, both results are shown in Table 2 where skewness values for Customer relation management (−1.09), company reputation −0.218), customer satisfaction (−0.472), and customer loyalty (−0.022) are presented. Kurtosis values for customer relation management (0.739), company reputation (1.507), customer satisfaction (1.934), and customer loyalty (0.273) are also presented. The acceptance range of these is +2 indicates normality as recommended by some researchers (George & Mallery, 2010; Khan & Ghufran, 2018). Hence, based on those findings, we suggest that our data is normally distributed (see Table 3). Then we can go toward the second step of hypothesis analysis.

In addition, the results of the descriptive statistics show that mean value is under the acceptance range because Sekaran and Bougie (2016) suggested that mean values greater than 2.99 and less than 4 are deemed high in the

Table 4. Validity and reliability.

Latent variables	Items	Standardized factor loadings	C.R	AVE
Customer Relation Management	CRM1	0.715	0.882	0.599
	CRM2	0.833		
	CRM3	0.786		
	CRM4	0.806		
	CRM5	0.723		
Company Reputation	CR1	0.803	0.893	0.626
	CR2	0.792		
	CR3	0.736		
	CR4	0.835		
	CR5	0.785		
Customer Satisfaction	CS1	0.754	0.879	0.593
	CS2	0.695		
	CS3	0.827		
	CS4	0.822		
	CS5	0.745		
Customer Loyalty	CL1	0.884	0.916	0.685
	CL2	0.816		
	CL3	0.781		
	CL4	0.823		
	CL5	0.833		

case of five-point Likert scale. Hence, in the current study, descriptive statistics findings show that company relationship management (mean is 3.653), customer reputation (mean = 3.691), customer satisfaction (mean = 3.810) and customer loyalty (mean = 3.674) suggest customers' high perceptions of the presence of these elements. In addition, the fact that all contracts are highly correlated means there is no multicollinearity problem.

The testing of convergent

According to specific conditions suggested by Fornell and Larcker (1981), the convergent validity is acceptable because it is between the safe position $p < 0.001$ (Table 4). Thus, in the following section, we will explain the validity and reliability of the latent contracts one by one.

Reliability testing

In the current study, the reliabilities of each construct are above 0.70. It suggests that contract data in the present study are reliable, because according to the Hair et al., the acceptance range of Cronbach's alpha values is from 0.81 to 0.95. Therefore, on the basis of current findings, all learned contract values are > 0.70. About the composite reliability, the acceptance range varied from 0.81 to 0.95, so our results explain that it is higher than the recommended cutoff value of 0.70 (Fornell & Larcker, 1981; Khan, 2019) (see Table 4).

Table 5. Hypothesis testing without mediation.

Hypothesis	Model 1 (a)	S.E.	C.R.	Model 1 (b)	S.E.	C.R.	Model 2	S.E.	C.R.
CRM -> CL	0.303***	.078	3.775						
CR -> CL				0.324***	0.075	4.322			
CS -> CL							0.213***	0.019	10.986

Structure model

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, we check the impact of CRM on customer loyalty, and then CRM effect on customer satisfaction and finally, customer satisfaction effect on customer loyalty recommended by Baron and Kenny (1986). For analyzing mediation, AMOS software is used through bootstrapping (2000 resampling) with 95% Biases-corrected confidence interval.

Structure model 1

Model 3 explains the direct effect of company relationship management and company reputation on customer loyalty. The results show that company relationship management has a significant effect on customer loyalty ($\beta = 0.303$, $p < 0.01$) while company reputation has a significant effect on customer loyalty ($\beta = 0.324$, $p < 0.01$) with a good model fitness (see Table 5). In addition, R^2 reveals that 13% variation is due to company relationship management and company reputation in customer loyalty. Thus, the first step of mediation is met (Figure 1).

Structure model 2

In model 2, we investigate the impact of customer satisfaction on customer loyalty. Therefore, the results show that customer satisfaction has a positive and significant impact on customer loyalty ($\beta = 0.506$, $p < 0.01$) for a good model fitness (see Table 6). R^2 assessed that the 26% variation is due to customer satisfaction in customer loyalty. Hence, the second step of mediation is met (Figure 2).

Structure model 3

This structure model shows that if customer satisfaction fully or partially mediates the relationship between company relationship management and customer loyalty, the model fitness is CMIN/df = 2.556, GFI = 0.88, AGFI = 0.85, CFI = 0.947, TLI = 0.937. Hence, the results show that the model is with good fitness because all the values are above 0.90 according to the standard of a good model fitness recommended by Hu and Bentler (1999).
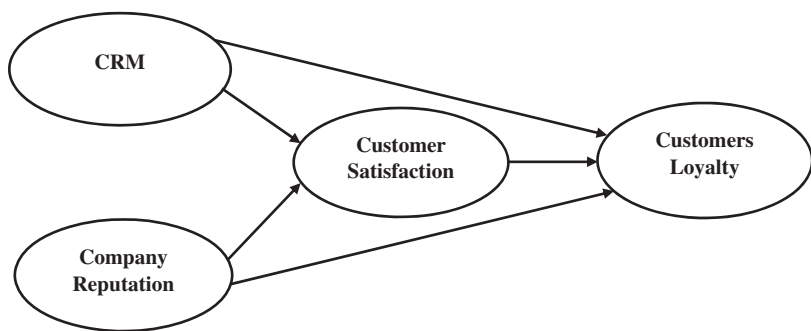
Figure 1. Structured model 01.

Table 6. Model's fitness.

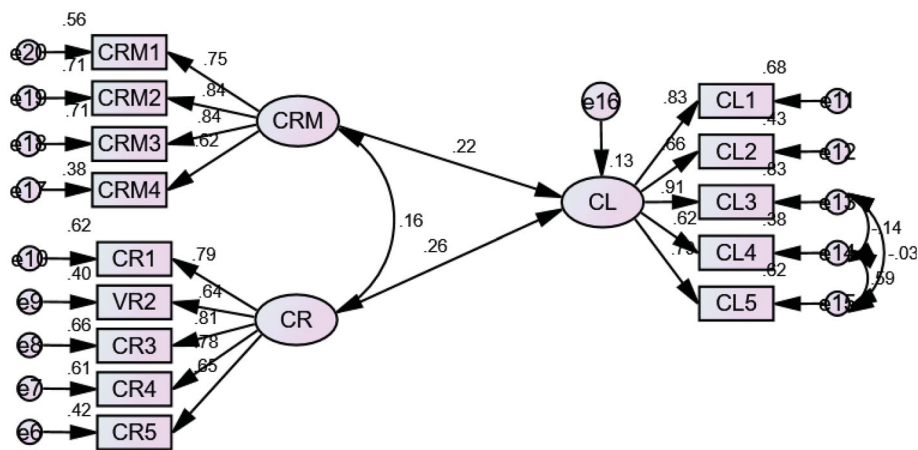| Models	Chisq/df	GFI	AGFI	CFI	TLI	NFI	RMR	RMSEA
Measurement model	2.523	0.86	0.83	0.94	0.93	0.90	0.012	0.068
Model 1	2.212	0.92	0.87	0.959	0.967	0.943	0.024	0.057
Model 2	2.028	0.901	0.82	0.949	0.928	0.938	0.036	0.041
Model 3	2.556	0.88	0.85	0.947	0.937	0.923	0.021	0.064
Acceptance range	1–3	>.90	>.80	>.90	>.90	>.90	<.09	<.08

Figure 2. Structured model 02.

RMR = 0.021 and RMSEA = 0.064 values are less than the acceptable number 0.08 (Hair et al., 2010) (Figure 3).

Model 3 indicates the indirect effect of CRM on customer loyalty through customer satisfaction. In addition, the results show that indirect effect of company relationship management on customer loyalty is significant ($\beta = 0.129$, $p < 0.01$), and direct effect of CRM on customer loyalty is also significant ($\beta = 0.174$, $p < 0.01$), which postulates that customer satisfaction partially mediates the relationship between CRM and customer loyalty. Hence, Hypothesis 4 is partially supported because CRM has a positive and significant effect on customer satisfaction ($\beta = 0.22$, $p < 0.01$) and customer satisfaction has direct effect on customer loyalty ($\beta = 0.43$,
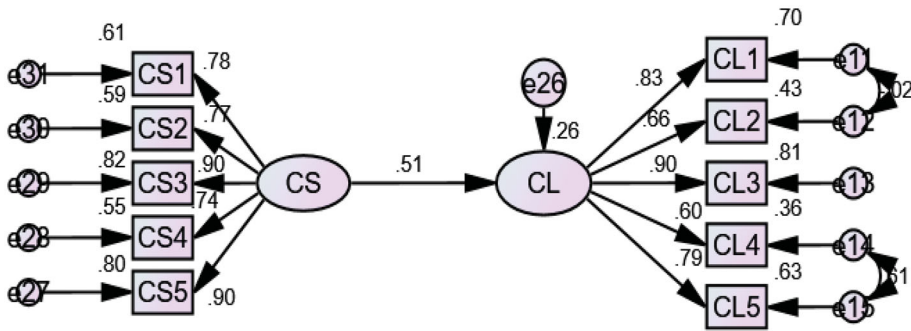
Figure 3. Structured model 03.

Table 7. Hypothesis with mediation.

Hypothesis 4	Direct effect	p	Indirect effect	p	Total effect	p
CRM -> CS -> CL	0.103	0.025	0.113	0.001	0.265	0.001
CS -> CL	0.428	0.001		0.001	0.428	0.001
CRM -> CL	0.153	0.001		0.001	0.266	0.001
Hypothesis 5						
CR -> CS -> CL	0.103	0.001	0.176	0.001	0.279	0.001
CR -> CS	0.412	0.001		0.001	0.412	0.001

$p < 0.01$). The current model 4 also suggests that customer reputation has a direct effect on customer loyalty through customer satisfaction, which shows the indirect effect of customer reputation on customer loyalty ($\beta = 0.381$, $p < 0.01$), and direct effect is ($\beta = 0.483$, $p < 0.01$). See Table 7 for more details. Hence, it shows that customer satisfaction partially mediated the relationship between company reputation and customer loyalty. Therefore, hypothesis 5 is also supported. R^2 indicates that company relationship management and customer reputation through customer satisfaction bring 28% variance in customer loyalty, which confirms that customer satisfaction plays a strong and significant role among these factors.

Discussion

The current study contributes to the research of customer relation management, company reputation and customer loyalty and relationship marketing theory. The relationship marketing theory explains the nature and scope of marketing relationship, outlining characteristics such as customer welfare, trust and commitment between shareholders and the importance of customer service or loyalty. Marketing relation management theory also explains the number of successful relationship marketing. However, there is scarce literature available examining the relationships among customer relation management, corporate reputation, and customer loyalty and little research has created and exactly built a coordinated model that exhaustively examined these connections.

Hence, our results indicate that CRM has a significant impact on customer loyalty. In addition, our findings are similar to previous studies (Balaji, 2015; Long et al., 2013) because these studies have been conducted in developed economies, which suggests that customer relation significantly improves customer loyalty. Gronroos (2007) indicated that if customers have strong management relations, that will directly affect their commitment and trust in the organization. Therefore, based on the current findings, we support his first hypothesis.

Second, company reputation has a positive and significant effect on customer loyalty. Hence, our second hypothesis is also supported. Therefore, our study echoes other previous studies (Arli et al., 2017; Loureiro et al., 2017). The previous studies suggested that organizational reputation can enhance customer loyalty and trust toward the organization (McIntosh et al., 2015).

With regard to 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, which is similar to previous studies (Eid, 2015; El-Adly & Eid, 2016). When the customer is satisfied with organizational products, it will directly affect the customer trust and loyalty (Chen & Hu, 2010).

To test the fourth hypothesis about the mediating effect of customer satisfaction on the relationship between customer relationship management and customer loyalty, research findings show that customer satisfaction plays a mediating role between CRM and customer loyalty (El-Adly & Eid, 2016; Howat & Assaker, 2013). Therefore, H4 is supported. Customer satisfaction fully mediates the customer relationship management and customer loyalty. Customer satisfaction and loyalty have a strong association.

The last hypothesis is about the mediating role of customer satisfaction on the relationship between corporate reputation and customer loyalty. Our finding suggests that customer satisfaction fully mediates the relation between corporate reputation and customer loyalty. Our last hypothesis is also supported, and our results echo the previous studies (Eid, 2015; Ryu et al., 2012). The mutual relationship between corporate reputation, customer satisfaction and customer loyalty mean that if the customer's reputation is higher, customers are more attached to the organization.

Theoretical and practical implications

Theoretical implications

Customer behavior is an intrinsic quality of relationship and evaluation of supplier's behaviors suggested by Rust et al. (2000) in customer marketing theory. The most dominant behavior represents the power of customer relation commitment (Moorman et al., 1992) because satisfaction is an

important construct concerning the assessment of a supplier's loyalty (Bolton & Lemon, 1999). In our model, CRM is an internal behavior of the customer because customer loyalty is the reward on behalf of the trust (Verhoef, 2003). In addition, Bennett and Kottasz (2000) have explained corporate reputation theory, which launched in 1950 when many practitioners start to work on corporate image identification. A decade later, many researchers improved the quality of reputation theory in the context of reputation management and corporate reputation (Argenti, 1997). Therefore, in our organizational study, reputation improves customer loyalty, which supports the corporate reputation theory (Weiwei, 2007). Additionally, regarding research of customers' satisfaction, Oliver (1980) introduced the theory of "customer marketing theory," so according to this theory, the customers feel satisfied when the product fulfills their needs and their expectation is lower than actual (Bowen & Chen, 2001).

Practical implications

From a practical perspective, our research provides some implications for firms operationalized in developing economies. First, they should build strong relationships with their customers from the managerial perspective to receive individual attention (Elbedweihy et al., 2016). Therefore, our study has outlined customer trust and loyalty, which significantly influence customer relations management, corporate reputation and customer satisfaction. The corporate reputation has a strong impact on customer loyalty compared to customer relationships management and thus, experts should recognize the significance of customer loyalty 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 organizational their administrations as dependable, reliable, and aware, for example, securing customer information. These practices will build customer trust in hierarchical administration and give proposals to other people (Keh & Xie, 2009; Martinez & Rodriguez Del Bosque, 2013). Therefore, corporate trust has been recognized as a very critical factor for a relationship in the future between customers and organizational providers. Similarly, SMEs (manufacturing, trading and servicing) can build trust among customers by caring for the attitude of customers and employees.

Second, corporate reputation suggested that companies should invest more effort in company loyalty identification. The company reputation investment may help to develop reliable identification for customers because it helps in the best loyalty identification of customers, instead of giving preference to awareness. Subsequently, top directors may alter their social trade speculation as well as interest in client association. Therefore,

corporate administration staff may also help to create the customer reputation, and trust through different steps such as advertising, public relations and marketing campaigns (Kumar & Kaushik, 2017). They can also organize general activities including social works, campaigns, sponsorships, and CSR activities (Martinez & Rodriguez Del Bosque, 2013).

Our findings suggest that customer satisfaction significantly enhances customer trust. Trust is an essential asset of a corporation in a competitive sector. Acquiring and keeping up client reliability is vital in corporate management. These findings suggest that corporate reputation helps bring faithful clients if the activities fulfill their expectations. Consumer loyalty, corporate reputation, and customer relationship management considerably influence customer loyalty, so it suggests that corporations should not merely concentrate on personality-based showcasing procedures.

Limitation and future direction

Our study has several limitations. First, this study is limited to two cities (Islamabad and Rawalpindi), which is not enough for fruitful results. Therefore, we suggest that future researchers should conduct research in other big cities. Moreover, researchers who are interested in this area are recommended to conduct the study in different sectors and countries. We also suggest that future researchers should add new variables as moderators such as literacy relations (Hollebeek et al., 2016; Rather, 2018; Sharma & Rather, 2015; Tuškej & Podnar, 2018) because literacy can help the managers in the decision-making procedure.

Conclusion

This study investigates customer behavior and corporate reputation in the marketing context, mostly in small and medium-sized enterprises. Therefore, this study is intended to evaluate the relationships among customer commitment, customer satisfaction, and customer trust. The main objective of the study is to examine the mediator role of CS in the relationship between customers, corporate reputation and customer loyalty in the Pakistani context. To fulfill this objective, we collected data from small and medium-sized enterprises operationalized in Islamabad and Rawalpindi cities.

The data were collected through structured questionnaires and 181 reliable respondents were used for further analysis, AMOS and SPSS.23 was used for hypothesis testing. Descriptive statistics of respondents were conducted through SPSS, while measurement model and structural model were conducted through the AMOS, and findings suggest that customer relationship

management and corporate reputation have a positive and significant impact on customer loyalty. In addition, customer satisfaction significantly mediates the relation among customer relation management, corporate commitment and customer loyalty.

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