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Enhancing Customer Loyalty Through Digital Engagement and Trust in the Fashion Industry of Pakistan

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Abstract

This study uses Relationship Marketing Theory, to examine the role of Social CRM and trust in affecting customer loyalty in the apparel sector. While the focus of the study is to identify role of social CRM and customer trust on creating customer loyalty by utilizing social media channels by fashion brands of Pakistan. The data collection involved structured surveys administered to frequent shoppers in Pakistan e-commerce websites, the data collection resulted in 201 valid responses out of 211. On the valid data the analysis included initial data cleaning in SPSS and later the cleaned data was analyzed using Partial Least Squares Structural Equation Modeling using SmartPLS 4.0. The results of study reveals that Social CRM does not directly influence customer loyalty, however both customer trust and SCRM significantly influences the customer satisfaction. However the trust and satisfaction significantly leads to customer loyalty. Thus it identifies that social engagement translates to loyalty only when customers are satisfied. For fashion sector in Pakistan these findings emphasize the needs to integrate proactive social media strategies with trustworthy customer service as such an approach fosters the trust and satisfaction required to maintain long term consumer relationships, which leads to greater customer loyalty.

Keywords: Social CRM, Customer Loyalty, Customer Satisfaction, Customer Trust.

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1 Introduction

The apparel industry is a rapidly growing sector in Pakistan, where digital networks and social media platforms now play a crucial role in improving customer relationships, resulting in higher customer loyalty. Over the past two decades, marketing trends have evolved, and intense competition has made social media an integral part of business processes. Moreover, it has further intensified competition by providing greater accessibility to businesses. Recent global statistics indicate that out of 5.06 billion internet users, approximately 73.9% utilize social platforms to engage with brands on social media sites(We Are Social, 2024). Social Customer Relationship Management (Social CRM) has emerged as a valuable tool for building global relationships through channels such as Facebook and Instagram. These channels enable brands to provide quick responses and share compelling stories with customers. Such interactions contribute to fostering customer trust, satisfaction, and loyalty. Prominent Pakistani clothing brands such as Khaadi, Sapphire, and Gul Ahmed utilize Social CRM to connect with consumers and build trust, ensuring that customers receive immediate attention regarding their purchases (Rehman, 2025). The apparel market in Pakistan is projected to reach a revenue of US$5.66 billion by 2025, leading to a market value of approximately US$2.37 billion. However, the market share is predicted to be largely driven by womenswear, while non-luxury apparel sales are expected to account for nearly 96% of the market (Statista, 2024). Research indicates that integrating social media with traditional CRM significantly improves customer trust and satisfaction, resulting in higher engagement on both local and global scales (Li et al., 2020).

Successful Pakistani brands such as Alkaram and Generation heavily depend on cultivating customer satisfaction and loyalty through digital channels, as consumer behaviors and shopping habits are rapidly evolving. Consequently, leveraging Social CRM increases profitability, market share, and relationship management efficiency. Similar trends are also observed in other sectors, where handling customer queries through social channels encourages repeat business (Afaq et al., 2023). Many brands now offer products directly through online platforms to interact with customers and enhance both profitability and customer satisfaction (Arora et al., 2021).

The rapid spread of social media networks is gradually replacing traditional media channels; therefore, the focus has shifted from mere transactions toward improving communication and building trust amid intense market competition (Sharma et al., 2022). Leading Pakistani brands such as J. and Khaadi are expanding internationally to countries such as the United Kingdom and the United States by utilizing the power of social media channels. By integrating customer relationship management with platforms such as TikTok and Facebook, these brands promote unique cultural designs globally. This digital strategy increases brand visibility, customer trust, and long-term loyalty among customers (Rehman, 2025).

Customer satisfaction and trust are essential factors in the clothing sector, whereas Social CRM significantly affects loyalty through improved customer satisfaction. Trust further strengthens the relationship between brands and their customers. In Karachi and

other regions of Pakistan, brands are actively adopting these strategies to improve their market presence, where the rise of online shopping, driven by increased internet accessibility, has made digital interactions even more critical (Moon et al., 2021). Pakistan possesses significant potential in the fashion sector, as its textile industry contributes nearly 60% to national exports and ranks as the eighth largest cotton producer globally (Pakistan Bureau of Statistics, 2023). According to the Pakistan Bureau of Statistics, exports in this sector increased by nearly $15.4 billion during the 2020–2021 financial year (Pakistan Bureau of Statistics, 2023). However, in today's competitive market, maintaining long-term and sustainable growth requires retaining customers through effective digital practices, including the use of Social CRM. Social media platforms such as Facebook, Instagram, and TikTok are now considered primary tools for connecting brands with customers, helping firms resolve issues, gather feedback, and showcase emerging trends (Tahir et al., 2024).

Traditional clothing brands are gaining popularity by promoting cultural aesthetics aligned with consumer expectations through the use of Social CRM. Unlike the direct communication channels used in standard CRM, Social CRM enables real-time access and interaction with customers (Statista, 2024). In the Pakistani traditional clothing sector, delayed responses and poor service often lead to dissatisfaction and brand switching; however, Social CRM helps overcome these issues by boosting customer engagement (Sadek and El Mehelmi, 2020). Social CRM enables brands to create offerings tailored to customer needs while resolving customer queries more efficiently through online channels. It facilitates better communication, which directly enhances customer trust and satisfaction, ultimately leading to customer retention (Gazi et al., 2024; Malki et al., 2024).

The rapid digital transformation from traditional media toward social media has contributed significantly to economic development. However, despite this growth, many businesses continue to struggle with technological advancements and intense competition, particularly in developing countries such as Pakistan. Although Social CRM is recognized as an important tool for retaining loyal consumers, its specific effectiveness within the Pakistani apparel industry remains underexplored (Kumar and Mokha, 2021; Qing et al., 2023). It has been observed that consumer preferences and trust levels in the Pakistani retail environment fluctuate rapidly due to inconsistent services caused by limited organizational resources. Such limitations often hinder brands from fully achieving the desired levels of customer satisfaction (Wang et al., 2022). Furthermore, empirical evidence remains inconclusive regarding whether Social CRM enhances customer loyalty directly or indirectly through satisfaction and trust (Gazi et al., 2024).

Moreover, there is a notable lack of research addressing these variables within the South Asian region, particularly in Karachi, where combining the interactivity of social platforms with relationship-building advantages allows businesses to respond instantly to consumer needs (Medjani and Barnes, 2021). Previous research indicates that effective digital integration leads to improved overall business performance and organizational success (Gazi et al., 2023; Madhani, 2019). According to prior studies, trust is considered a fundamental component when consumers use social channels to engage with brands (Caliskan and Esmer, 2020). Similarly, several studies emphasize customer satisfaction,

as it frequently determines customer loyalty and enables firms to retain customers through effective interaction (Cakici et al., 2019). However, providing customized experiences to ensure customer satisfaction remains a major challenge that requires further investigation (Pech and Vrchota, 2022).

This study addresses these research gaps by examining the role of customer satisfaction in the relationship between Social CRM, trust, and loyalty within the highly competitive clothing market of Pakistan, where previous literature has predominantly focused on sectors such as telecommunications, banking, and hospitality. This research specifically targets the fashion and apparel sector to provide contextual insights and practical recommendations for industry managers. Theoretically, this study extends Relationship Marketing Theory by exploring a digital social environment where Social CRM and trust contribute toward customer satisfaction (Yaghoubi et al., 2017).

This research further evaluates how utilizing digital tools such as Facebook, Instagram, TikTok, and LinkedIn enables businesses to foster strong relationships, customer trust, and loyalty. It examines the effectiveness of Social CRM in developing customer loyalty and satisfaction within Pakistani clothing brands. Additionally, this study introduces the variable of customer trust into the existing literature within this specific regional context.

2 Literature Review

2.1 Theoretical Background

This research adopts a deductive approach by utilizing the Relationship Marketing Theory, which was initially developed during the 1990s to emphasize the establishment of enduring relationships with consumers and partner entities (Koiranen, 1995). The central foundation of this theory revolves around understanding customer expectations and improving service delivery in order to foster long-term relationships and attachments with customers (Salem, 2021). Relationship Marketing Theory supports the existence of a pathway linking Social CRM, customer satisfaction, and brand connection with ultimate customer loyalty (Al Masud et al., 2023). Foundational literature further establishes that successful relationship management relies heavily on cultivating customer trust, as trust can significantly contribute toward customer satisfaction and long-term loyalty (Al Masud et al., 2023; Zeithaml et al., 1996).

When apparel companies implement strategies aimed at building customer trust and commitment, they tend to reduce marketing risks and operational expenses more effectively. Such relationship management practices ensure customer satisfaction, which subsequently assists firms in attracting and retaining buyers (Watson IV et al., 2015). Digital transformation has further introduced technology as an essential component of relationship marketing, particularly through the emergence of Social Customer Relationship Management (Social CRM). This digital evolution enables brands to retain customers by enhancing trust and satisfaction over time through continuous interaction and engagement (Arora et al., 2021).

Social CRM is recognized as an important mechanism for enhancing trust through positive interactions, rapid communication, and customer feedback. Relationship Marketing Theory also emphasizes essential elements such as conflict resolution, customer engagement, and customer satisfaction, all of which contribute significantly toward building strong customer loyalty (Thaichon et al., 2020). By applying this theoretical foundation, the present study examines the quality of online interactions within digital platforms. The framework extends beyond simple transactional exchanges and focuses on shared values, customer fulfillment, and relationship development in order to establish a mutually beneficial network between customers and brands (Caliskan and Esmer, 2020). Previous studies indicate that positive interactions significantly influence consumer behavior, encourage repeat purchases, and transform buyers into loyal brand advocates (Halimi et al., 2012).

According to Das et al. (2018), relationship management practices play a critical role in enhancing customer loyalty toward brands. Previous research also indicates that loyal customers generally report highly satisfying brand experiences, suggesting that customer satisfaction acts as a bridge between digital relationship management and final customer loyalty outcomes (Rather and Hollebeek, 2019). Consequently, the current study employs Relationship Marketing Theory as a robust theoretical framework capable of explaining how rapid online responses, digital engagement, and interactive communication foster customer trust, satisfaction, and long-term loyalty within the highly competitive context of Pakistani apparel brands.

3 Hypothesis Development

3.1 Customer Satisfaction and Customer Loyalty

Customer loyalty refers to the consumer's positive attitudinal and behavioral tendency toward a brand, which reflects preference, commitment, and repeated purchase behavior. Therefore, customer loyalty is considered one of the most critical factors for businesses, as according to Expectation Disconfirmation Theory, loyalty depends heavily on prior satisfaction because a satisfied customer is significantly more likely to repurchase products and demonstrate increasing dedication toward the brand (Oliver, 1980). This positive attitudinal and behavioral tendency, along with repetitive buying behavior, is rooted in favorable experiences with product and service attributes (Minta, 2018). Consequently, satisfied and loyal consumers maintain strong relationships with brands and are also more likely to recommend these brands to others (Pereira et al., 2017). Companies must therefore direct their marketing efforts toward enhancing these two interconnected elements. Research conducted across different geographical contexts consistently demonstrates that higher levels of customer satisfaction directly lead to stronger customer loyalty (Liat et al., 2017; Nobar and Rostamzadeh, 2018). Similarly, customer satisfaction remains a key determinant that positively influences ultimate brand loyalty within the context of Pakistani digital commerce (Wattoo and Iqbal, 2022). Therefore, the following hypothesis is proposed:

H1. Customer satisfaction has a positive effect on customer loyalty.

3.2 Customer Trust and Customer Loyalty

Customer loyalty is widely recognized as a primary driver of business success, and this loyalty is directly associated with customer trust (Koo et al., 2020). Long-term brand relationships largely depend on trust to generate lasting customer loyalty (Rudzewicz and Strychalska Rudzewicz, 2021). According to Social Exchange Theory, trust is considered a critical determinant of loyalty because it enables companies to interact frequently with customers and provide mutual benefits to their audience (Li et al., 2020). Trustworthy relationships encourage both existing and potential customers to prefer a particular brand, thereby establishing a strong positive relationship between trust and loyalty (El Naggar and Bendary, 2017). Numerous studies across various service industries have confirmed the significant positive impact of trust on customer loyalty (Assaker et al., 2020; Kim and Kim, 2016; Trini and Salim, 2018). Furthermore, trust facilitates repetitive buying behavior and ensures that customers remain committed to a company over time (Nguyen et al., 2013). Within the Pakistani apparel sector, consumers often make purchase decisions based on reliability, honesty, and brand credibility, making trust an essential component for building loyalty (Hasan et al., 2021). It has also been observed that customer engagement through social channels generates positive behavioral outcomes, increases commitment, and encourages positive word-of-mouth communication (Sashi et al., 2019). Therefore, in light of the extensive literature supporting this relationship (Haque and Mazumder, 2020), the following hypothesis is proposed:

H2. Customer trust has a positive and significant relationship with customer loyalty.

3.3 Customer Trust and Customer Satisfaction

Previous studies indicate that trust encompasses the beliefs and expectations consumers hold regarding products and services, which strongly influence their buying behavior and subsequent satisfaction levels (Rita et al., 2019). Research also suggests that satisfied shoppers naturally exhibit higher satisfaction levels when they trust online transactions and digital platforms (Wu, 2013). Consumers of Pakistani apparel brands tend to evaluate trustworthiness before forming satisfaction judgments regarding digital retail platforms. It has been observed that increased trust acts as a precursor to greater customer satisfaction because when customers trust a company, they are more likely to feel satisfied with its offerings and exhibit stronger purchase intentions (Venkatakrishnan et al., 2023). Studies further suggest that better service quality and fair pricing enhance customer trust, which directly influences satisfaction levels. Moreover, customers who trust a brand and feel secure in their purchases are generally more likely to develop positive evaluations regarding products and services (Venkatakrishnan et al., 2023). Previous literature confirms that trust and satisfaction are closely associated because meeting customer expectations fulfills the implicit promises made by brands (Schijns et al., 2016). Positive experiences gradually establish trust toward a brand, making it essential for organizations to under-

stand customer expectations to ensure long-term retention and relationship continuity (Chou, 2009; Rasheed and Abadi, 2014). Therefore, the following hypothesis is proposed:

H3. Customer trust has a positive effect on customer satisfaction.

3.4 Social CRM and Customer Loyalty

Numerous studies emphasize that relationship management directly affects customer loyalty by increasing the intention to make repetitive purchases and provide referrals (Abekah Nkrumah et al., 2021). Developing a successful relationship management approach directly influences purchasing behavior and strengthens customer commitment toward brands. This modern marketing approach highlights a strong positive relationship between digital engagement and brand dedication, while simultaneously boosting business performance and improving long-term customer relationships over time (Arora et al., 2021). Although previous studies report varying levels of direct impact, integrating social channels within relationship management systems is generally considered to enhance customer dedication and long-term loyalty. Therefore, the following hypothesis is proposed:

H4. Social CRM has a positive effect on customer loyalty.

3.5 Social CRM and Customer Satisfaction

Effective relationship management practices are closely associated with customer satisfaction because they encourage customers to trust brands and repurchase products repeatedly. The long-term objective of businesses in implementing these practices is to retain customers, which ultimately improves organizational performance and profitability. Social Customer Relationship Management (Social CRM) serves as a critical pillar of customer satisfaction by providing reliable information, quick responses, and effective communication channels (Yasiukovich and Haddara, 2021). Previous studies further suggest that integrating social media platforms with traditional relationship management systems acts as a major driver of digital marketing success (Yasiukovich and Haddara, 2021). Active engagement on digital platforms significantly enhances customer satisfaction over time, while the successful implementation of these digital relationship management strategies positively affects customer happiness and trust (Dutot, 2013; Seify et al., 2020). Therefore, the following hypothesis is proposed:

H5. Social CRM has a positive effect on customer satisfaction.

4 Conceptual Framework

The conceptual framework of the present study explains the proposed relationships among Social Customer Relationship Management (Social CRM), customer trust, customer satisfaction, and customer loyalty within the context of Pakistani apparel brands. The

framework proposes that Social CRM positively influences customer satisfaction and customer loyalty. Similarly, customer trust is proposed to positively affect both customer satisfaction and customer loyalty. Furthermore, customer satisfaction is considered a significant determinant of customer loyalty. The framework is developed based on Relationship Marketing Theory and the supporting empirical literature discussed in the previous sections.

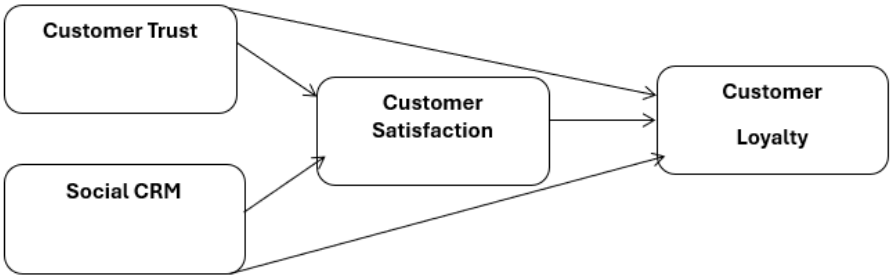


Figure 1: Conceptual Framework

5 Methodology

The aim of this study is to determine the effects of Social Customer Relationship Management (Social CRM) on customer loyalty within the apparel sector of Karachi. For this purpose, the study relies on a descriptive quantitative approach to explore the relationships among the variables. The conceptual framework of the study is derived from the existing literature and incorporates four major constructs, namely Social CRM, Customer Trust, Customer Satisfaction, and Customer Loyalty. The current study utilizes primary data, which was collected through a standardized questionnaire adapted from previously validated scales and distributed using Google Forms. Consequently, the study adopts a quantitative research approach in which data collection is conducted through a structured survey instrument. The collected data is then utilized for statistical analysis and rigorous hypothesis testing.

The study specifically focuses on identifying the structural relationships among Social CRM, customer trust, customer satisfaction, and customer loyalty. These relationships are examined within the context of digital apparel consumers in Pakistan. Based on the results of the analysis, the current research aims to contribute to the existing body of knowledge while also providing actionable recommendations for apparel brands to improve their digital strategies and strengthen customer relationships.

The study applies a correlational research design to establish and validate the relationships between the independent and dependent variables proposed in the conceptual framework. Correlational research design assists in describing variables based on the strength and direction of their associations without manipulating or controlling them (Cohen et al., 2013). Therefore, this method is considered appropriate for examining real-

world relationships and for developing a clear understanding of how digital engagement influences customer loyalty and satisfaction without the artificial constraints associated with experimental studies (**?**). The study further utilizes a cross-sectional time horizon approach in which data is collected from respondents at a single point in time. Moreover, the research employs a deductive quantitative approach based on Relationship Marketing Theory to analyze the collected data and test the proposed conceptual model.

To analyze consumer behavior toward digital retailing within the apparel industry of Pakistan, the target population of the study consists of consumers in Pakistan who actively use social media platforms and purchase products from local apparel brands. For this research, a non-probability purposive sampling technique is employed because the exact population size is unknown in this context (Sekaran and Bougie, 2016). This sampling method facilitates efficient data collection from the target audience through a structured close-ended survey instrument distributed via Google Forms. The online survey enabled participants to conveniently record their responses through internet-enabled devices. The collected data was initially screened and cleaned using SPSS software. Subsequently, the data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate both the measurement and structural models through SmartPLS 4.0 software.

The sample size represents a specific subset of the target population used to draw broader conclusions regarding the population. To determine the appropriate sample size for this study, an a priori sample size calculator was utilized (Soper, 2021). The study consists of four latent variables and twenty observed variables. To effectively analyze these latent variables, the research targeted an anticipated effect size of 0.30, a statistical power level of 0.95, and a significance level of 5%. Based on these criteria, the a priori calculator recommended a minimum sample size of 137 responses. However, to ensure more robust and reliable results, the researcher initially planned to collect at least 250 responses. Considering the expected variation in response rates, the final data collection process yielded 211 responses. After conducting initial screening and outlier analysis, a total of 201 responses were found valid and retained for the final structural equation modeling analysis.

For the current study, primary data was collected using a survey research method to assess the defined variables. The measurement items were adopted from previously validated scales in prior literature and were modified to suit the Pakistani apparel context. Specifically, the Social CRM scale was adapted from Chaffey (2011), the Customer Trust scale was adopted from Chong et al. (2012), the Customer Satisfaction scale was adapted from Chang (2015), and the Customer Loyalty scale was obtained from Chen et al. (2024). Each of the four constructs was measured using five items on a five-point Likert scale ranging from 1 representing "Strongly Disagree" to 5 representing "Strongly Agree".

To ensure the face and content validity of the study, the survey instrument was reviewed by two marketing experts and one industry professional prior to the actual data collection process. This pre-testing phase ensured grammatical accuracy, appropriate wording, and overall clarity of the questionnaire items. After the validation process, the online survey link was distributed among respondents using Google Forms.

6 Data Analysis

This chapter discusses the reliability and validity analysis of the collected responses to determine whether the gathered data is sufficiently robust for structural interpretation through the assessment of the measurement model of the proposed framework. To evaluate the measurement model, the study employs rigorous quantitative statistical procedures, including missing value analysis, outlier analysis, and the assessment of scale reliability, validity, and model fit (Hair et al., 2010). Initial data screening procedures, including missing value analysis along with multivariate and univariate outlier assessments, were conducted using SPSS software. Subsequently, the measurement model and structural model analyses were performed using SmartPLS version 4.0.

Partial Least Squares Structural Equation Modeling (PLS-SEM) is widely recognized as a robust and reliable analytical technique for examining complex latent variable relationships (Henseler et al., 2014). In the current study, the researcher utilized the SmartPLS software package to conduct the PLS-SEM analysis. PLS-SEM is particularly effective for analyzing complex latent variable models, even when data does not strictly satisfy the assumptions of normal distribution. Therefore, this technique is considered highly flexible and suitable for the present research context (Henseler et al., 2015).

In the first stage of establishing the measurement model, reliability was assessed through Cronbach's Alpha values, where values exceeding the accepted threshold of 0.70 indicate acceptable internal consistency and reliability (Nunnally and Bernstein, 1994). In this study, the five items measuring Social CRM yielded a Cronbach's Alpha value of 0.875, while the items measuring Customer Trust produced a value of 0.874. Similarly, Customer Satisfaction and Customer Loyalty achieved Cronbach's Alpha values of 0.873 and 0.872, respectively. All reliability values comfortably exceed the recommended threshold of 0.70, thereby confirming that the measurement scales used in the study are both highly reliable and internally consistent (Hair et al., 2010).

6.1 Demographic Profile

The demographic profile of the 211 valid respondents is presented in Table 1, which summarizes the frequency and percentage distribution of respondents based on gender, education level, age, marital status, employment level, income level, and preferred clothing brand. The demographic profile provides a comprehensive overview of the consumer sample within the Pakistani apparel sector based on the collected responses.

Table 1: Demographic Profile ($n = 211$)

Demographics	**Category**	**Frequency**	**Percent**
2*Gender	Male	84	39.8%
	Female	127	60.2%
4*Education Level	Intermediate	30	14.2%
	Undergraduate	63	29.9%
	Graduate	87	41.2%
	Other	31	14.7%
4*Age	20–30	95	45.0%
	31–40	61	28.9%
	41–50	41	19.4%
	Above 50	14	6.6%
5*Marital Status	Single	127	60.2%
	Married	49	23.2%
	In a Relationship	23	10.9%
	Divorced	4	1.9%
	Widow	8	3.8%
5*Employment Level	Student	59	28.0%
	Employed	89	42.2%
	Unemployed	30	14.2%
	Entrepreneur	30	14.2%
	Retired	3	1.4%
5*Income Level (PKR)	25k–35k	58	27.5%
	35k–45k	56	26.5%
	45k–65k	46	21.8%
	Above 65k	22	10.4%
	Not Applicable	29	13.7%
6*Preferred Clothing Brand	Gul Ahmed	38	18.0%
	Alkaram Studio	46	21.8%
	Khaadi	44	20.9%
	Sapphire	37	17.5%
	Diners	24	11.4%
	Sana Safinaz	22	10.4%

6.2 Measurement Model

The measurement model involves calculating outer model loadings, assessing construct reliability, and confirming discriminant validity in order to establish the reliability and validity of the constructs used in the study. SmartPLS efficiently analyzes these parameters to evaluate convergent validity, discriminant validity, and the predictive capability of the proposed conceptual framework. The measurement model assessment ensures that all constructs adequately represent their corresponding latent variables and confirms the suitability of the model for structural interpretation and hypothesis testing.

6.3 Outer Loading, Construct Reliability and Validity

Outer loadings indicate how effectively each measurement item reflects its corresponding underlying construct. According to the recommendations of Hair (2014), outer loading values should ideally exceed 0.70, although values above 0.65 are generally considered acceptable in exploratory research contexts. The analysis reveals that all item loadings in the current study fall within the acceptable range. The lowest recorded loading values are 0.693 and 0.697, which remain sufficiently close to the recommended threshold and therefore justify item retention. These findings confirm that each indicator significantly represents its respective construct. The complete outer loading values are presented in Table 2.

Table 2: Outer Loading

	CL	**CS**	**CT**	**SCRM**
CL1	0.783			
CL2	0.754			
CL3	0.721			
CL4	0.693			
CL5	0.711			
CS1		0.717		
CS2		0.763		
CS3		0.764		
CS4		0.743		
CS5		0.697		
CT2			0.761	
CT3			0.722	
CT4			0.775	
CT5			0.811	
SCRM1				0.808
SCRM2				0.815
SCRM3				0.824
SCRM4				0.789

Construct validity ensures that the survey instrument accurately measures the intended theoretical concepts. High outer loading values initially confirm the proper alignment of indicators with their respective constructs (Shrestha, 2021). Convergent validity was further assessed using Composite Reliability (CR) and Average Variance Extracted (AVE) (Hair et al., 2010). The accepted threshold for Composite Reliability is 0.70 or above, while the AVE value should be at least 0.50 (Fornell and Larcker, 1981). The findings confirm that all constructs meet or exceed these thresholds, thereby indicating satisfactory convergent validity and internal consistency. The detailed construct reliability and validity results are summarized in Table 3.

Table 3: Results of Construct Reliability and Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
CL	0.785	0.853	0.537
CS	0.792	0.856	0.543
CT	0.768	0.852	0.590
SCRM	0.825	0.883	0.654

6.4 Discriminant Validity

Discriminant validity is used to verify that the constructs in the conceptual model are empirically distinct from one another, ensuring that variables do not unintentionally measure identical phenomena (Hair et al., 2010). In the current study, discriminant validity was assessed through two established approaches, namely the Heterotrait–Monotrait Ratio (HTMT) and the Fornell–Larcker Criterion.

The Heterotrait–Monotrait Ratio (HTMT) compares correlations among constructs to establish conceptual distinctness. According to previous studies, HTMT values should remain below the threshold of 0.85 to confirm discriminant validity (Roemer et al., 2021; Henseler et al., 2015). In the present study, all HTMT values fall well within the acceptable range, ranging from 0.304 to 0.611. The HTMT results are presented in Table 4.

Table 4: Heterotrait–Monotrait Ratio (HTMT)

	CL	CS	CT	SCRM
CL				
CS	0.458			
CT	0.601	0.391		
SCRM	0.359	0.611	0.304	

The Fornell–Larcker Criterion is another widely accepted approach for evaluating discriminant validity. This criterion examines whether a construct shares greater variance with its own indicators than with other constructs in the proposed model (Fornell and Larcker, 1981). The method relies on the square root of the Average Variance Extracted (AVE) for each latent variable. According to this criterion, the square root of AVE should be greater than the highest correlation with any other construct. Similarly, the diagonal values should remain the highest within both rows and columns. In the current study, all diagonal values are greater than the corresponding inter-construct correlations, thereby confirming discriminant validity among the constructs. The results are presented in Table 5.

Table 5: Fornell–Larcker Criterion

	CL	**CS**	**CT**	**SCRM**
CL	0.733			
CS	0.394	0.737		
CT	0.475	0.329	0.768	
SCRM	0.288	0.484	0.246	0.809

6.5 Coefficient of Determination

The coefficient of determination (R^2) assesses the proportion of variance in dependent variables explained by independent variables and is used to evaluate the predictive quality of the proposed model (Wang et al., 2022). In the current research, the findings indicate that the model explains approximately 29.4% of the variance in Customer Loyalty and 28.2% of the variance in Customer Satisfaction. These values demonstrate acceptable predictive capability and fall within recognized academic standards. Therefore, the overall quality and predictive relevance of the model are considered satisfactory, providing confidence to proceed toward hypothesis testing. The predictive power of the model is presented in Table 6.

Table 6: Coefficient of Determination

Construct	R^2	**Adjusted** R^2
CL	0.294	0.283
CS	0.282	0.274

6.6 Structural Model Analysis

After establishing convergent validity, discriminant validity, and the coefficient of determination, the final step involves examining the structural model to accept or reject the proposed hypotheses. This procedure generates the primary findings of the study by formally evaluating the theoretical relationships among the constructs (Hair et al., 2010).

According to Byrne and Van de Vijver (2010), path coefficients represent the standardized strength and direction of relationships between variables, where positive coefficients indicate direct proportional relationships. To verify the stability and significance of these structural relationships, a rigorous bootstrapping procedure was conducted (Hair et al., 2017). Following the successful validation of the measurement model, the bootstrapping procedure generated the necessary statistical values required to test the proposed hypotheses. The findings indicate significant support for multiple theoretical pathways, while only one hypothesis was rejected. The detailed structural model results are presented in Table 7

Table 7: Path Analysis (Hypotheses Testing)

Hypothesis	Estimates	Std. Dev.	T Statistics	P-Values	Decision
CS → CL	0.229	0.074	3.082	0.002	Significant
CT → CL	0.379	0.071	5.330	0.000	Significant
CT → CS	0.224	0.076	2.944	0.003	Significant
SCRM → CL	0.084	0.074	1.137	0.255	Insignificant
SCRM → CS	0.429	0.068	6.290	0.000	Significant

6.7 Hypotheses Testing and Interpretation

Hypothesis testing in the present study is empirically based on the bootstrapping procedure conducted through PLS-SEM analysis (Hair et al., 2017). The findings of this research provide important insights regarding the role of digital relationship management and customer trust in achieving long-term customer loyalty.

The first hypothesis proposed a positive relationship between Customer Satisfaction and Customer Loyalty. The results confirm this relationship with a beta coefficient of 0.229, a t-statistic value of 3.082, and a p-value less than 0.002. These findings indicate that consumers who experience higher levels of satisfaction with apparel brands are significantly more likely to develop long-term loyalty toward those brands. Therefore, this result strongly supports previous studies which suggest that satisfied customers are generally more loyal toward their preferred brands (Nyadzayo and Khajehzadeh, 2016).

The second hypothesis proposed that Customer Trust has a positive effect on Customer Loyalty. This hypothesis is also accepted, with a beta coefficient of 0.379, a t-statistic value of 5.330, and a p-value below 0.001. This finding is consistent with prior literature that highlights trust as a fundamental component in the development of successful customer relationships within retail industries (Hong and Cho, 2011; Sarkar et al., 2016; Watson IV et al., 2015). The findings indicate that trustworthy interactions and reliable communication significantly enhance customer commitment and long-term loyalty toward apparel brands.

The third hypothesis examined the effect of Customer Trust on Customer Satisfaction. The findings reveal a significant positive relationship with a beta coefficient of 0.224, a t-statistic value of 2.944, and a p-value less than 0.003. Therefore, the results confirm that establishing customer trust serves as a critical precursor for achieving higher levels of customer satisfaction (Eid, 2015; El Adly and Eid, 2016). Customers who perceive brands as trustworthy are more likely to report positive shopping experiences and higher satisfaction levels.

Hypotheses four and five evaluated the effects of Social Customer Relationship Management (Social CRM). The results demonstrate that Social CRM has an insignificant direct effect on Customer Loyalty, with a beta coefficient of 0.084, a t-statistic value of 1.137, and a p-value of 0.255. However, Social CRM exhibits a strong and highly significant positive effect on Customer Satisfaction, with a beta coefficient of 0.429, a t-statistic value of 6.290, and a p-value below 0.001 (Seify et al., 2020). These findings

suggest that digital engagement mechanisms alone do not automatically translate into long-term customer loyalty. Instead, interactive campaigns, rapid communication, and personalized digital experiences initially enhance customer satisfaction before customers eventually develop loyalty toward brands.

The results therefore indicate that the relationship between Social CRM and Customer Loyalty is indirect rather than direct, where customer satisfaction acts as an important mediating mechanism. This finding aligns with previous studies which suggest that digital relationship management strategies primarily influence customer loyalty through enhanced satisfaction levels (Kim et al., 2021; Yee et al., 2022).

The primary objective of this study was to examine the effect of customer satisfaction on customer loyalty within the apparel industry of Karachi. The findings confirm that when consumers feel satisfied and happy with a clothing brand, the likelihood of becoming loyal customers and recommending the brand to others significantly increases. Furthermore, the analysis establishes that customer satisfaction serves as a major mediating mechanism between customer trust, Social CRM, and ultimate customer loyalty.

The results additionally highlight a strong positive relationship between Customer Trust and Customer Loyalty. These findings suggest that when clothing brands operating in Karachi provide reliable information and maintain transparent communication, customer trust increases substantially, which subsequently strengthens loyalty and encourages positive word-of-mouth behavior. This outcome is also consistent with previous studies emphasizing the direct relationship between trust and customer loyalty (Hong and Cho, 2011; Sarkar et al., 2016; Watson IV et al., 2015). Therefore, the results indicate that transparency and trustworthy interactions are essential for developing a committed customer base within the apparel sector.

Moreover, Customer Trust also demonstrates a significant positive effect on Customer Satisfaction. Providing accurate information, proper guidance, and reliable customer support significantly contributes toward building customer trust, which ultimately enhances overall customer satisfaction levels.

Another important finding of this study is the strong positive effect of Social CRM on Customer Satisfaction. Rapid responses and active participation through social media platforms create immediate positive experiences and customer happiness. However, the direct relationship between Social CRM and Customer Loyalty was found to be statistically insignificant. In the context of the Karachi apparel market, digital engagement alone does not necessarily guarantee customer loyalty. Instead, loyalty develops indirectly through customer satisfaction. These findings are consistent with prior literature suggesting that the relationship between digital relationship management and customer loyalty is largely mediated through customer satisfaction (Kim et al., 2021; Yee et al., 2022).

7 Conclusion of Study

The current study examined the impact of Social Customer Relationship Management (Social CRM) on customer loyalty within the apparel industry of Karachi, Pakistan. The research primarily focused on the mediating role of customer trust and customer satisfaction in developing long-term loyalty among apparel consumers. The empirical findings support the argument that customer loyalty is effectively developed when customers experience trust and satisfaction toward brands. The findings further reveal that Social CRM does not have a direct significant impact on customer loyalty; however, its primary contribution lies in enhancing customer satisfaction. Therefore, apparel brands must focus on creating satisfying customer experiences in order to bridge the gap between digital interaction and long-term loyalty.

Within the Pakistani apparel market, merely utilizing digital tools and social media platforms is insufficient for developing a committed customer base. Customers need to feel genuinely satisfied and secure in their trust before developing strong attachment and engagement with brands. Consistent with previous studies, when consumers experience higher levels of satisfaction, they become more likely to remain loyal and engage in positive word-of-mouth communication, which further strengthens brand relationships (Azila and Noor, 2012). Consequently, businesses should utilize Social CRM and electronic relationship management systems primarily to enhance immediate customer satisfaction and provide reliable services that eventually lead to strong and enduring customer loyalty.

8 Theoretical Contributions

Previous literature has extensively examined relationship management practices in industries such as the automobile, banking, and hospitality sectors, where customer satisfaction often mediates the relationship between relationship management and customer loyalty (Yasiukovich and Haddara, 2021). Several previous studies have also supported the mediating role of customer satisfaction in strengthening customer loyalty (Kim, 2012; Yee et al., 2022). Historically, the concepts of customer satisfaction and customer loyalty have frequently been examined separately rather than within an integrated framework (**?**Nadeem, 2012).

The present study contributes significantly to the academic literature by integrating customer trust and Social CRM within a unified framework to predict customer loyalty in the rapidly growing yet underexplored apparel industry context of Pakistan. This study further extends Relationship Marketing Theory by demonstrating that Social CRM requires the foundation of customer satisfaction in order to influence customer loyalty effectively. The findings emphasize that digital engagement alone is insufficient; rather, digital engagement must first create customer satisfaction before loyalty can be established.

Furthermore, the study confirms that customer trust acts as an important motivational factor that directly contributes toward increasing both customer satisfaction and

customer loyalty. Through the use of rigorous Structural Equation Modeling (SEM), the research provides a comprehensive understanding of both direct and indirect relationships among the variables, thereby offering a robust theoretical framework for emerging market contexts.

9 Contextual Contributions

Contextually, the study contributes to understanding consumer behavior within the Karachi apparel industry. While previous studies have broadly discussed the use of digital technologies and Social CRM, the current research highlights that local consumers place greater importance on trust, reliability, and personal interaction rather than solely technological engagement. Although customers may initially be attracted through social media engagement, discounts, and promotional campaigns, their long-term loyalty heavily depends upon service quality and brand reliability.

Pakistani consumers require consistent positive experiences and reliable information before developing long-term trust and commitment toward brands. Active social media presence may increase engagement levels; however, it does not necessarily guarantee customer loyalty unless supported by actual customer satisfaction and trustworthy interactions. Therefore, the findings provide important contextual insights into the behavior and expectations of apparel consumers within Pakistan.

10 Managerial Implications

The findings of this study provide several practical implications for marketing managers operating within the apparel industry. Since Social CRM plays an essential role in customer interaction, apparel brands operating in Karachi should effectively utilize platforms such as Instagram, Facebook, and TikTok to provide rapid responses, transparent communication, and personalized interactions with customers. Building customer trust through personalized communication and efficient complaint resolution directly contributes toward customer satisfaction and eventually enhances customer loyalty.

Brand managers should also ensure high product quality standards in order to meet customer expectations and secure long-term market share. In addition, maintaining active digital channels supported by promotional campaigns and special offers can attract potential customers and help develop initial trust toward brands. The study therefore provides practical recommendations for both local and international apparel brands seeking to expand within the Pakistani market.

Providing reliable information, transparent communication, and superior service quality can significantly improve the overall customer experience, resulting in repeat purchases, positive word-of-mouth communication, and sustained organizational growth across diverse demographic groups.

11 Limitations and Future Research Directions

Despite contributing significantly to the existing body of knowledge, the current study has several limitations that provide opportunities for future research. First, the geographical scope of the study was limited to apparel consumers within Pakistan due to time and resource constraints. Therefore, future studies may replicate the conceptual framework within both developed and developing countries to obtain broader insights, as the dynamics of customer trust, satisfaction, and loyalty may vary across different cultural and regional contexts.

Second, although the sample size was considered adequate for Structural Equation Modeling analysis, larger sample sizes would improve the generalizability of the findings. In addition, the present study employed a cross-sectional research design. Variables such as customer trust, satisfaction, and loyalty are dynamic in nature and tend to evolve over time (Vanneste et al., 2014). Therefore, future studies may adopt longitudinal research designs to examine how customer attitudes and behaviors develop across different time periods.

Furthermore, the conceptual framework may also be extended to other industries such as hospitality, food services, cosmetics, and e-commerce sectors to broaden the applicability of the model and contribute further toward the literature. Finally, customer loyalty is a multidimensional construct; therefore, future research may incorporate additional variables such as brand image, customer experience, perceived value, and service quality to develop a more comprehensive understanding of digital consumer behavior across different demographic groups.

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