**A Key to Win Customer Loyalty: An Empirical Study to Measure the Customer Loyalty in Apparel Industry of Pakistan**

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*This study aims to see the influence of price sensitivity, service quality, availability of substitutes, service recovery, word of mouth, convenience of products and customer satisfaction on loyalty of the customer in apparel industry of Pakistan. To test the theoretical framework, regression test was run on the data set. Data was collected from 300 respondents from different locations which include two biggest universities of the Lahore city in Pakistan. A lot of data was also collected from the biggest mall of the city. The results of the examination demonstrates that service recovery, word of mouth, convenience and satisfaction has positive effects on customer loyalty while service quality do not have noteworthy impact on loyalty of customer in apparel brands of Pakistan. A clear understanding of the relationship among factors will help companies to build and design strategies to enhance customer brand loyalty in apparel industry. Implications for managers, limitations and future research of the investigation are additionally examined.*

**1. Introduction**

Throughout the entire history of man, it could be noticed the businesses are always looking for ways to increase their profitability and longevity. To achieve these various techniques and methods have been adopted through time (Khan, 2009; Jun et al., 2021). Industrial revolution was more production focused, where companies use technology to produce more. But as time progressed, companies become more sales focused and recently they have shifted to be more marketing focused (Kotler & Andreasen, 1996; Alonso Vazquez & Aya Pastrana, 2022). Marketing focus has led to other vital areas which includes being more customer focused (Gummesson, 2008; Danivska & Klungseth, 2021) and more brand focused (Bridson & Evans, 2004; Mijan et al., 2020).

Professionals and analysts have understood that organizations must fulfill the needs of customers or they should attempt to make their customers fulfilled. Presently organizations have understood that exclusively fulfilling customers is insufficient, they have to win customer’s loyalty to build benefit (Zairi, 2000; Kipchilat & Omodi, 2021). In this day and age, client devotion is assuming an imperative part in vital administration. Presently organizations are putting more concentrate on overseeing and building customer devotion. A considerable measure of research has demonstrated that reliability leads towards expanded gainfulness (Khan, 2009; Jun et al., 2021). Loyalty is believed to be the most ideal approach to guarantee benefit and survival of the organization (Wong, 2004; Zhang et al., 2021).

In managerial decisions, customer loyalty is playing a fundamental role but still generalizable results are unable to be produced through customer loyalty research (Bandyopadhyay & Martell, 2007; Naami, 2021). There is also several differences and contradictions among researchers in extracting conclusions. One of the major issues seems to be the description of loyalty itself. Different theories have been emerged so far, in which it could be seen that emotional attachment is concluded as the best form of loyalty (Thomson, 2006; Ghorbanzadeh, 2021). Apart from that researchers are also keen to learn that how loyalty could be developed (Curasi & Kennedy, 2002; Boateng et al., 2020). Customer satisfaction is significantly affected by customer’s loyalty towards that brand (Khairawati, 2019).Where to shop is turning into a key choice for customers nowadays, given availability of several shopping brands (Nevin & Houston, 1980). Subsequently, for retailer it’s becoming crucial to separate itself from its rivals to accomplish long-term profitability (Samli, 1998; Ralahallo et al., 2020). According to one definition, retail brands are characterized such as “the merchandise owned, controlled, and sold exclusively by a retailor, wholesaler, or distributor” (Fitzell, 1982; Boateng et al., 2020). Retail branding permits the retailor to create customer loyalty which gives advantage to brands (Srivastava et al., 1998; Mahatama & Wardana, 2021). In return, customers purchase higher percentage of goods from the retailor, hence increasing the profitability (Corstjens & Lal, 2000; Odongo & Motari, 2022). Today it is evident that managers pay high importance to understand the loyalty concept and try hard to attract new loyal customers. They try their best to enhance the loyalty of their existing customers by applying new strategies of customer loyalty management (Vilkaite-Vaitone & Skackauskiene, 2020).

In this paper it was tried to find out factors that create customer loyalty. Factors that contribute towards creation of loyalty already exists in western research and market but here it is tested either these factors also influence the loyalty in Pakistani market. The study has examined the apparel industry of Pakistan and has tried to find out the elements that influence creation of loyalty. In this research seven independent variables are tested that account for creation of brand loyalty: loyalty being the dependent variable in this scenario. The factors that were measured, that influence loyalty are; Service Quality, Price Sensitivity, Substitutes, Service Recovery, Recommendation (Word of Mouth), Convenience and Satisfaction. Previous research has shown that several components can create loyalty. It is clear from research that not a single variable or factor alone, is responsible for creating loyalty. A number of variables are required to construct loyalty.

The goal of this exploration is to investigate the connection between every one of these factors and brand loyalty. It is suggested that all these variables are important antecedents of intended loyalty. After presenting the theory and hypothesis, research methods and results are described. Then findings and implications for managers and future research are explored.

**2. Literature Review**

**2.1. Brand Loyalty**

Now a days building loyalty among customers is considered one of the most key areas for companies, managers and researchers (Palmer, McMahon-beattie, & Beggs, 2000). Loyalty is said to be critical and very imperative for success of a company (Kandampully, 1998). Today customer loyalty is as much critical for service firms as for product-oriented firms (Butcher, Sparks, & O'Callaghan, 2001). Companies that do not establish loyalty amidst customers are *“*doomed to eventual decline” (Duboff & Sherer, 1997). The majority of managers understand the importance of the loyalty of their customers and therefore pay attention to increasing the loyalty of existing customers, attracting new loyal customers, and choosing a strategy of customer loyalty management (Vilkaite-Vaitone & Skackauskiene, 2020).

It is due to importance of loyalty that marketing managers have moved their concentration from conquest to defensive marketing (Shoemaker & Lewis, 1999). Conquest/offensive marketing focuses on making new customers or increasing purchase percentage of customers (Shoemaker & Lewis, 1999). Whereas in defensive marketing focuses on decreasing the customer withdrawal or brand exchanging (Fornell & Briger, 1987). Loyalty has many advantages for an organization. These may incorporate, increase in revenues (Bowen & Chen, 2001) , higher prices (Duboff & Sherer, 1997) , higher profitability (Bowen & Chen, 2001), reduction in costs and higher piece of the pie (Hoisington & Naumann, 2003).

Research has revealed several definitions of loyalty and several types of loyalty. Loyalty could be illustrated as brand loyalty, service loyalty and customer loyalty. One of the earliest definitions of loyalty has looked over the brand loyalty. It was considered that brand loyalty consists of types that is attitudinal as well as behavioral (Jacoby & Kryner, 1973). According to them brand loyalty is defined as having six situations: “The definition is expressed by a set of six necessary and collectively sufficient conditions. These are that brand loyalty is (1) the biased (i.e., nonrandom) (2) behavioral response (i.e., purchase) (3) expressed over time (4) by some decision-making unit (5) with respect to one or more alternative brands out of asset of such brands, and (6) is a function of psychological (decision-making, evaluative) processes” (Jacoby & Kryner, 1973). More recent several other definitions were built upon these basic concepts. Oliver described loyalty as: “A deeply held commitment to rebuy or reproduce a preferred product/service consistently in the future thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” (Oliver, 1999).

There are several phases of loyalty. Oliver has discussed that customers will be noticeably loyal in perspective of their cognitive sense, in which customer becomes loyal to the brand exclusively. Then customer moves towards the effective sense, where customer creates liking towards the brand. Then moves towards the conative sense, where customer develops the deep commitment to buy that specific brand. Then finally the customer moves towards the behavioral loyalty where intentions to buy are converted into actions. (Oliver, 1999). There are three categories of loyalty; attitudinal loyalty, behavioral loyalty and emotional one.

**2.1.1 Behavioral Loyalty**

A few analysts have looked upon loyalty as a measurement of customer behavior (Loveman, 1998). It is believed by these researchers that the most ideal approach to look at customer loyalty is to see actual behavior of the customer. Normally customer behavior is measured by time spent with the company, repeat purchases and satisfaction. Researchers believe that behavioral loyalty could be dimension of loyalty but it could not be considered as antecedent of true loyalty (Baloglu, 2002).

**2.1.2 Attitudinal Loyalty**

Attitudes must be considered and taken into account with behavioral dimensions (Dick & Basu, 1994). Attitudinal loyalty has dimensions like positive recommendation, commitment and motivation to purchase (Rundle-Thiele, 2005). Attitudes could be divided into three categories: (1) cognitive, (2) effective and (3) conative dimensions (Dick & Basu, 1994).

Psychological and emotional connection that a customer could establish towards the brand or company could be measured through attachment (Bowen & Chen, 2001). Both dimensions when combined together produce high level of results, thus it could be said that behavioral and attitudinal magnitudes produce “true customer loyalty” (Palmer, McMahon-beattie, & Beggs, 2000).

**2.1.3 Emotional Loyalty**

It has been revealed through research that true loyalty could be developed if the company builds emotional linkages with customers apart from attitudinal behavioral links (Reinartz & Kumar, 2002). Emotional loyalty is described as: “liking the partner, enjoying the partnership, and having a sense of belonging to the partnership, and having a sense of belonging to the company” (Baloglu, 2002). It was well said by Duboff and Sherer that a company needs to conquer hearts and brains of its customers in order to obtain super results (Duboff & Sherer, 1997).

Emotional loyalty leads the customers to spend more money on company’s products and compel them to purchase additional products (Wong, 2004) (Baloglu, 2002). Emotional loyalty increases the market share of company and establishes better financial situation (Chaudhuri & Holbrook, 2001). Research has also shown that emotionally loyal customers will spread affirmative word-of-mouth more than any other type of customer (Mattila, 2001a).

**2.2 Service Quality**

Here it could be expressed that service quality is one of the variables or factors that leads towards the building of brand loyalty. The role of service quality has become very pivotal due to its significance in building loyalty (Lee & Cunningham, 2001). Both service quality and perceived service quality leads towards building loyalty (Ennew & Binks, 1996).

Fashion retail industry is changing more quickly than any other time in recent memory (Dabholkar, Thorpe, & Rentz, 1995). There is a great deal of rivalry in this industry from both household and outside organizations, henceforth making more modern and requesting customers, who have high levels of expectations with the company and their consumption experiences (Sellers, 1990). If fashion retailors will be unable to fulfill customers’ needs and would be unable to meet their expectations, ultimate result would be in loss of their customers into the hands of competitors and ultimately losing the retail business (Sum & Hui, 2009).

The companies need to provide good service quality to fight the competitive and aggressive market and win over loyalty. In service quality model, loyalty is as an outcome variable (Boulding, Kalra, Staelin, & Zeithaml, 1993). The main concern of the practitioners and academicians in retail industry is to find out factors that distinguish service quality and its effect on loyalty of customers, as it is very important to control, measure, specify and enhance service quality from customers’ perspective (Johnston, 1995). Customers move to competitor’s items because of poor service quality as opposed to the quality itself (Whiteley, 1991).

Gronroos illustrated service quality as: “a perceived judgment, resulting from an evaluation process where customers compare their expectations with the service they perceive to have received” (Gronroos, 1984). The researcher also points out that service quality depends on twofold components, one is expected service and the other is perceived service. He further says that any past encounter will influence the expectations of customer. The other one is the aftermath of perception of customer about service itself. It could be said that service quality is identified as “the mode of attitude that is derived from the result of comparison of expectation with performance” (Bolton & Drew, 1991).

Many different models have been suggested by researchers for evaluation of service quality. Among the SERVQUAL is the most widely used (Parasuraman, Zeithaml, & Berry, 1988). The model suggests that customer’s assumption about quality could be formulated by comparing expectations with performance. SERVQUAL looks at the five dimensions that include assurance, tangibles, reliability, responsiveness, and empathy. Service quality may affect directly to customer loyalty (Taufik et al., 2022).

***H1: Customer loyalty is related to service quality***

**2.3 Price Sensitivity**

Past research has shown that customers who are loyal will be prepared to give even higher prices to stay with desired brand (Reinartz & Kumar, 2002). On this basis emotional loyal consumers and attitudinal loyal consumers could be differentiated. Attitudinal loyal customers always look for better deals and low prices, so they are hesitant to accept the high prices offered by the company. One study says that the perception of price of customers can directly impacts positively to customer satisfaction which in return impacts positively to the loyalty of customer (Ren et al., 2024).

On the other hand, customers who are emotionally loyal, will be ready to spend high prices that are offered by their favorite brands because they think it would be wastage of time to go somewhere else. Even if the prices are increased by 20%, they will be ready spend money and purchase. On the other hand, attitudinal loyal customer will not accept this thing (Khan, 2009). Customer loyalty definitions also states that it affects the company’s sales and profits for several reasons (Bennett, Rebekah, & Thiele, 2005). Loyal customers generate revenue for the firm (Melton & Horace, 2004).

Thus, a cycle is created, in which firm tries to minimize its organizational and product improvement costs, which results in high levels of satisfaction, thus increasing brand loyalty in this whole process (Melton & Horace, 2004). That shows that loyal consumers are ready to pay high price for their favorite brand (Ramirez & Goldsmith, 2009). It has been showed that willingness to pay more for the brand is positively correlated with the effective component of loyalty (Yu & Dean, 2001). As price sensitivity decreases, the brand loyalty increases (Ramirez & Goldsmith, 2009). Thus, a consumer who is more loyal towards the brand will show less price sensitivity as compared to the switcher (Sivakumar, 1995). Customer loyalty is directly related to price sensitivity (Tulabandhula, Ouksel, & Nguyen, 2023).

***H2: Customer loyalty is related to price sensitivity***

**2.4 Substitutes**

Measurement of substitutability among the competing brands is vital for managers and researchers, to better figure out the level of competition among the products that belong to same category. Suppose that consumers consider the several products of a brand substitute to each other. Several factors could influence them to shift to other brands over time. One of the important elements could be the price (Farley, 1964). The consumer normally switch the brand for another substitute because the benefits gained from one brand could be substituted from benefits gained from other brand (Ehrenberg, 1988).

The research has shown that search for substitute or alternative is minimum for the loyal customers. Customers who are loyal will not be much ready for finding substitutes (Dick & Basu, 1994). Attitudinal loyal customers hunt for alternatives less than behavioral loyal customers, and on the other hand emotionally loyal customers are not much keen in hunt for substitutes or alternatives (Baloglu, 2002). That does not mean that customers who are emotionally loyal, will never go for competitive brands. They will definitely go to other brands if no option is feasible in their own brand (Khan, 2009). A recent study has shown that if a customer saw its favourite product is out of stock, he will firstly find substitute within the same brand before quickly going to rival brand (Khan & DePaoli, 2024). Brand Loyal customers do not switch to other brands (Khan & DePaoli, 2024).

***H3: Customer loyalty is related to availability of substitutes***

**2.5 Service Recovery**

Service recovery is one of the variables or factors that helps in building brand loyalty. Complaints submitted by customers’, needs to be dealt in a more constructive, professional and positive way. Zairi mentioned the following points: One of the important methods of obtaining feedbacks is to listen to the complaints of customer and then foster improvements by implementing necessary action plans (Zairi, 2000). They are extremely important to find out deficiencies in the business and hence contribute towards measurement of performance of brands (Zairi, 2000). They are a useful for getting better understanding of customers (Zairi, 2000). Poor customer service is an extremely annoying thing that ever happens to a customer. The first resource for the customer is to talk to the manager. Customers believe that managers play vital role in ensuring the service quality and managers could make things better (Salvaggio, et al., 2007). Service recovery influences customers’ loyalty towards that brand (Zaid et al., 2021).

Service failure will make customers dissatisfied with the firm. The main goal of “defensive marketing is to manage customer dissatisfaction in such a manner that its negative and harmful effects on the firm are minimized” (Fornell & Briger, 1987). Service recovery helps the company to defend its image by correcting its mistakes that it has made in the past or troubles that have appeared in the failed service. Many researchers believe that service recovery is one of the important components that contribute towards establishing brand loyalty (Mattila, 2001b). Different ways of service recovery significantly impact customer’s loyalty by building strong customer trust towards a brand (Guchait et al., 2019).

Better service recovery will convert unfavorable remarks of the customer to affirmative one. Service recovery is crucial in every aspect because if a customer gets dissatisfied, then he/she may switch the brand or spread the negative word-of-mouth regarding the company. Good service recovery could build positive attitude towards the brand, may create goodwill and could turn dissatisfied customer into loyal customers (Hart, Heskett, & Sasser, 1990).

All customers not necessarily complain some will not complain and simply leave the company; other might stay around but with bad feelings about the company. It has been noticed that those customers who complain are normally more loyal customers then others (Fornell & Briger, 1987). Proper handling of complaints could help companies to build strong loyalty among its customers.

***H4: Customer Loyalty is related to service recovery***

**2.6 Word-of-Mouth**

Verbal Word of mouth (WOM) is somewhat casual guidance gone among the shoppers. It is typically prompt, sudden, and intelligent and lacks in commercial bias. It could have a strong and powerful effect on purchaser conduct. Word of mouth could be of two types; one is positive and other is negative. Positive verbal (PWOM) will encourage the brand choice while negative verbal (NWOM) will discourage the brand decision (East, Hammond, & Lomax, 2008).

Word of mouth is wide term that is comprised of many behaviors that are negative and positive word of mouth, WOM is an umbrella term that encompasses several behaviors, such as positive/negative WOM, support through referrals, eWOM and opinion leaders (Talwar et al., 2021). Loyal customers will act as the agents for the companies because they recommend the company products or services to others (Reichheld & Sasser, 1990). On average twelve recommendations will be made by a loyal customer to others (Shoemaker & Lewis, 1999). It has been noticed that 20% of the loyal customers will recommend their favorite brands by going out of the way (Shoemaker & Lewis, 1999). Word of mouth influence the loyalty of customers (Moliner-Tena et al., 2023)

The recommendations offered by the loyal customers are always considered as stronger and longer and more descriptive as compared to the one time customers or attitudinal loyal customers (Lindberg-Repo, 1999a). Loyal customers could be called as the de facto sales person for a company as they spread WOM and convince others to join (Bowen & Chen, 2001). Word of mouth or recommendation could be used as a tool for measuring the loyalty of the customer. It is the perfect and clear proof because the customer puts its *“reputation on the line”* (Reichheld, 2003). Many factors could be affiliated with the impact of WOM:

* Room for change,
* The strength of expression of WOM,
* The closeness of the communicator to the receiver,
* WOM is solicited or not (East, Hammond, & Lomax, 2008).

There are several antecedents of WOM which may include satisfaction, loyalty, quality, commitment, trust and perceived value (Matos & Rossi, 2008). If a customer has all these factors, that will lead to the creation of WOM about the company. WOM is considered as one of the variables that lead towards loyalty. It is also established that emotionally loyal customers are extra vocal as compared to attitudinal loyal customers and that emotionally loyal customers will spread positive word of mouth more frequently (Shoemaker & Bowen, 2003) (Moliner-Tena et al., 2023).

***H5: Customer loyalty is related to positive word of mouth***

**2.7 Convenience**

It has been found in the research that convenience has positive effect on loyalty (Seiders, Voss, Grewal, & Godfrey, 2005). Convenient location or geographical proximity could have significant effects on loyalty (Lee & Cunningham, 2001). Although it’s also stated that only convenience is not enough to build brand loyalty, other factors such as satisfaction (Seiders, Voss, Grewal, & Godfrey, 2005) and high switching costs could also accompany it (Lee & Cunningham, 2001). Customers that have asked for more convenience are less inclined to make themselves awkward via looking for different suppliers of the services and products; hence, they will be exhibiting more loyalty as compare to others (Anderson & Srinivasan, 2003).

Convenience is defined as the effort and time that is used by consumer in purchasing a product instead of attribute of the product itself (Brown, 1990). The objective of the retail brands must be to follow the same strategy so as to offer superior value as compared to its competitors (Richard et al., 1998). Some of the researchers have found out that convenience related to either category- location or service, significantly effects brand loyalty (Brown, 1990).

The loyalty of convenience seeking customers could be determined by a range of convenience factors. Convenience to access is dominated by the location of the brand store. Hence, distribution network and location from where the brand could be acquired plays an important role. Supermarkets those are unable to separate themselves from their rivals on grounds of quality, price and may be product range may compete on the basis of convenience of store location (Rowley, 2005).

Services are usually consumed at the same place where they are produced, which means that location of service provider is a critical thing. Many times, consumers prefer those services that are conveniently located. But when they move, there are chances that they will switch to new service provider. Thus, if the location is inconvenient it will lead to increase in switching of brand and that will discourage the loyalty towards the brand (Lee & Cunningham, 2001). Convenience of place has positive impact on loyalty of customers (Yulistiana et al., 2021).

***H6: Customer loyalty is related to product convenience***

**2.8 Customer Satisfaction**

For any organization customer satisfaction is a critical component. Companies simply satisfy their customers otherwise they are left finished with various disappointed customers (Neal, 1999). Dissatisfied customers will tell others about the company’s poor service, they will tell almost 10 to 20 people (Mattila, 2001b). Customer satisfaction is an established and well-known concept that is being used in all areas like consumer research, marketing, welfare-economics, economic psychology and economics (Akbar & Parvez, 2009). Satisfaction is a feeling which is generated after the process where one evaluates between what was expected and what has been received, which also includes the purchase decision and any demands and needs that are linked with the purchase (Armstrong & Kotler, 1996).

There are many definitions of customer satisfaction. Bitner and Zeithnal stated it as: “satisfaction is the customer’s evaluation of a product or service in terms of whether that product or service has met their needs and expectations” (Bitner & Zeithaml, 2003). Coyne says that there are two According to Coyne, there are two bases that may influence the connection between loyalty and satisfaction (Coyne, 1989). Customer loyalty enhance fiercely when satisfaction reaches up to a certain limit, this is called as high side. Same way, loyalty decreases dramatically, as the dissatisfaction is dropped to a certain level (Oliva, Oliver, & MacMillan, 1992). Managers has to realize that making customers only satisfied is not enough but they must be made extremely happy and satisfied. Even minor increase in customer satisfaction will increase the loyalty dramatically (Bowen & Chen, 2001). Therefore, there is strong evidence that satisfaction increases customers loyalty towards brands (Khairawati, 2019).

Significant links between customer satisfaction and loyalty has been identified by researchers which lead towards the profitability (Hallowell R. , 1996). Many studies have explored these links. Bloemer & Poiesz said that “Customer satisfaction is an important determinant of brand loyalty” (Bloemer & Poiesz, 1989). An overall link between customer loyalty and satisfaction was found (Caruana, 2002). Many other researchers have also found out the customer satisfaction leads towards loyalty with many other factors.

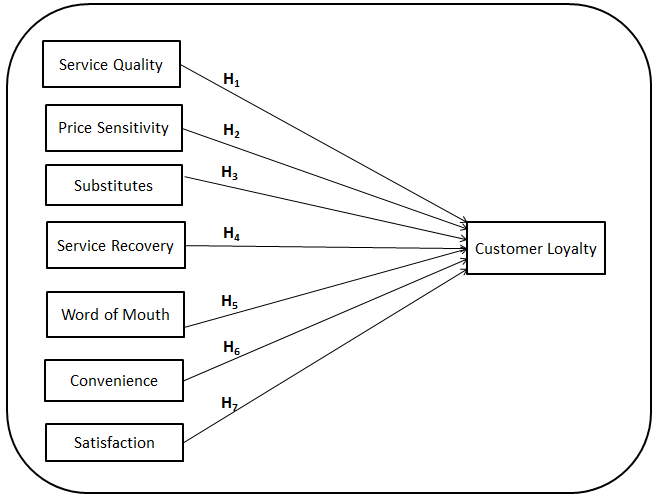
Many other researchers have also pondered over the satisfaction levels and their links with loyalty and profitability. Loveman found out that those customers having high level of satisfaction are more loyal as compare to those who are merely satisfied (Loveman, 1998). Thus, satisfaction can significantly influence customer loyalty (Chen, 2024).

***H7: Customer Loyalty is related to customer satisfaction***

**2.8 Theoretical Framework**

In this study, brand loyalty is dependent variable where as service quality, price sensitivity, substitutes, service recovery, word of mouth, convenience and customer satisfaction are independent variables as shown in the figure 1. This study aims to find out the relationship of dependent variable with independent variables.

**Figure No1: Hypothezied Research Model**

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**3. Methodology:**

**3.1 Data Set**

Data was collected from 300 respondents. Convenience sampling technique was adopted. Sample consisted of people of different age groups. Most of the respondents were young males and females from Lahore. Questionnaires responses were collected from online source using Google forms as well as from offline sources by giving questionnaires to people in the malls and to university students. Data was collected by the students of University of Central Punjab as well as from students of FAST University. A mall-intercept survey was conducted in the biggest mall of the city i.e. Emporium Mall.

Data was collected by self-administered questionnaires. Multi-item scale was used to measure the construct. All the scales measure the variables in the study were adopted from Khan (2009). The questionnaire was adapted to measure the customer loyalty in the apparel industry.

Three items scale measured the variable customer satisfaction, service quality, price sensitivity, availability of substitutes, service recovery, positive word of mouth and product convenience. Whereas eight item scale was used to measure customer loyalty. All scales were on seven-point format of Likert scale with anchors from strongly disagree (1) to strongly agree (7), except for two items of customer loyalty which were measured on nominal scale. Missing values were replaced by using series mean method (Downey & King, 1998). Unit of analysis is individual respondent. Study mainly focused on educated young males and females. This is a cross-sectional study.

**4. Data Analysis**

Descriptive statistics were used for investigating the percentages and frequencies (Table.1). Total number of females in this study is 196 and majority of people belong to age group 16-25. Hence the results will be significant as females have high repeat purchases as compared male (Seock & Chen-Yu, 2002). Therefore, females tend to show more brand loyalty. Most of the people are mature Masters Level, 39.7% in total. SPSS is used to analyze the data.

**Table.1 Frequency Distribution**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable** | **Category** | **Frequency** | **Percentage** | **Cumulative Percentage** |
| Gender | Female | 196 | 65.3 | 65.3 |
|  | Male | 104 | 34.7 | 100 |
|  | Missing | 0 |  |  |
|  | Total | 300 | 100 |  |
| Age | 16-25 | 220 | 73.3 | 73.3 |
|  | 26-45 | 74 | 24.7 | 99.7 |
|  | 46-65 | 0 | 0 | 99.7 |
|  | 65+ | 1 | 0.3 | 100 |
|  | Missing | 5 | 1.7 |  |
|  | Total | 300 | 100 |  |
| Education | Metric | 49 | 16.3 | 16.4 |
|  | Intermediate | 35 | 11.7 | 28.2 |
|  | Undergraduate | 95 | 31.7 | 60.1 |
|  | Masters | 119 | 39.7 | 100 |
|  | Missing | 2 | 0.7 |  |
|  | Total | 300 | 100 |  |
| Income | 0 | 3 | 1.0 | 1.1 |
|  | 70000-80000 | 80 | 26.7 | 29.1 |
|  | 80001-90000 | 17 | 5.7 | 35.1 |
|  | 90001-100000 | 49 | 16.3 | 52.3 |
|  | 100001-110000 | 27 | 9 | 61.8 |
|  | 110001-120000 | 21 | 7 | 69.1 |
|  | 120001+ | 87 | 29 | 99.6 |
|  | 1 | 1 | 0.3 | 100 |
|  | Missing | 15 | 5 |  |
|  | Total | 300 | 100 |  |
|  | | | | |
| Source: Authors’ calculations | | | | |

**4.1 Reliability and Validity**

Reliability and validity tests are conducted using SPSS. In order to enhance internal validity multiple measures of the variables has been examined. Multiple measures increase the internal validity (Hallowell, 1995). Reliability was generated for each variable. Reliability coefficients are accepted greater than 0.60 (Hair, 1998). Reliability for variable price sensitivity and availability of substitutes was less than 0.60 hence these items were deleted. All other variables had reliability closer or equal to 0.60. Reliability for variables was as: customer satisfaction: 0.768, service quality: 0.600, service recovery: 0.603, convenience: 0.770, word of mouth: 0.585, customer loyalty: 0.661. Although reliability of Word of mouth is slightly less than 0.60 but as it’s closer to 0.60 therefore it is accepted (Huysamen, 2006) .

**4.2 Correlation**

The high correlations suggest that there may be multicollinearity in data which indicates that some explanatory variables might be added unnecessarily as shown in table 2. But the variance inflation factors (VIF) of all variables are less than 10 as given in table 3. This indicates there is no multicollinearity in all the independent variables (Rafay et al., 2016).

**Table No 2: Correlation Results**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Variables** | **CL** | **G** | **A** | **E** | **I** | **CS** | **SQ** | **SR** | **WoM** | **PC** |
| **Customer Loyalty (CL)** | 1.000 |  |  |  |  |  |  |  |  |  |
| **Gender(G)** | -0.029 | 1.000 |  |  |  |  |  |  |  |  |
| **Age(A)** | 0.063 | 0.043 | 1.000 |  |  |  |  |  |  |  |
| **Education (E)** | -0.027 | 0.093 | 0.065 | 1.000 |  |  |  |  |  |  |
| **Income(I)** | 0.053 | -0.052 | 0.132 | 0.174 | 1.000 |  |  |  |  |  |
| **Customer Satisfaction(CS)** | 0.476 | 0.006 | -0.039 | -0.008 | .019 | 1.000 |  |  |  |  |
| **Service Quality(SQ)** | 0.491 | -0.024 | 0.067 | 0.032 | 0.067 | 0.631 | 1.000 |  |  |  |
| **Service Recovery(SR)** | 0.471 | -0.006 | -0.019 | -0.059 | -0.080 | 0.352 | 0.509 | 1.000 |  |  |
| **Word of Mouth (WoM)** | 0.420 | -0.140 | -0.046 | -0.002 | -0.110 | 0.349 | 0.347 | 0.339 | 1.000 |  |
| **Product Convenience (PC)** | 0.351 | -0.100 | 0.017 | -0.065 | -0.031 | 0.262 | 0.316 | 0.266 | 0.396 | 1.000 |
| **Source:** Author’s Calculations | | | | | | | | | | |

**Table No 3: VIF Statistics**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Variables** | **Gender** | **Age** | **Education** | **Income** | **Customer Satisfaction** | **Service Quality** | **Service Recovery** | **Word of Mouth** | **Product**  **Convenience** |
| **VIF** | 1.048 | 1.040 | 1.057 | 1.088 | 1.744 | 2.083 | 1.440 | 1.388 | 1.258 |
| **1/VIF** | .954 | .962 | .946 | .919 | .573 | 480 | .694 | .720 | .795 |
| **Source:** Author’s calculations | | | | | | | | | |

**4.3 Regression**

This study is based on regression analysis. OLS regression is used to examine the relationship between hypothesized links. Demographic variables have been used as control variables. These include gender, age, education and family income. All the assumptions hold true and regression results are given in table 4. For autocorrelation, Durbin-Watson test was checked. As the value for Durbin-Watson is above 0 and less than 10 it means there is no autocorrelation in the data. Normality plots showed that data was normally distributed.

**Table No 4: Overall Regression Analysis**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Variables** | **Coefficient** | **SE** | **T** | **P>t** | **[95% Conf. interval]** | |
| Gender | 0.027 | 0.081 | 0.327 | 0.744 | -0.134 | 0.187 |
| Age | 0.114 | 0.083 | 1.373 | 0.171 | -0.049 | 0.277 |
| Education | -0.019 | 0.036 | -.535 | 0.593 | -0.089 | 0.051 |
| Income | 0.032 | 0.019 | 1.667 | 0.097 | -0.006 | 0.070 |
| Customer Satisfaction | 0.198 | 0.055 | 3.582 | 0.000**\*** | 0.089 | 0.307 |
| Service Quality | 0.097 | 0.058 | 1.683 | 0.093 | -0.016 | 0.210 |
| Service Recovery | 0.218 | 0.050 | 4.374 | 0.000**\*** | 0.120 | 0.317 |
| Word of Mouth | 0.157 | 0.047 | 3.360 | 0.001**\*** | 0.065 | 0.249 |
| Product Convenience | 0.087 | 0.038 | 2.264 | 0.024**\*** | 0.011 | 0.162 |
| Constant | 0.773 | 0.367 | 2.107 | 0.036**\*** | 0.051 | 1.494 |
|  |  |  |  |  |  |  |
| Observations | | 300 | | | | |
| R-squared | | 0.407 | | | | |
| Durbin-Watson test | | 2.158 | | | | |
| Note:**\*** = significant at 5% level. | | | | | | |
| ***Source***: Authors’ calculations. | | | | | | |

**4.4 Results and Discussion**

Regression analysis results shows that customer loyalty is positively related to customer satisfaction, service recovery, positive word of mouth and product convenience. These all variables have statistically significant relationship with customer loyalty. Whereas the relationship between customer loyalty and service quality is not statistically significant. Thus **H4, H5, H6** and **H7** are accepted. Thus to win customer loyalty in apparel industry a brand must consider these variables of extreme importance. Customer satisfaction, service recovery, positive word of mouth and product convenience contributes towards the loyalty of a customer. Higher efforts to increase customer satisfaction, to give better service recovery, to make product conveniently in reach of customers and to spread positive word of mouth can win customer loyalty towards the brand.

**5. Conclusion**

With such a fierce competition it is very difficult for any clothing brand to retain their customers. Competitors always strive to come up with new strategies to steal the customers of other brands. Most of the brands do not want to spend heavily on advertising to keep attracting new and new customers. As the cost to retain customers is always low as compared to attract new customer. The only key to retain old customers is to win customers’ loyalty. Customer loyalty is one of the major concerns of the clothing brands today. This study provided a key to win customer loyalty for the clothing brands.

In order to achieve customer loyalty, brands must focus on customer satisfaction. They must provide the product according to the needs of the customers to achieve maximum satisfaction. Service recovery was found one of the major keys to enhance the customer loyalty among Pakistanis. There are very few brands in Pakistan that focus on service recovery. If brands want to enhance customer loyalty, then they must make an effort to provide better service recovery system. Product convenience always adds to customer loyalty and increases the sales. Word of mouth is another extremely important factor to increase the customer loyalty. Positive word of mouth not only retain existing customer but it also brings new customers for the brand. Hence this study is very useful for clothing brands to increase customer loyalty.

**5.1 Managerial Implications**

This study has various strategic implications for managers. Loyal customers make repetitive purchases which are highly profitable for the company (Yulistiana et al., 2021).The service recovery plays a turning point for brands to convert dissatisfied customers into loyal ones by giving them a good experience (Moliner-Tena et al., 2023). The companies which solve customer’s complaints and make their customers satisfied achieve great rewards (Hert, Heskett, & Sasser, 1990). If the companies develop policies of service recovery that will satisfy the customer or add flexibility in such policies then customers will become delighted and that customer could move upwards in the loyalty strata instead of boycotting the brand due to dissatisfaction. Companies should set up recovery programs and vigorously encourage customers to complaint (Halstead et al.,1993). But it is also possible that the customer will be more dissatisfied if there is a failure in recovery process this is called “Double deviation” from supposition (Bitner et al., 1990). Flexible service recovery policies will also encourage dissatisfied customers to complaint and this will provide valuable feedback and helps to better understand the customers to serve them in a better way(Zaid et al., 2021). It is evident from research that customers who complaint and get satisfied with the recovery they are more intended to purchase again instead of satisfied customers who did not object (Gilly, 1987). The valuable feedback will also help managers to decide the resource allocation at the right area of business. Word of mouth in relation to the problem solving can be a significantly favorable or unfavorable effort in establishing firm’s repute and customer retention (Sasser & Reichheld, 1990).

As word of mouth is the best noncommercial source which brings a new customer to buy a product from a certain brand and if the perceived expectations of behavioral loyal customer are satisfied then that customer could become attitudinal or emotionally loyal customer. Positive word of mouth makes firms profitable by reducing marketing expenses and increasing revenues (Sasser & Reichheld, 1990). Word of mouth is the basic source which helps brands to generate loyal customers. Any brand that has strong word of mouth have more loyal customers because people like to associate themselves with the brand which is popular and brands become famous due to the circulation of positive word of mouth in the market. Managers need to focus on adopting such strategies which promote a favorable word of mouth to increase level of loyalty in their customers.

In order to achieve high level of customer loyalty, brands need to build the high level of satisfaction for the customers. High level of satisfaction can win high level of customer loyalty and it’s vice versa (Oliva, Oliver, & MacMillan, 1992). High boom in the apparel retailing can be seen in Pakistan. “The country’s retail market size is around $152 billion with an annual growth rate of 8%”, according to recent report by planet retail, (Planet Retail, 27 April 2016). Retails trend in Pakistan is in the early growth stage that people are moving towards branded apparels from big retail stores so people are not conscious of the service quality they actually deserve.

Customers consider service quality in comparison with the service quality they perceive and the quality they actually receive (Parasuraman et al., 1985). So the perceived service quality of people in this industry is low and this research outcome could help brands to devise their strategies while considering the loyalty programs for customers because in general service quality was considered to be a vital element to create brand loyal customers and this research cleared that service quality does not play a significant role in building loyal customers as in previous study that confirms service quality does not affect directly customer loyalty (Taufik et al., 2022).

Attitudinal loyalty is more in this industry as compared to emotional loyalty because people also consider competing brands. Rundle – Thiele study shows that attitudinal loyal customers also switch to competitors (Thiele, 2005). Lakshman Karishna found that brand loyal customers buy the brand but if they are price sensitive, they will reduce the quantity they buy (Murthi, 1991). In Pakistan, managers need to develop effective marketing strategies in regard of price sensitivity to retain price sensitive attitudinal customers, but the customers who are price sensitive in apparel industry they would be less likely to convert into emotionally loyal customers.

This research proves that convenience positively impacts brand loyalty which imply that if manager is lagging behind in any other dimension to make the customers loyal then the convenience is the best arm to play on this ground (Rowley, 2005). Convenience seekers are loyal to the brand which they get at convenient locations (Rowley, 2005). Convenience of a brand satisfy the customer more because if customer get the brand from nearby or anywhere where he has easy access then he will prefer to buy that brand. If the brand users are pleased, customers who are less price sensitive and they have convenience to get the brand, then they will tend to be loyal customers of the brand. Managers must design their strategies to put the store location as conveniently available to customers as possible.

**5.2 Limitations**

This study has few limitations. Limited resources were main constraints. Limited places were visited for study such as (UCP, FAST University & Emporium Mall), there are number of other places where we could find more people to participate in the survey. However, due to a limitation of time, this was not possible. Secondly, most of our participants of the survey consisted of young age group (Colleges, university students). Time constraints and other conditions restricted due to which it was not possible to gather significant responses from middle (newly married) or old aged groups (mature women), working women and housewives. Data was collected from only one city of Pakistan that was Lahore. Therefore, these outcomes may not be generalized to the extensive population in general. Thirdly, the solution presented by this research is restrained to apparel stores in the branded retailing context. Lastly, it must be realized that there may be many other variables that contribute to the development of customer loyalty except the seven variables in this framework but it was not possible to cover them all.

**5.3 Research Implications and Future Directions**

As customer loyalty is a long-term transformation and this research is conducted on cross sectional data, so longitudinal data could be observed to check the transformational stages from behavioral to emotional brand loyalty in this industry. The other potential area of research is that there are other variables which also contribute in customer loyalty that could be tested. Future research could be conducted with different target customers who have different geographical background so the generalizability of the research could be increased.

This research has studied the link of satisfaction as an independent variable; the future research could work on the satisfaction as mediating variable in this framework. Satisfaction as a mediator has been investigated in previous research but it could be a new addition in Pakistan’s context. For academic researchers an integrated model of customer loyalty has been presented in this research which will help researcher to test the working of this developed framework in other industries as well. The quantitative phase of study presented the validity of the proposed model and reliability of results as well.

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