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IMPACT OF TRUST, SATISFACTION AND SERVICE QUALITY ON CUSTOMER LOYALTY: A STUDY OF PAKISTAN'S HOTEL SECTOR

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Abstract

In today's highly competitive business landscape, securing and maintaining customer loyalty has emerged as a critical imperative. The success, growth, and long-term viability of any enterprise hinge on its ability to consistently meet customer expectations. Elevating the quality of both products and services serves as a potent catalyst for customer loyalty. Trust, satisfaction, and service quality are universally recognized as pivotal factors that foster recurrent purchases and recurring engagements with a particular sector. Consequently, how a company cultivates trust, delivers service excellence, and ensures customer satisfaction has assumed paramount significance. Within the expansive realm of hotel services, there has been a notable shift towards ensuring staff members are well-equipped to provide exceptional experiences to guests. The objective is to cultivate customer loyalty and foster positive word-of-mouth in the marketplace through these loyal patrons. In this context, this study aims to assess the impact of three pivotal factors—Trust, Satisfaction, and Service Quality—on Customer Loyalty within Pakistan's Hotel Sector. The study further narrows its focus to four distinguished hotels—Pearl Continental, Awari, Movenpick, and Ramada—located in major metropolitan cities of Pakistan. To conduct this research, a theoretical framework was established to scrutinize the relationships between the factors above and customer loyalty. Data was collected through online questionnaires developed on Google Docs, given the constraints imposed by the ongoing pandemic. A 7-point Likert scale was employed for both independent and dependent variables, drawing from established research methodologies. The data underwent rigorous analysis using SPSS (Statistical Package for Social Sciences), encompassing reliability, validity, correlation, and regression tests. The findings underscore the significant influence of Satisfaction and Service Quality on Customer Loyalty within Pakistan's hotel industry. These results hold relevance on both theoretical and practical fronts. They contribute to a deeper comprehension of Trust, Satisfaction, and Service Quality for hotel managers and add to the existing body of literature. Additionally, marketers can leverage these insights to devise strategies that emphasize Trust, Service Quality, and Satisfaction, thereby fortifying customer loyalty, engagement, and competitive positioning within the market.

Keywords: Trust, Satisfaction, Service Quality, Customer Loyalty, Hotel Sector

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Introduction

Customers who make repeated purchases are increased by 2%. Hence, this assists the firm in reducing the cost by 10%, the reason being that the ratio of 60% of new customers is encouraged by positive words about that particular brand (Keshavarz & Jamshidi, 2018). In today's marketing world, customers and clients are considered to be valuable assets that require to be looked at in order to produce consistent products as per their expectations. The customers must be provided with assurance and commitment to getting adequate services, which, as a result, will lead to enhanced customer loyalty (Parhi & Misra, 2017).

Customers seek products of good quality followed by unique marketing strategies that deliver them satisfaction, which will, in turn, make them loyal to that specific product. Good service quality and satisfaction of consumers hold a higher position and chances to stand in this competitive world by increasing loyalty from consumers (Parhi & Misra, 2017).

Trust is one of the key components that holds the power to influence customer loyalty (Boonlertvanich, 2019). The importance of trust is at its peak in terms of identifying the service quality that is being delivered to them from the customer's point of view. Hence, trust leads to loyalty in the long term, enhancing the relationship between the service provider and the client (Da Bao, 2020).

In the past few years, the researcher's interest in the wide topic of customer loyalty has been witnessed (Nasimi et al., 2018). Strong emphasis has been given to understanding the factors of customer loyalty. The rising competition in the service industry restricts firms' ability to retain customer loyalty and still needs attention (Javed & Cheema, 2017).

The term "customer loyalty" is defined as a promise of making repeated purchases of a desired product or service in the future, in spite of different competitive marketing influencers that hold the power to switch customers' minds (Marakanon & Panjakajornsak, 2017, page number).

In previous studies, the role of Customer Loyalty has been examined in the context of Satisfaction, Trust and Service quality. To investigate further, this study is conducted with the objective of finding out the impact of trust, satisfaction, and service quality on customer loyalty in the Pakistani hotel sector.

The current study is divided into a total of five parts that will provide details about variables, namely trust, satisfaction, service quality and customer loyalty, in a clear view. The introduction chapter will include a summary and briefing about the independent and dependent variables of the present research and further provide the significance of this literature. The second section, "Literature Review," will mention the existing studies directed to examine the impact of trust, satisfaction and service quality on customer loyalty, which will support the current research piloted. Lastly, the remaining chapters, which are Research Methodology, Data Analysis and Conclusion, will provide details about the data collection techniques, interpret the outcomes and conclude the findings of this study along with the possible recommendations for future research.

Many investigators have claimed that customer loyalty is an essential element holding a key role in affecting the success of any firm in the market (Ismail & Yunan, 2015; Priyo et al., 2019; Sharma, 2015).

Customer loyalty provides a competitive edge to organizations and cannot be copied by rivals in the market (Khoa, 2020). The concept of Customer loyalty is defined as a promise by the customer to make repeated purchases in the future from a particular firm rather than switching behaviors or moving toward competitors offering similar services Hasan (2019). Customer loyalty is substantial for the firm as well as the customer. From the perspective of the organization, the customers who are loyal to their firm are willing to make repeated purchases, which is profitable for the organization and increases the value by every means. From the perspective of the customer, it is beneficial, too, because it saves their time and effort while searching for substitutes (M. et al. et al., 2016). Serving loyal customers is much more profitable than acquiring new ones, the reason being that the marketing efforts to acquire new customers are costly (Hasan, 2019).

Two different approaches for a better understanding of this concept were stated García & Caro (2009), namely attitudinal loyalty and Behavioral loyalty. Attitudinal loyalty is the outcome of a customer selecting a particular service and avoiding the other alternatives provided to him/her. On the contrary, behavioral loyalty is termed as a promise of a customer to stay loyal to a particular service or product no matter how beneficial alternates are provided in the market (Malik et al., 2020; Priyo et al., 2019).

Customers who are loyal to a certain brand not only make repeated purchases from that firm but also spread positive word of mouth about the brand, which encourages people to experience the connection with that company.

There are a number of factors that affect customer loyalty, among which one of the antecedents is trust (Nilam Sari, 2018). The concept of trust is being studied in many prior literature in the context of customer loyalty, where different researchers have proposed different definitions of this term (Tabrani et al., 2018). The most common one defines trust as the readiness to have faith in the second party with whom the exchange takes place.

In the early 1980s, Oliver (1980) defined the term customer satisfaction as the success of satisfying the customer's expectations. He considered this concept as one of the main indicators of customer loyalty (Rahi & Ghani, 2016).

Previous literature has examined the direct impact of service quality on customer loyalty (Cronin et al., 2000; Ho & Lee, 2007; Martensen & Grønholdt, 2003; Parasuraman et al., 2005; Wolfinbarger & Gilly, 2003). The last factor part of the current study to instigate the impact on customer loyalty is service quality. In the field of marketing (Parasuraman et al., 1988) provided a clear definition of service quality, which stated it as the responsiveness of the customer's evaluation of a product's characteristics followed by features like excellence or superiority (Bitner, 1990).

Trust, Satisfaction and Service Quality have become immensely popular and hold importance amongst firms in the context of customer loyalty. In order to examine whether these three variables possess a positive influence on building customer loyalty,

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we have utilized satisfaction, trust and service quality in our present research. The outcomes of the investigation will provide better insights into the relationship between Trust, Satisfaction and Service Quality with Customer Loyalty in Pakistan's hotel sector.

Problem Statement

In previous literature, many studies have been conducted to examine the impact of Satisfaction, Trust and Service quality on the customer loyalty of different service sectors. However, only a few pieces of literature exploring Pakistan's hotel sector were found.

To fill the gap, as mentioned earlier, this study is conducted to add to the existing studies by investigating the impact of various factors on customer loyalty in Pakistan's hotel industry. This study is piloted on well-known hotels in Pakistan. Hotels with strong positioning take a significant portion of the market share.

The present research is conducted to study the impact on customer loyalty in an elaborate manner by utilizing three variables, namely trust, satisfaction, and service quality. This literature, in a detailed manner, will provide insights to hotel managers and contribute favorably to existing literature.

Some prior literature stated that the actual worth does not only lie in the service or product offered, but it even exists in the actual and potential consumer's mind (Nobar & Rostamzadeh, 2018). The hotel industry demonstrates the need to encourage the minds of the customers. The reason is that the hotel sector, which is quite linked with the tourism sector, somehow faces a major issue of seasonality phenomenon. To deal with this problem, the strong creation of customer loyalty is considered to be a necessity in this sector. The hotel industry is said to be a source of revenue for many countries (Nobar & Rostamzadeh, 2018).

Research Questions

This investigation is conducted to present results on the following questions:

1. What is the impact of trust on customer loyalty?
2. What is the impact of satisfaction on customer loyalty?
3. What is the impact of service quality on customer loyalty?

Research Objectives

The purpose of the study is to examine the impact of satisfaction, service quality and trust on customer loyalty in Pakistan's hotel sector. Thus, the study is directed:

- To study the impact of Trust on customer loyalty.
- To study the impact of Satisfaction on customer loyalty.

- To study the impact of Service Quality on customer loyalty.

Scope

This research is conducted with the objective of instigating the impact of Trust, Satisfaction and Service Quality on customer loyalty.

- Sample and Population: The population of this research will include individuals of Pakistan who have stayed in hotels before while traveling or for any other purpose.

- Time Duration: This research will spread over a total time duration of around four months.

- Subject Matter and Topics Discussed: This study emphasizes investigating the impact of trust, satisfaction, and service quality on customer loyalty.

- Industry Covered: The hotel sector is utilized to conduct this research. Furthermore, four renowned hotels (Pearl et al.) will be covered to find out the impact of trust, satisfaction and service quality on customer loyalty.

- Locality and Area: This study will be directed in Karachi, Islamabad and Lahore because the dominant hotels in Pakistan are situated in Karachi, Lahore and Islamabad. Moreover, these metropolitan cities have a good ratio of international and local companies that conduct and are involved in business conferences in the hotels (S. Kamal Hayder Kazmi, 2019).

Significance

The significance of this research pertains to eliminating the theoretical and practical gaps that have been mentioned earlier. The study is directed at instigating the impact of different factors on customer loyalty in Pakistan's hotel sector. This research has included three important factors, namely trust, satisfaction and service quality, to examine their impact on customer loyalty; therefore, this study will contribute to extending the literature.

Moreover, this literature further seeks to investigate how trust, satisfaction and service quality of Pakistan's hotel industry influences customer loyalty; hence, the current study will help the marketers or hotel managers of different hotels understand the importance of trust, satisfaction and service quality. Together, these three variables used in the present research will favorably contribute to providing insights to hotel staff to fill the practical gap and understand the significance of the three factors above in the context of the hotel sector. Lastly, the findings of this paper will provoke different hotel managers to use effective strategies to build trust and deliver satisfaction to their customers by providing good service quality that will help them grasp new customers and retain the existing ones by making them loyal, which will be beneficial for their business in the long run.

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Volume 1, Issue 1, Page 29-57, June 30, 2021

Literature Review

Variables of the study and their relationship

Trust

Trust is considered the strong base that influences the effectiveness and persistence of the service or product. Trust is also identified as the customer's thoughts and sentiments that they can rely on a particular brand or product. It has been proclaimed that in multiple industries, trust acts as the vital tool that builds the exchange relationship between customer and company to get mutual benefits (Shamsudin et al., 2019).

Several studies have found that trust is the most essential predictor of customer loyalty. If trust is developed, then a person becomes loyal to the service. In addition, Kuusik and Varblane (2009) stated that trust is one of the important and significant factors that impact customer loyalty. Several studies have confirmed that trust is the result of a progressive generation of customer satisfaction with a product or service (Carranza et al., 2018).

Satisfaction

The term customer satisfaction is defined as the most important opinion that drives the consumer's experience by using the product or services. This shows the degree of happiness and contentment that the customer achieves after using the product (Nobar & Rostamzadeh, 2018).

Not only this but in marketing theories, it has been studied that satisfaction plays a key role in influencing customer buying and purchase decisions and is also considered to be the most prominent factor in building up customer loyalty. An increase in customer experience enhances the level of satisfaction, which ensures the creation of customer loyalty to the product. In order to satisfy customers, service providers facilitate them by providing them with the best offerings to turn them into loyal customers. Various studies have been conducted indicating that customer satisfaction is a vital determinant of customer loyalty (Uddin, 2019).

Service Quality

Service quality is defined as the degree to which services fulfill the needs and expectations of customers. Traditionally, service quality was considered an ideal factor for distinguishing between what customers expect about services to be received and perceptions of the service being received (Akbar & Parvez, 2009).

The connection between customer loyalty and service quality has been studied in many types of research with different service settings and contexts. In the majority of the service sectors around the world, the quality of goods and services is considered to be an ideal component that holds significance for customers. Several studies investigate whether there is a direct or indirect relationship between these two variables. An increase in service quality will increase and improve customer loyalty. Service quality plays a key role in building strong customer loyalty towards the brand.

In case of low service quality, customers are likely to switch to other products or services (Myo et al., 2019).

Customer Loyalty

The term Customer Loyalty is defined as the willingness of customers to stay in touch with a particular firm and make repeated purchases from that firm in the future unless some situation might affect the purchase behavior (Aprilia et al., 2020). This term is considered a key element for the company to gain a competitive edge and leave the competitors behind. Customer loyalty has been considered a critical issue for the service industry (tahmeem siddiqi et al., 2018). Trust, Satisfaction and Service Quality have become immensely popular and hold importance amongst firms in the context of customer loyalty. However, in the current study, the concept of customer loyalty is being analyzed to explore its relationship with trust, satisfaction and service quality.

Trust and Customer Loyalty

In business, trust is one of the key determinants of successful and two-way relationships between the service provider and client. The other party's acquired credibility indicates the existence of trust because it has the expertise to complete a task. Trust is reviewed as a prime factor in maintaining long-term relationships between a customer and a company, enhancing the strength of the relationship. Trust ensures the sincerity of a customer and promotes customer loyalty. A literature was undertaken to examine the relationship between trust and customer loyalty in the Indonesian retail sector. The paper studied the impact by considering three independent variables, namely trust, satisfaction and commitment. The outcomes of this study demonstrated that trust significantly impacts customer loyalty. Moreover, the other two variables were also found to have a significant impact on customer loyalty (Sutanto & Djati, 2017).

Customers and clients who are satisfied and loyal towards a particular firm are considered to be the source of increasing firms' revenues. Moreover, they are the source of encouragement for others to approach that firm by spreading positive words about their services. A study was piloted in the past to instigate the impact of different factors on customer loyalty in the Malaysian and Jordan hotel sectors. The paper involved trust, brand image, convenience and emotion as independent variables to find out their impact on the dependent variable. Moreover, Satisfaction was taken as a mediating variable to determine its role in the relationship between the predictor and outcome variable. The responses were catered from the five-star hotels of Malaysia and Jordan, and the findings of this literature revealed a significant impact of trust and other variables on Customer loyalty. Trust was found to have a significant relationship with customer loyalty. Lastly, the mediating variable also portrayed a partial effect on customer loyalty. This study was directed with an aim to provide insights to the hotel staff about which factors to utilize in order to earn customer loyalty, where trust was found to have key significance (Ali Alsheikh et al., 2018).

A strong commitment and trust are required in order to prosper in the development of any service. Moreover, Trust is considered a very strong indicator that fosters strong commitment between the company and the consumer and nurtures strong market share. Trust plays a very important role in growing businesses and boosting

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Volume 1, Issue 1, Page 29-57, June 30, 2021

Customer loyalty. One of the prior research conducted considering user-based transport applications (Go-Jek) highlighted that trust has a positive and significant impact on consumer loyalty. Therefore, service providers should take effective steps to satisfy their consumers and build trust among them to encourage them to be loyal to that particular firm (Lie et al., 2019).

Trust is defined as the readiness to rely on another person with confidence. Trust is considered to be a very important component in building up customer loyalty. For an influencing association with customers and to foster strong customer loyalty, trust is significantly important. For a customer, trust is not only relying on the product of the provider. However, it is a strong feeling, warm emotions, and effective sentiments that one feels attached to the product or a brand, which enhances customer loyalty. Prior research was conducted in Malaysia's hotel industry, in which trust, price, service quality, and brand image were taken as independent variables to inspect their impact on customer loyalty. Moreover, the study involved customer satisfaction as the mediating variable. The paper evaluated the significant impact of trust on customer loyalty, which shows that trust favorably contributes to making customers loyal (Shamsudin et al., 2019).

In today's modern marketing era, trust is recognized as a crucial element in the connection between the client and the firm. Instead of attracting new consumers/clients, companies are devoting their utmost attention to activities and strategies so as to keep old ones loyal. Service sectors are focusing on providing adequate services nowadays in order to attain customer loyalty. Prior literature entailed responses from Chinese mobile consumers belonging to the province of Yunnan in order to assess how trust influences customer loyalty. Trust, perceived service quality, and corporate image were utilized as independent variables in the paper in order to examine their impact on customer loyalty. The utilization of trust, along with perceived service quality and good corporate image, is being encouraged as the findings portray the significant impact of the independent variables on the dependent. Moreover, trust was found to have a strong and positive correlation with customer loyalty; therefore, different steps should be taken to build trust, which will be beneficial in developing long-term relations with the customers (Da Bao, 2020). In light of the above discussion, we can propose the following hypothesis:

H_1: Trust has a significant impact on customer loyalty.

Satisfaction and Customer Loyalty

Customer satisfaction is considered to be an essential force to drive customer loyalty. Customer loyalty has gained a lot of attention and is considered a big thing in the industry. The restaurant industry has turned out to be bounded by extreme competition, which adds more obstacles to attaining customer loyalty. Marketers recognize the importance of customer satisfaction in order to result in customer loyalty, accomplish the firm's objectives, and boost performance in the service industry. Managers of the service sector have highlighted the significance of customer loyalty. A study was directed to assess the impact on customer loyalty, comprising two independent variables, i.e., customer satisfaction and perceived value, along with determining the mediating role of customer relationship management. This literature catered to responses from the restaurants located in Faisalabad. The results of this paper

revealed a strong and positive relationship between customer satisfaction and customer loyalty. The outcomes demonstrated the significant impact of satisfaction on customer loyalty; therefore, customer satisfaction should be overlooked to achieve customer loyalty (Javed & Cheema, 2017).

Nowadays, generating and upholding customer loyalty is considered to be essential and entails much-devoted attention and effort. Satisfaction amongst customers is the key element that marketers need to focus on to lead to loyal customers. Satisfying the consumers in the preeminent way and providing them with more than their expectations can be a competitive advantage for any firm. Due to the immense importance of two related topics, i.e., Satisfaction and Customer Loyalty, many researches have been conducted previously, among which literature was examined to find out the impact on Customer Loyalty of the Insurance industry using Satisfaction as the independent variables and two moderators, namely Trust and Commitment. The questionnaire was circulated to around 300 clients of insurance, and the results of this literature highlighted the significant impact of satisfaction and the insignificant impact of moderators. The finding of this research portrayed a strong relationship between Satisfaction and Customer Loyalty; hence, firms should pay attention to satisfying their customers more diligently (Minta, 2018).

The research was undertaken to examine the impact of different factors, namely satisfaction, trust, service quality, perceived enjoyment, perceived value and technological factors, in improving customer loyalty. The results of this literature revealed that customer satisfaction plays an imperative role in building customer loyalty. Furthermore, all the other factors are also considered to be forces that strengthen customer loyalty. The findings of this article inspected that from the mentioned independent variables, satisfaction had a significant impact on customer loyalty; therefore, the outcomes of this study could deliver managerial implications to managers and a better understanding of the relationship between the factors mentioned above and customer loyalty in service organizations (Almaamari, Q., & Abdulrab, 2018).

Customer satisfaction and loyalty hold immense importance in attracting new customers and keeping old clients in every field of business, particularly in the service industry. In the highly competitive field of hoteling, managers and the team are advised to focus on the elements that result in customer satisfaction in order to make their business survive and thrive. Many references indicate that Satisfaction plays a key role in developing customer loyalty. Prior research tested Satisfaction and the effects of service quality on the relationship between Satisfaction and customer loyalty. The conclusions of this result indicated a significant impact of the independent variable, i.e., satisfaction, on the dependent variable, i.e., customer loyalty in the Indonesian Hotel sector. On the other hand, the direct and indirect impacts were witnessed in the relationship between these two. The findings exhibited that when clients are satisfied, they become loyal, which leads to their willingness to suggest, make repeated visits and provide premium charges for that particular hotel (Priyo et al., 2019).

In light of the discussion, we can propose the following hypothesis:

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

H_2: Satisfaction has a significant impact on customer loyalty.

Service Quality and Customer Loyalty

The bond between the customers and the working staff is enhanced through good service quality, so numerous firms invest their efforts and a huge basket of resources in order to polish their service quality to meet the needs of the customer. A literature studied the impact of service quality on customer loyalty in the catering industry located in Taiwan. The findings portrayed that service quality holds a significant impact on customer loyalty, which means the greater the quality of services a firm provides, the more chances of customer loyalty to be enhanced; therefore, service organizations must emphasize improved service quality (J.-L. Chen, 2016).

Prior literature was conducted to examine the impact of Brand trust, Customer satisfaction, and Perceived price and service quality on customer loyalty in Punjab's banking sector. A total of 232 responses were catered from the urban customers of both the public and private sector banks situated in Punjab. The findings obtained from the tests concluded that service quality plays a significant role in impacting customer loyalty. This research provided a better understanding of the importance of regard in the banking sector. Moreover, marketers and service providers of every industry could relate to it and put possible efforts into delivering good quality services to their customers (Waleed, 2016).

A study demonstrated the impact of Service Quality on Customer loyalty by utilizing the Taiwan Airlines sector. The research provided insights into service quality and customer loyalty. Moreover, the mediating effects of brand image and perceived value were also investigated in this literature. The responses were gathered from different airports and Chinese airlines. This research concluded a significant and direct effect of service quality on customer loyalty for the industry above, and the mediators were also revealed to have a significant impact on the relationship between customer loyalty and service quality. Hence, when the clients experience good services, they hold a positive perception of the firm in their minds and are eager to pay premium prices for that specific firm, which in turn results in customer loyalty (C.-M. Chen & Liu, 2017).

Service quality can be identified by comparing the difference of perceptions of customers for services that are being received and the expectations of the customer for the services. Suppose reality is more than what the customer expected. In that case, the service fulfills the criteria of being qualified, and in case the service quality a user gets is less than what he expected, it results in the service quality being non-qualified. In case when the expected one is equal to what customers get, then in this situation, service quality is perceived to be satisfactory. Good quality of services is the decisive key to strengthening customer satisfaction, resulting in an increase in customer loyalty. Research was directed to instigate the impact of trust, service quality and company image on customer loyalty and satisfaction at Bank Shariah Mandiri Meulaboh Branch. The results obtained from the tests proclaimed a direct and significant impact of service quality on both customer loyalty and customer satisfaction. Therefore, consumers will possess loyal behavior toward a product or service if they acquire good service quality and value (Nilam Sari, 2018).

The topic of service quality has been given tremendous importance in prior research. This topic has been researched by many authors and reflected as a significant factor that could impact the success of any firm in the service sector. Many writers mentioned that by providing excellent or even satisfactory services to clients, the firm can gain maximum advantage in its competitive marketplace and lead in that specific industry. The research was analyzed, showing service quality and brand image as factors impacting customer loyalty in the context of the Indonesian airline sector. The significance and findings of this paper highlighted a positive relationship between service quality and customer loyalty. The utilization of good service quality in Indonesia's airline industry is being encouraged because of the significant impact of service quality on customer loyalty. Even the other variable portrayed a significant impact but less than the variable of service quality. Therefore, the heads of these owners were advised to pay utmost attention to satisfying their clients by providing good quality services in order to achieve customer loyalty (Wilson, 2019).

In the retail industry, improving the quality of services results in a tactic utilized by retailers in order to retain their old customers and attain a better position amongst the competitors in the marketplace. Service quality is known as an important driver of customer loyalty. To further explore, research was directed to analyze the impact of service quality on customer loyalty of Generation Y towards the retail industry. Bangladesh retail sector was utilized to conduct this literature. Furthermore, five dimensions of service quality, namely Problem-solving, reliability, policy, and Personal and physical aspects, were taken into consideration to determine their overall impact on service quality and customer loyalty. The findings revealed that all the dimensions possess a significant impact on customer loyalty; therefore, retailers utilizing appropriate service quality could result in customer loyalty in their favor (Didarul Alam, 2020). In light of the discussion, we can propose the following hypothesis:

H_3: There is a significant impact of Service Quality on Customer Loyalty.

Research Gap

Limited research is found on studying the impact of various factors on customer loyalty in the hotel sector in Pakistan (Malik et al., 2020; Wilson, 2019). This study aims to make favorable contributions to the literature on Pakistan's hotel sector by utilizing a different combination of variables like Trust, satisfaction and service quality to study Pakistan's hotel sector customer loyalty in a detailed manner and eliminate the gap above.

The current research is directed by incorporating a unique set of variables used together, which is found less in prior literature. Therefore, this study will contribute towards extending previous research and provide insights to hotel managers about the importance of trust, satisfaction and service quality in enhancing customer loyalty and gaining maximum competitive advantage amongst other alternatives available.

Pakistan's Hotel Sector

The tourism industry holds more than 11 percent of the world's GDP. Statistics in prior research highlighted that around 800 million trips are planned or occur in the

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Volume 1, Issue 1, Page 29-57, June 30, 2021

World yearly, and this ratio is expected to rise in the future. Pakistan has ranked on top as the best holiday destination for the year 2020. The hotel sector is considered to be one of the subsets of the tourism industry. The hotel sector receives a substantial share of returns from the tourism industry because people who travel require hotels for their stay. The hotel sector is considered to be a source of revenue for various countries (Nobar & Rostamzadeh, 2018).

The hotel sector has been expanding in Pakistan in the past few years. Pakistan has recently appeared as a substantial investment destination for new hotel development, according to the statistics of the Hotel Association of Pakistan. The hotel sector witnessed expansion of 9.7% between 2005 and 2006. Moreover, Pakistan's hotel industry demonstrated a more than satisfactory growth rate between 2009 and 2010 (Ishaq et al., 2014). The statistics of 2011 demonstrated a rapid expansion; different meetings and visits of foreigners were observed in Pakistan, especially in the city of Karachi, which increased the proportions of hotel occupancy from sixty-five percent more than the previous year's rate (S. Kamal Hayder Kazmi, 2019).

The statistics revealed that the hotel industry is continuously experiencing a boom each year, and this industry contributes three percent to the gross domestic product. Leisure traveling was estimated to increase by 2.7 % in 2016, and it is now estimated to grow by 5.4 % annually (S. Kamal Hayder Kazmi, 2019).

The demand and supply for the services of the hoteling sector have enhanced the growth of tourists, and this market faces the challenge of intense competition (H. Saleem & Raja, 2014). The hotel industry demonstrates the need to encourage the minds of the customers. The reason is that the hotel sector, which is quite linked with the tourism sector, somehow faces a problem of seasonality phenomenon. To overcome this issue, a strong creation of customer loyalty is required in this sector (Nobar & Rostamzadeh, 2018).

Reciprocity Theory

The connection between the customer and the seller is the leading prospect in any business (Basha et al., 2015). This theory was initiated in 1974 when Phillip Kunz, a sociologist, experimented. The theory of reciprocity is also applicable in a marketing context. The deeper the bond and link with the customer, the more beneficial it is for both the seller and even the customer (Aziidah Zulkifli & Faizun Mohamad Yazid, 2020). The application of reciprocity theory in marketing assists in improving business performance (Fehr et al., 2002; Molm et al., 2007; Roberts, 1998).

The brand or firm maintains a good relationship with its actual customers and keeps on providing them with satisfying services; it will eventually lead to trust formation from the customer side for the particular brand or organization (Muhammad et al., 2016). Appropriate services to customers and immediate responsiveness to their problems will eventually result in establishing satisfaction in customers' minds while Approaching the particular product or service. Furthermore, the customer will become loyal to that organization, which will eventually increase customer loyalty (Aziidah Zulkifli & Faizun Mohamad Yazid, 2020).

Conceptual Framework

The discussion above results in the conceptual framework given below, which indicates independent variables (Trust et al.) and the dependent variable (Customer Loyalty).

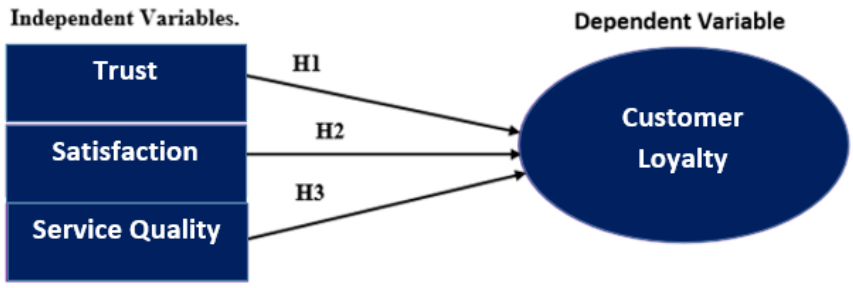


Figure 1: Conceptual Framework

Hypotheses

The hypotheses drawn from the literature review are mentioned below:

H_{01}: Trust has no impact on customer loyalty.

H_{o1}: Trust has a significant impact on customer loyalty.

H_{02}: There is no impact of Satisfaction on customer loyalty.

H_2: Satisfaction has a significant impact on customer loyalty.

H_{03}: There is no impact of Service quality on customer loyalty.

H_3: Service quality has a significant impact on customer loyalty.

Methodology

This study is directed to investigate the impact of trust, satisfaction, and service quality (CL) on customer loyalty (CL) in Pakistan's hotel sector. The research being conducted is quantitative, which caters to data through questionnaires. The data was collected from 384 respondents residing in Karachi, Lahore and Islamabad through online surveys created through Google Docs. Moreover, to develop the questionnaire, scales from previous literature were modified to examine the reliability of the present study. Lastly, SPSS software was utilized to run reliability analysis, descriptive analysis, correlation and regression tests to find out the impact of each independent variable on the dependent variable and conclude the outcomes.

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

Research Design

Research Approach

The investigation being conducted is quantitative because the impact of trust, satisfaction, and service quality on customer loyalty was examined using a numerical data collection method. Reciprocity theory is used in this study to provide a basis for the relationship between trust, satisfaction, service quality, and customer loyalty. Data will be collected appropriately and evaluated further to check the significance of the hypothesis mentioned above. The deductive Reasoning approach was utilized in this research because the study was stimulated by theory, and then the hypothesis was developed.

Research strategy

The nature of this research is descriptive as the study intends to define the relationship between independent and dependent variables, namely Trust, Satisfaction, Service Quality and Customer Loyalty, respectively, in an elaborative perspective. The study aims to add to the previous literature by studying the impact of these three factors, i.e., Trust, Satisfaction and Service Quality, on Customer Loyalty in more depth. The means of data collection were questionnaires, and none of the variables were manipulated in the current study, which further strengthens the reliability of selecting descriptive research. Moreover, this study is conducted to examine the influence of all the predictors and outcome variables, along with interpreting the relation between these two.

Target population

The population of this research includes individuals from Pakistan who have stayed in hotels before for traveling purposes. This study was directed in Karachi, Islamabad and Lahore because the dominant hotels in Pakistan are situated in Karachi, Lahore and Islamabad. Moreover, these metropolitan cities have a good ratio of international and local companies that conduct and are involved in hotel business conferences (S. Kamal Hayder Kazmi, 2019).

Sampling size

The sample for this study is restricted to individuals belonging to Karachi, Lahore, and Islamabad who prefer traveling and have stayed in hotels because of the limited resources available. The sample size will include the responses of 384 respondents because the population of the hotel sector is more than 1000000 (robert v .krejcie & daryle morgan, 1970)

Sampling method

The study employed convenience sampling to collect the responses from the respondents

Data collection Technique and Time horizon

7 point Likert scale was utilized to develop the questionnaires for the current research. The scale for the variables, both independent and dependent, was adapted from previous research. Data collection was done online using Google Docs instead of

using the physical method, seeing the current pandemic situation. Cross-sectional data, which was collected through a survey in two weeks, was utilized for this study.

Data Analysis techniques

In order to determine the reliability, correlation, validity, and regression of variables, the tests were run using SPSS software to interpret and conclude the results further. Reliability tests are run to check the consistency of whether the items of the scales are measuring the dependent and independent variables or not. At the same time, Validity was used to check whether the correct scales had been taken for the research or not. Lastly, Regression and correlation analysis tests were utilized to investigate and analyze the relation between the predictors and outcome variable and to determine the impact of independent variables on the dependent variable.

Credibility and Reliability of the Research

The scale for all the variables was adapted from previous research. 7 point Likert scale was used for both the predictors and outcome variables in the present research. Three independent variables were utilized, i.e., "Trust" was measured through 4 scale items that were adapted from (Setó-Pamies, 2012, page number); 4 item scale was adapted from (Joudeh & Dandis, 2018, page number) to measure "Satisfaction" and "Service Quality" was measured using 6 item scale that were adapted from (Da Bao, 2020, page number). The scale for the dependent variable "Customer Loyalty" was adapted from (Setó-Pamies, 2012, page number), which was measured through 6 scale items. The items for the selected independent and dependent variables were presented to the supervisor and further approved by him. Validity and reliability tests were run using SPSS software to check the validity and consistency of the variables and interpret them further.

Ethical considerations

Ethical considerations were given importance to secure the trust of the respondents. The respondents were not asked to mention their identity in any way, the privacy of the respondents was maintained, and they filled out the questionnaires anonymously. None of the respondents were forced to fill out the questionnaire, and it was clearly highlighted that the data received from the respondents would be kept safe and would be utilized for research purposes only.

Research Analysis and Interpretations

Demographic variables like age, gender etc., were studied by running descriptive tests, and the interpretation of these variables was done by generating bar graphs. Reliability analysis, Correlation and regression analysis were run by utilizing SPSS software.

Respondent's Profile

Descriptive Analysis for four variables, Age, Gender, City and Hotels used in our research, was tested by running descriptive analysis on SPSS software. The tables

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

with all the possible figures, along with their comprehensive interpretations, have been mentioned in this section.

Table 1: Age of respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
15-25	248	64.6	64.6	64.6
26-35	88	22.9	22.9	87.5
36-45	33	8.6	8.6	96.1
46 and above	15	3.9	3.9	100.0

Table 1 depicts the age of the respondents; there are four age sections ranging from 15-25, 26-35, 36-45 and 46 and above. From the collected data from 384 respondents, it is explored that the majority of respondents (64.6%) were present in the age bracket of 15-25 years, which is 248 respondents. Eighty-eight respondents (22.9%) lie under 26-35 years of age section. Thirty-three respondents were of 36-45 years, which is about 8.6%. Moreover, 15 respondents were above 40 years of age, which is 3.9%.

Table 2: Gender of respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	185	48.2	48.2	48.2
Female	199	51.8	51.8	100.0
Total	384	100.0	100.0	

Table 2 shows that there are two sections (male and female). The data was collected from 384 respondents. The majority of the respondents were females, who were 199, and the rest, 185, were males.

Table 3: City of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Karachi	299	77.9	77.9	77.9
Lahore	48	12.5	12.5	90.4
Islamabad	37	9.6	9.6	100.0
Total	384	100.0	100.0	

Table 3 represents the cities of respondents; data was collected from three metropolitan cities, Islamabad, Lahore and Karachi, in which the majority of

respondents were from Karachi, with 299 responses. Forty-eight respondents were from Lahore, and the remaining 37 respondents were from Islamabad.

Table 4: Hotel of residence of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Pearl Continental	101	26.3	26.3	26.3
Movenpick	81	21.1	21.1	47.4
Awari	46	12.0	12.0	59.4
Ramada	29	7.6	7.6	66.9
Any Other	127	33.1	33.1	100.0
Total	384	100.0	100.0	

Table 4 shows the hotels in which respondents have stayed based on their preferences. The majority of respondents have made a stay in some other hotels that accounted for 127 respondents. Pearl Continental had the second-highest number of customers, with 101 responses. Movenpick had the third highest number of people with 81 responses, then Awari was observed with 46 responses, and in the last 29 respondents have made a stay in Ramada.

Quantitative study

Reliability

SPSS software was utilized to run the reliability test in order to check the reliability of scales for all the I.V. (Trust et al.) and the D.V. (Customer Loyalty). The results of the tests will be discussed and elaborated in the section below.

Table 5:Reliability analysis of variables

Variables	Cronbach's Alpha	Number of Items
Trust	0.838	4
Satisfaction	0.878	4
Service Quality	0.862	6
Customer Loyalty	0.884	5

Trust

Trust indicated a reliability of 0.838, which reflects that the scale for trust is strongly reliable as the ideal value of Cronbach's alpha is 0.6; this implies that trust comes under the level of acceptance in terms of reliability. Moreover, the four constructs of the variable are closely grouped and have strong consistency.

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

Satisfaction

The second variable that was run on SPSS to check the reliability of the scale was "Satisfaction." The scale of satisfaction entailed four items, and the results of the test showed a reliability of 0.878, which proves that the scale is consistent in measuring the variable.

Service Quality

On applying the reliability test to Service Quality, Cronbach's Alpha came out to be 0.862. Cronbach's Alpha value is greater than 0.6 and close to 1, which implies that Service Quality has strong reliability and is an acceptable scale. This variable has six closely related items, and the responses are consistent. None of the items were deleted from the scale to increase the reliability.

Customer Loyalty

The last variable that was tested in terms of reliability was Customer Loyalty. The Cronbach's Alpha value of the dependent variable turned out to be 0.884, which is more than the benchmark set for reliability. All the constructs of this variable are related and reflect strong reliability overall, which means the scale is fit to measure the variable. Other than that, no items were deleted in order to increase the reliability.

Correlation

Table 6: Correlations Analysis for variable

		AVGT	AVGSAT	AVGSQ	AVGCL
AVGT	Pearson Correlation	1	0.820	0.759	0.712
	Sig. (2-tailed)		0.000	0.000	0.000
AVGSAT	Pearson Correlation	0.820	1	0.805	0.780
	Sig. (2-tailed)	0.000		0.000	0.000
AVGSQ	Pearson Correlation	0.759	0.805	1	0.777
	Sig. (2-tailed)	0.000	0.000		0.000
AVGCL	Pearson Correlation	0.712	0.780	0.777	1
	Sig. (2-tailed)	0.000	0.000	0.000	
	N	384	384	384	384

A correlation test was run on SPSS to analyze the relationship between the predictors and the outcome variable. Values in correlation lie between +1 (positively correlated) and -1(negatively correlated). Suppose the correlation value is close to +1. In that case, it is considered a strong positive correlation between the two variables. If the value is close to -1, it is considered to have a negative relationship between the two variables.

Trust and Satisfaction

Pearson Correlation = R = 0.820

The value above from the table denotes a strong and positive correlation between Trust and Customer Loyalty. There is a significant relationship between trust and satisfaction as the sig value is 0.000, which is less than ($\alpha = 0.050$).

Trust and Service Quality

Pearson Correlation = R = 0.759

The value of R indicates that Trust and Service Quality are strongly correlated. The table reflects that there is a significant relationship between trust and service quality as the sig value is 0.000, which is less than Alpha Value = 0.050).

Trust and Customer Loyalty

Pearson Correlation = R = 0.712

A strong and positive relationship between trust and customer loyalty is observed as the value of the Pearson Correlation is greater than 0.6. As the sig value is 0.000, which is less than ($\alpha = 0.050$), this implies that a significant relationship exists between both variables.

Satisfaction and Service Quality

Pearson Correlation = R = 0.805

Satisfaction and Service Quality possess a strong and positive relationship, as the Pearson Correlation is more than 0.8. The value of significance is more than 0.05, which portrays that there is a significant relationship between Satisfaction and Service Quality.

Satisfaction and Customer Loyalty

Pearson Correlation = R = 0.780

The outcomes of the correlation test for satisfaction and customer loyalty demonstrated that these two variables are strongly and positively correlated. From the table, it is shown that there is a significant relationship between satisfaction and customer loyalty as the sig value is 0.000, which is less than ($\alpha = 0.050$).

Service Quality and Customer Loyalty

Pearson Correlation = R = 0.777

Pearson correlation holds the value of 0.777, which denotes a positive and strong relationship between Service Quality and Customer loyalty. It can also be witnessed that the Sig value in the table is (α=0.00), which tends to be less than the alpha value of 0.05; therefore, it can be concluded that both variables have a significant relationship.

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

Regression Analysis

Table 7: Variables Entered/Removed			
Model	Variables Entered	Variables Removed	Method
1	AVGSQ, AVGT, AVGSATb	.	Enter
a. Dependent Variable: AVGCL			
b. All requested variables entered.			

Table 8: Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.821a	0.675	0.672	0.613
a. Predictors: (Constant), AVGSQ, AVGT, AVGSAT				

The amount of variation experienced in a dependent variable enlightened by all the corresponding predictors in the model of regression is reflected through the value of R-square. In this model, the results of the test highlight the value of r-square, i.e., 0.675, which implies that this mode is strong. The average effect of independent variables (Trust, satisfaction and service quality) is 67.5% on the dependent variable, i.e., Customer Loyalty.

Table 9: Analysis of Variance					
Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	296.429	3	98.810	262.684
	Residual	142.938	380	0.376	
	Total	439.367	383		
a. Dependent Variable: AVGCL					
b. Predictors: (Constant), AVGSQ, AVGT, AVGSAT					

H_0: There is no impact of Trust, Satisfaction and Service Quality on Customer Loyalty.

H_1: Trust, satisfaction, and service quality have a significant impact on customer loyalty.

The value of significance in the ANOVA table is 0.000 as the value is less than the significance value of 0.05, which results in the rejection of H0 and acceptance of the alternative hypothesis, i.e., H_1. This concludes that all the independent variables Trust, Satisfaction and Service Quality are found to have an impact on the outcome variable (Customer Loyalty).

Table 10: Coefficient of Regression					
	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	0.453	0.191		2.375	0.018
AVGT	0.107	0.057	0.100	1.878	0.061
AVGSAT	0.384	0.059	0.379	6.466	0.000
AVGSQ	0.438	0.057	0.396	7.679	0.000

Trust

H_o: There is no impact of Trust on the Customer Loyalty.

H_1: Trust has a significant impact on customer loyalty.

The following values are depicted in the table of coefficients:

Alpha value: 0.05

Sig value: 0.061

B (Trust) = 0.107

As the value of sig is 0.061, which is greater than the benchmark value of alpha (0.05), this indicates the rejection of Ha, and the corresponding H_0 will be accepted. The values make it very clear and conclude that Trust has an insignificant impact on Customer Loyalty.

Satisfaction

H_{02}: There is no impact of Satisfaction on Customer Loyalty.

H_2: There is a significant impact of Satisfaction on Customer Loyalty.

Alpha value: 0.05

Sig value: 0.000

B (Satisfaction) = 0.384

The values in the table of coefficients witness the rejection of the null hypothesis and support the acceptance of the corresponding alternative hypothesis, i.e., Ha, because the significant value lies under the range of alpha value (0.000>0.005). To sum up, it can be concluded that satisfaction has a significant impact on customer loyalty.

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

Service Quality

H_{03}: There is no impact of Service Quality on Customer Loyalty.

H_3: There is a significant impact of Service Quality on Customer Loyalty.

Alpha value= 0.05

Sig value= 0.000

B (Service Quality) = 0.438

As the sign above value is 0.000, which is less than 0.05 there, this reflects that Service Quality lies under the acceptance region, so we accept the Ha and the opposite hypothesis, i.e., H0, will be rejected. Therefore, to summarize, it can be interpreted that Service Quality has a significant impact on Customer Loyalty.

Regression Equation

Customer Loyalty=0.107 (Trust) + 0.384 (Satisfaction) + 0.438 (Service Quality) + 0.453

The sig value of the constant is 0.018, which is lower than the alpha value (0.05), which denotes that the constant is also significant as per the results. When all the other independent variables are equal to 0, it is inferred that the value of customer loyalty is 0.453. The equation above highlights the clear view of the current research conducted, which interprets that:

A 1-unit increase in Trust Increases Customer Loyalty by 0.107 units.

A 1-unit increase in Satisfaction Increases Customer Loyalty by 0.384 units.

A 1-unit increase in Service Quality Increases Customer Loyalty by 0.438 units.

Discussion

Trust

H_0: There is no impact of Trust on Customer Loyalty.

H_1: Trust has a significant impact on customer loyalty.

A correlation test was run to instigate the relationship status between trust and customer loyalty. The results of the test revealed that there is a positive and strong relationship between these two variables. Moreover, regression analysis was also done for this hypothesis, which presented that trust has no impact on customer loyalty.

The outcomes of the current study are supported by previous research which was conducted in 2019 to instigate the impact of trust, satisfaction, and service quality on customer loyalty. The research demonstrated that trust has an insignificant impact on customer loyalty. The underlying reason given to back up this viewpoint is that it is

considered a traditional belief that the trust of the customers will result in strengthening customer loyalty; it is dependent on the industry and the country. Moreover, the study even concluded that trust does not impact customer loyalty directly, and trust is not measured as an essential predictor in regard to customer loyalty (Tabrani et al., 2018).

Many other studies depicted different results from the current research, which stresses that there is a significant impact of trust on customer loyalty (Ali Alsheikh et al., 2018; Da Bao, 2020). Subsequently, prior research conducted to examine the impact of trust on customer loyalty revealed that trust positively impacts customer loyalty, which means that the customer's trust leads to strengthening customer loyalty. In order to conclude, it can be inferred that an increase in consumer trust also increases customer loyalty (Widodo & Article, 2019).

Satisfaction

H_{02}: There is no impact of Satisfaction on Customer Loyalty.

H_2: There is a significant impact of Satisfaction on Customer Loyalty.

Regression Tests were utilized to investigate the impact of Trust on Customer Loyalty. The outcomes of the present study highlighted that Satisfaction possesses a significant impact on Customer Loyalty. Secondly, the outcomes of the correlation test between these two variables depicted a strong and positive relationship between the variables.

The results of this study are aligned with the outcomes of previous research conducted to investigate the impact of Satisfaction on Customer Loyalty (Javed et al., 2017), which explained that Satisfaction has a significant impact on Customer loyalty, which implies that Satisfaction is considered to be an important element in driving customer loyalty, More the customer is satisfied the more it is successful to fit its image in consumer's mind which will ultimately boost customer loyalty.

(Sutanto & Djati, 2017) Also provides support for the results of the present hypothesis, which affirms that customer satisfaction has a significant impact on customer loyalty.

Service Quality

H_{03}: There is no impact of Service Quality on Customer Loyalty.

H_3: There is a significant impact of Service Quality on Customer Loyalty.

The outcomes of the correlation test exposed that Service Quality and Customer Loyalty are strongly correlated. On the other hand, the regression analysis done for these two variables witnessed a significant impact of Service Quality on Customer Loyalty.

The findings of the current study are supported by existing literature (Wilson, 2019), which was directed to examine the impact of Service Quality on Customer Loyalty. The outcomes of this prior literature resulted in a positive impact of service quality on boosting customer loyalty, which entails that firms that pay their utmost

ISSN (Print): 2790-7848 SSN (Online): 2790-7856
Volume 1, Issue 1, Page 29-57, June 30, 2021

attention to delivering good quality services can easily gain a competitive advantage in the market. Moreover, this will help the firm to attract new customers and make the existing ones loyal.

The results of another research conducted in the past are found to be consistent with the present study, which was piloted to examine the impact of Service Quality on Customer Loyalty. The outcomes of this research proved that Service quality significantly impacts Customer loyalty, which concludes that marketers should focus on taking different measures in order to improve their service quality, the reason being that service quality holds strong and direct relationships with Customer loyalty (Da Bao, 2020).

Conclusion

This research was directed to study the impact of Trust, Satisfaction, and Service Quality on Customer Loyalty in Pakistan's Hotel Sector and to analyze the relationship between the variables above. The independent variables, namely Trust, Satisfaction, and Service Quality, were chosen to conduct the study because these three factors are the most commonly used by hotel managers to drive customer loyalty in their favor. The results of the correlation demonstrated a significant relationship between all three factors, i.e. (Trust, Satisfaction, Service Quality) and Customer Loyalty. Moreover, the results of regression tests revealed that Satisfaction and Service Quality have a significant impact on Customer Loyalty, whereas an insignificant impact was witnessed between Trust and Customer Loyalty. The findings of this result will help the service-providing firms and businesses understand the significance of all the factors that impact customer loyalty because the strategy of retaining already existing customers is more cost-effective than acquiring new ones (Almaamari et al., 2018) therefore, Hotels and other service providers should move step further towards providing good quality of services, building trust, and boosting satisfaction in order to ensure value creation for their brands and resulting the purchases made by the users repeatedly. The outcomes of this literature will provide insights to the marketers of the hotel industry to understand the importance of Trust, Satisfaction and Service Quality for strengthening the value of their brands in regard to customer loyalty. In a nutshell, it can be said that if companies use service quality as a tool for satisfying customers and better engaging with them, they will be more likely to be successful in grasping the attention of the audience, which will ultimately boost their customer loyalty along with a positive image in customer's perception.

Recommendations

The findings of this research state that Service Quality and Satisfaction possess a significant impact on strengthening customer loyalty. The outcomes and findings from this literature have contributed to expanding the existing literature conducted to examine the impact of Trust, Satisfaction and Service Quality on Customer Loyalty. The study also indicated that service quality is a critical success factor in order to attain a competitive edge for any firm. Service Quality plays a crucial role in building loyalty in customers for any service or good; therefore, it is recommended that marketers or service providers plan to facilitate good quality of services amongst the users. It is analyzed that one of the other factors, namely Satisfaction, plays a very important role

in attracting consumers to be loyal and stimulating a desire to buy the product repeatedly. To satisfy the users and keep their attention on the particular service provider or brand, it is suggested that hotel owners and marketing teams should create experiences and such activities that result in satisfaction amongst the users when utilizing a particular service.

In a nutshell, Pakistan's hotels are recommended to use Satisfaction and Service Quality as helpful tools to make their position strong in the market and to result in customer loyalty in their favor.

Limitations

This research was carried out by examining only three factors that can impact customer loyalty, namely Trust, Satisfaction and Service Quality. Hence, only three independent variables were utilized for this investigation. The main theme of this study was only confined to Pakistan's Hotel sector. Moreover, the data collection method for this investigation was restricted to online sources only because of the pandemic situation. The generalizability of the findings could also be questioned as the data was collected from selected cities, namely Karachi, Lahore and Islamabad. Another limitation faced while conducting this research is associated with the type of sampling technique used to collect responses. Random sampling could not be used because of the inaccessibility of the population framework. Therefore, the convenience sampling method was used for collecting data from consumers who had stayed in hotels while traveling or for any other purpose. Lastly, this research was conducted in a limited time duration of only four months.

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