THE IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES ON CUSTOMER SATISFACTION AND LOYALTY: AN EMPIRICAL STUDY IN VARANASI, UTTAR PRADESH, INDIA

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Abstract

Purpose: This study examines the impact of Customer Relationship Management (CRM) practices on customer satisfaction and customer loyalty in the context of Varanasi, Uttar Pradesh, India. Specifically, it evaluates how key CRM dimensions—service responsiveness, personalization, complaint handling, communication quality, technology support, and loyalty programs—influence satisfaction and, in turn, customer loyalty.

Design/Methodology/Approach: A cross-sectional survey design was employed. Primary data were collected from customers of retail, banking, and service-sector organizations operating in Varanasi. Using a structured questionnaire with five-point Likert-scale items, 420 valid responses were obtained after data screening. The data were analyzed using Structural Equation Modeling (SEM) and hierarchical regression techniques. Reliability and validity were assessed through Cronbach's alpha (α ranging from 0.80 to 0.89), Composite Reliability (CR > 0.85), and Average Variance Extracted (AVE > 0.59). Mediation effects were tested using bootstrapping procedures.

Findings: The results indicate that CRM practices have a significant positive effect on customer satisfaction ($\beta = 0.69$, $p < 0.001$). Among CRM dimensions, service responsiveness ($\beta = 0.29$, $p < 0.001$), complaint handling ($\beta = 0.21$, $p < 0.001$), and personalization ($\beta = 0.18$, $p = 0.002$) exerted the strongest influence on satisfaction. Customer satisfaction was found to be a strong predictor of customer loyalty ($\beta = 0.56$, $p < 0.001$). Additionally, CRM practices had a direct positive effect on loyalty ($\beta = 0.24$, $p < 0.001$). Mediation analysis confirmed that customer satisfaction partially mediates the relationship between CRM practices and customer loyalty, with a significant indirect effect ($\beta = 0.39$; 95% CI: 0.30–0.48).

Practical Implications: Organizations should prioritize improving complaint handling mechanisms, enhancing service responsiveness, and implementing personalized customer interactions, supported by effective CRM technology integration, to strengthen satisfaction and loyalty.

Originality/Value: This study provides city-level, multi-industry empirical evidence from Varanasi, offering context-specific insights into CRM effectiveness in a tier-2 Indian city setting.

Keywords: CRM practices; customer satisfaction; customer loyalty; relationship marketing; service responsiveness; personalization.

1. Introduction

Introduction Customer Relationship Management (CRM) has developed as an important strategic competency for firms wishing to achieve sustainable competitive advantage in a more dynamic, customer-oriented market environment [1]. As a strategy, customer relationship management is not just implementations of technology; it also consists of an overall organization system that places emphasis on optimizing the quality of the long-term interactions between individuals or organizations and their customers Can't find exactly what you are looking for? Successful CRM helps companies meet customers' needs, enhance customer experiences across omnichannel touchpoints and deliver value to them Thus, it has implications in shaping customer satisfaction, repeat purchase intentions and positive word-of-mouth [2]. The importance of CRM in India specifically has become increasingly important as a result of increased competition, higher levels of customer accessibility and fast paced digitalization of service delivery. Sophisticated CRM application is widely popular in metro cities, but for tier-2 cities (heritage city) like Varanasi it constitutes unique challenging market as well. Varanasi presents a mixed urban pattern that includes traditional commercials, tourism (religious and cultural), small and medium industries as well as growing organized trade, banking and services [3]. In these contexts, customer loyalty is influenced by functional service quality, but also by interpersonal trust, relationship duration, cultural sensitivity and personal attention. In these markets, customer trust is centered around the frontline employee behavior and relationship-based strategies as customers search for familiarity, acknowledgment and timely attention to problems [4]. Despite the rising penetration of digital touch points – from mobile banking to e-commerce platforms and app-based service access – contacts and consistent servicing remain a pivotal experience in customer perception here in Varanasi." A lot of organizations in this environment have invested a great deal into CRM software, customer databases, and digital communication tools. But CRM technology in itself does not necessarily lead to better customer experiences. One common management problem is that those tools for CRM often do not match actual practice with service. A lot of companies concentrate on gathering data and automation, at the expense of such essential dimensions as employee responsiveness, a competent treatment of complaints, personalized service that has meaning to users and systematic communication". Such a disparity causes inconsistent customer experiences, variable satisfaction and thereby weak customer loyalty [5-8]. In addition, consumers now engage with companies across various channels—brick-and-mortar stores, call centers, apps and social media—and demand that the experiences are always consistent. If crib technology does not marry human intervention and technological assistance in CRM practices, it may decrease perceptions of relationship and increase transaction-based relationships. The perceptions, particularly in culturally vibrant and relationship-driven markets like Varanasi, have the potential to break down trust overnight and dim long-term customer relations. As such, the knowledge of how various CRM practices interact to influence customer satisfaction and loyalty is not only a managerial imperative, but also an academic pursuit [9-11]. On the other hand, there exists also rich empirical research works that studied CRM and its nexus to customer satisfaction and loyalty. However, several gaps remain evident. Firstly, most of the available literature is either based in urban geographies or developed economies where customer behavior and expectations from host service facilities as well as maturity of technology stands quite distinct from that in tier-2 cities in India [12]. The socio-cultural context of places like Varanasi where trust based, long-term relationships and service ethics are under played have been largely ignored by CRM researchers. Second, existing research is focused on specific sectors with a strong orientation towards banking,

telecommunications or retail for instance. Although informative, these studies have failed to capture the relative dynamics of CRM effectiveness for different service settings. Varanasi customers do not come to the stores one day, bank on another or shop from a service provider later Their experience and repeat expectation is in totality and not isolated [13]. There is still scarce evidence about how CRM practices function across industries within the same city and whether their impact on satisfaction and loyalty differs by industry. Third, some empirical studies consider CRM as a one-dimensional entity; however, it fails to observe that CRM consists of various linked practices including customer service responsiveness and personalization complaint handling (Webster Jr. A joint consideration of these dimensions based on which favorable practices mostly effect on customer satisfaction and loyalty is necessary. Furthermore, customer satisfaction is often recognized as an important consequence of CRM but few studies properly verify a mediating role in the relationship between CRM and Loyalty, mainly by using adequate analytical methods such as SEM [14-15]. In this context we feel there is scope for the conduct of contextual multi-facetted and methodologically sound research that assesses how CRM practices moderate customer satisfaction and loyalty in a culturally rich tourism-pyramids market like Varanasi [16]. Addressing the gaps: objectives of this study in response to the identified research gaps, the present study is informed by two specific objectives. Primarily, the present study aims to assess the extent of perceived CRM practices as existing in Varanasi's retailing, banking utility and service outlets [17]. This means that several dimensions of CRM are measured in order to obtain a comprehensive picture of how relationship management appears Second, the study's objective is to empirically verify how CRM practices affect customer satisfaction (what organizational practices have greater positive influence on their customers). Third, it analyzes the direct influence of CRM practices on customer loyalty, including repurchase intention, word-of-mouth intentions and relationship continuance with service providers. Finally, this study would examine whether the effect of CRM practices on customer loyalty is mediated by customer satisfaction. Lastly, it tests possible sector differences by comparing the strength of these links in a retail banking and service industry location [18-22]. According to the objectives established, this article attempts the following research questions. Which CRM practices have the maximum effect on customer satisfaction and customer loyalty in Varanasi? Is customer satisfaction intervening variable between CRM practices and customer loyalty? Second, are there significant differences in the effects of CRM practices between retailing, banking and service industries? Answering these questions will facilitate a more nuanced consideration of the paths that CRM may impact (directly/indirectly) on relationship outcomes. There are several significant contributions of this study for both theory and practice. Contextually, it contributes empirically for Varanasi there by adding to the understanding about CRM effectiveness of a tier-2 Indian city where culture heritage, tourism and relationship based commerce are prime: 3. Contribution: At a theoretical level, the study extends a multi-dimensional CRM model that looks at both key CRM practices and its relationship with satisfaction/ loyalty and also directly title-tests the mediating role of customer satisfaction.

2. Literature Review

CRM system has been widely studied in marketing and service management as a strategic practice of creating long-term, win-win relationship between the organization and customers [23]. At the theoretical level, CRM is founded on relationship-based views that go beyond isolated transactions to relational experiences and co-created value. A lens that has become influential in this area is Relationship Marketing Theory, which stresses that long-term customer relationships are formed

based on ongoing value creation, trust and emotional bonds. From this point of view, customers who experience sustained value in relationships—comprising responsive service, individually-tailored interactions, and prompt problem-solving—are inclined to stay with a company, buy again from it and generate word of mouth about the business [24]. The essence of relationship marketing lies in its attempt to move managerial attention away from the short term effort and risk of maximizing sales towards a concern for lifetime value, fostering relationships through systematic CRM practices rather than mere direct actions within the marketing process(environment) [25]. The Commitment–Trust Theory (CTT) is also closely linked with relationship marketing and proposes that trust and commitment are the two key mediators in determining transactional success. Trust is the belief that a service provider will be reliable, honest and fair; commitment is defined as the intent of a customer to maintain an ongoing relationship over time. Trust and commitment Trust and commitment are critical in CRM practices [26-27]. Clear communication, equitability when resolving complaints, response to the customer's needs, and promptness of service are indicative of the company's reliability to and caring for the consumer. When consumers believe that an organization manages relationships in a fair and capable manner, they are more likely to commit both behavioral and affective resources. Empirical research guided by the Commitment–Trust Theory has consistently shown that trust-sustaining behaviors increase affective commitment, which contribute to customer loyalty and reduce defection intentions. And in markets where social interaction or relational norms are more prevalent–a type of market often seen in numerous Indian cities–this theory's applicability becomes even more explicit [28]. An additional significant conceptual framework on which CRM research is based is the Expectation–Confirmation Theory, frequently combined with service quality reasoning. This viewpoint treats customer satisfaction as the result of mental comparison or cognitive process between anticipations and actual performance. "Customers bring certain predispositions to service interactions about responsiveness, customization, communication and problem solving [29-30]. As soon as the service performance reaches or else surpasses these expectations, positive confirmation takes place and people are satisfied. The opposite also is the case: negative disconfirmation results in dissatisfaction. CRM activities affect this confirmation process directly, while suggesting what the customer should expect and preparing their performance expectations. For instance, anticipation is related to both pro-active communication and personalized offers; expectation can be raised for increased awareness on the other side, but also through efficient completion of transactions or complaint resolution when communicated at the promise-side. Satisfaction, environmentally speaking, is not just the feeling that people have; it is how people rationalize their service experiences on the basis of multiple episodes. Satisfaction builds up over time, and it reinforces positive evaluation of the firm which increases repurchase intention [31-35]. The concept of CRM is further evolving and has gone on to be identified as a multiple-dimensions construct rather than a single uniform capability. Customer-perceived dimensions of CRM practice the dimensions view the aspects of CRM factors which together contribute in forming relationship quality. One of the dimensions most commonly explored is that of service ability, which include the quickness, willingness and competence with which personnel respond to customers' requests, inquiries or problems. Being highly responsive also conveys attentive service, respect for the customer's time - AND adds value to both satisfaction and trust. Several such perceptions are prevalent in service-dominated environments as well, where sluggish or indifferent responses to a request may be equated with lack of regard which, subsequently, can dampen relational quality even if core service performance is more than acceptable [36]. Another important aspect of CRM is Personalization — this is the degree to which the company tailor its

products, services, and communication to reach its customers based on customer profiles, transaction behavior and preferences [37]. Personal suggestions, tailored solutions and identifying returning customers send individual signals and play an important role in the emotional seal. It is also found in literature that customization can augment the perceived value of products by decreasing lookup efforts, enhancing relevance and the level of closeness in the relationship. But personalization that has real impact depends on more than just the acquisition of data; it also demands meaningful activation of customer insights—usually enacted by frontline staff and digital CRM applications [38]. Complaint management has frequently been swept up in CRM, especially during service recovery [39]. This factor reflects customer perceptions of fair, fast and effective service recovery. Studies based on justice theory suggest that procedural justice, interactional justice and outcome adequacy collectively affect customer responses to complaints. Service complaint management can diminish the harm service failures cause and may also increase loyalty due to the "service recovery paradox". On the other hand, poor resolution of a complaint frequently results in dissatisfaction, negative word-of-mouth and customer exit. Thus, complaint management is an important test for the organization's relationship orientation. Communication quality is a second critical CRM dimension varying by clarity, frequency, accuracy and transparency of information provided to the customers. Good communication minimizes doubt, clarifies expectations and develops trust. Transparency in the products you offer, services you provide and how much both costs can help your customers feel respect for their intelligence. It may, however, undermine credibility: Bad or confusing communication is often much worse than no communication at all. Research shows that the quality of communication affects satisfaction not only directly but also by moderating the influence of other CRM activities, through its role in how customers make sense of service encounters [40-45]. As digital age emerges, technology support of CRM becomes an increasingly relevant dimension of the CRM practices. This dimension captures the perception of ease of digital interactions, accuracy of information and practice consistency between channels as well as the effectiveness of technology enabled service processes for consumers [46]. CRM that is deeply integrated can help an organization keep track of customer touch points, customize your communications and maintain consistency across physical and digital exchanges. Technology is helping the banking industry in providing better services to customers around the world from a customer's point of view, when systems are working as they should technology support provides convenience and reliability. Yet advanced technology on its own is not a sure way, since its effectiveness relies on how well it combines with human interaction and service processes [47]. Another widely studied dimension of CRM is loyalty and retention programs, which revolve around rewards, incentives, and recognition mechanisms for repeat purchase behavior. These kinds of programs reinforce behavioral loyalty by higher the switching costs and also offering tangible, items. Loyalty programs, provided they are perceived as being fair and useful, contribute to attitudinal loyalty by conveying appreciation and long-term orientation. However, the literature warns that loyalty programs work best when they are combined with high service quality and affective relational behaviors, rather than being designed to be substitutes for core-service excellence [48]. The link between customer satisfaction and customer loyalty is in the core of CRM studies. Satisfaction is considered one of the most proximal and powerful predictors of loyalty-related outcomes (i.e., repurchase intention, positive word-of-mouth, resistance to switching). Satisfied customers are more likely to generate positive beliefs about the firm, higher switching barriers and a higher loyalty threshold. Although satisfaction is not a sufficient condition for loyalty, at least in fiercely competitive situations, the empirical evidence continues to demonstrate that greater levels of satisfaction do lead to a higher likelihood

of treating ISG. Satisfaction also acts as a psychological mechanism which links CRM to long-term relationship outcomes, and hence is an important mediating variable in CRM models. Numerous empirical research supports positive linkages from CRM practices to customer satisfaction, and customer satisfaction itself to loyalty. Study across banking, retail, hospitality and telecommunications industries has indicated that successful CRM application leads to improve customer perceptions on the one hand and build loyalty intentions of customers on the other. But most of the evidence comes from research done in big cities or advanced economies, where customer expectations and service infrastructures—and levels of technological adoption—are worlds away from those found in tier-2 cities. In addition, many studies investigate individual dimensions of CRM in isolation or consider CRM to be a one-dimensional construct, which inhibits the possibility for comparisons regarding differences in importance of practices. Further, even though satisfaction is often recognized as a main outcome of CRM, it has been less investigated for its mediating impact between CRM actions and loyalty under the scrutiny of broad-spectrum measurement or statistical frameworks. Very limited studies explore these relationships concurrently in a single study and also with multiple CRM dimensions, and the differences in individual CRM dimension across sectors still remain largely neglected. Some aspects of the identity of tier-2 Indian cities, such as greater relational norms, higher cultural embeddedness and varying stages of digital maturity, are neglected in literature [49].

In short, despite the wealth of evidence in previous studies on the relation between CRM practices, customer satisfaction and loyalty, relevant gaps still exist. There is relatively less empirical research that has examined several CRM dimensions simultaneously and explored satisfaction as a mediator, while also providing findings within the cultural-rich tourism-influenced tier-2 Indian city context such as Varanasi. There is a need to fill these voids for the purpose of generating personalized CRM strategies as well as contributing to the theoretical knowledge regarding relationship management in emerging metropolitan markets. A summary of major empirical studies and the gaps created by those for which is provided in Table 1, indicating a clear need for our study.

Table 1. Selected Empirical Studies on CRM, Satisfaction, and Loyalty

Study Focus	Context	Key CRM Dimensions	Key Findings	Identified Gap
CRM → Satisfaction	Banking & Retail (Metro India)	Service quality, communication	CRM practices significantly improve customer satisfaction	Limited evidence from tier-2 cities
Satisfaction → Loyalty	Service sector	Experience quality	Satisfied customers show higher loyalty intentions	CRM dimensions not explicitly tested
Complaint Handling & Loyalty	Mixed services	Service recovery, fairness	Effective complaint handling enhances loyalty	Lacks integrated CRM framework

Technology-enabled CRM	Omni-channel services	CRM technology support	Technology strengthens customer experience	Human and relational aspects underexplored
Multi-dimensional CRM	Single-sector studies	Responsiveness, personalization	CRM dimensions positively affect satisfaction	No mediation testing in tier-2 Indian cities

3. Conceptual Framework and Hypotheses

3.1 Conceptual Model

The theoretical framework of the current study is based on relationship marketing theories and service logic evaluation accounting, which explain how Customer Relationship Management (CRM) practices impact Lico through ORM. CRM practices are defined as a multi-dimensional construct, including service responsiveness, personalization of the service, complaint handling and resolution process, quality of communication with the company representative who dealt with customers to resolve any question or complaint, CRM technology support provided by the company for customers who want to use e-commerce tools and loyalty/retention programs. These operations are the primary ways in which an organization makes existing relationships valuable and establishes long-term connections with customers.

In the model, we predict direct and indirect effects of CRM practices on customer loyalty. The indirect effect is mediated through satisfaction which represents a critical evaluative and attitudinal consequence of customers' cumulative service encounters. Satisfaction is customers' overall assessment of how CRM practice meets or exceeds their expectations with respect to service quality, responsiveness, fairness, and personalization. When customers view that the CRM is practiced in a good manner, they are likely to report higher levels of satisfaction and these experiences are helpful in developing their intention towards having long term relationships with the organization.

It also recognizes the direct relationship between CRM activities and Customer Loyalty. Some CRM activities (i.e., Loyalty programs, Personalized attention, and Antecedents of proactive communication) could generate repeat purchase behavior and positive word-of-mouth recommendation per se beyond its effect on satisfaction. This two-path model acknowledges that loyalty can be influenced by both cognitive–affective evaluations (via satisfaction) and discrete behavioral contingencies inherent in CRM practices.

Therefore, the proposed conceptual model states that all six CRM Practice Dimensions have an overall influence on customer satisfaction which also effects customer loyalty. Secondly, CRM practices are proposed to directly impact on loyalty, indicating partial mediation. The hypotheses being tested are in two parts (Figure 1): paths from CRM practices to customer satisfaction and customer loyalty and a mediating relationship of satisfaction in the association of CRM and loyalty (refer to Figure 1).

Figure 1. Conceptual Framework of CRM Practices, Customer Satisfaction, and Customer Loyalty

3.2 Hypotheses Development

CRM Practices and Customer Satisfaction

Service readiness is an important aspect of the CRM and it implies how fast, easy to willingness and efficiency with which organization responds to customer requests, inquires or problems. Previous studies uniformly suggested that quick and useful responses increase customers' perceptions of car, competence, and reliability. When service is performed promptly and problems are met with efficient solutions, customers are more likely to positively evaluate the service encounter and to be more satisfied. On this basis, the study forwards the following hypothesis:

H1a: Responsiveness of service has a positive effect on customer satisfaction.

Personalization The degree to which organizations can customize products, services and interactions to take into account unique customer profiles and histories. Customized interaction diminishes perceived effort and improves relevance, and can make customers feel acknowledged or valued. Empirical evidence supports that customers' perceived personalization enhances their satisfaction through greater perceived value and emotional connection. Consequently, we can suggest the following hypothesis:

H1b: Freedom of choice has a positive impact on customer satisfaction.

Complaint management is an essential CRM activity, especially when services are disrupted. Fairness, speed, empathy and quality of solution in handling complaints can reduce dissatisfaction and rebuild customer confidence. Firm-level empirical studies based on service recovery and justice theory have shown that a satisfactory complaint resolution remarkably enhances general satisfaction, even if there has been an initial service failure. Accordingly, this study hypothesizes:

H1c: Handling complaints have a positive impact on customers' satisfaction.

Quality of communication is the clarity, correctness, revelation and timeliness in the information doing round for customers. Up to a limit of course, high quality communication eliminates uncertainty and aligns expectations and trust in their service provider. Honest and consistent communication makes customers feel informed and respected, resulting in this influencing satisfaction positively. The following hypothesis is then proposed:

H1d: Communication quality has a direct positive effect on customer satisfaction.

Communication platform functionality refers to how well digital services and technical systems support customer contact: how easy they are to use, whether records are accurate and consistent across service channels. Seamless CRM features add factors of convenience and reliability, which in return makes for an easier customer experience. If technology can assist and not hinder service delivery, you could see customer satisfaction rise. Therefore, the study proposes:

H1e: Impact of Customer Relationship Management technology support on customer satisfaction is positive.

Loyalty and retention programmed to encourage repeat patronage and acknowledge long-term customers, loyalty or retention programs are created to offer rewards, benefits, offers. These types of initiatives can boost satisfaction by demonstrating gratitude and offering real value. When the loyalty programs themselves are seen to be fair and beneficial, having a positive impact on their relationship overall. Therefore, the following assumption is proposed:

H1f: There is a positive relationship between loyalty programs and customer satisfaction.

Customer Satisfaction and Customer Loyalty

Customer satisfaction is generally accepted as the antecedent for customer loyalty. Satisfaction customers are more likely to buy again, talk positively about, and not switch to a competing service provider. Satisfaction represents the sum of customers' overall assessment of their experiences and is a powerful antecedent of loyalty mechanisms. Based on previous empirical findings, the following hypotheses are postulated in the current study:

H2: Customer satisfaction has a positive influence on customer loyalty.

CRM Practices and Customer Loyalty

Apart from their indirect effect through satisfaction, CRM processes may have a direct impact on loyalty. Personalized engagement, proactive communication and loyalty programs are apparent practices that can directly support both repetitive acts and relational commitment. The presence of such practices may reinforce loyalty by increasing perceived switching cost and affective commitment when satisfaction is being held constant. Accordingly, the study proposes:

H3: The impact of CRM practices on customer loyalty is significant.

Mediating Role of Customer Satisfaction

Based on the relationships above, we propose that customer satisfaction is expected to act as a mediating driver through which CRM would impact customer loyalty. Satisfaction as a result of good CRM practices results in stronger intentions to be loyal. But the existence of a direct path from CRM to loyalty indicates that satisfaction may only partially mediate -and not fully in-deed- this relationship. No test has been conducted for this mediator, but such a mediation is interesting to explore as it would help us understand the mechanism through which CRM drives long-term relationship outcomes. Accordingly, we postulate the following hypothesis:

H4: CRM practices affect customer loyalty through satisfaction.

4. Research Methodology

4.1 Research Design

The study discussed herein is in a quantitative, cross-sectional and explanatory research design and tests the relationships between Customer Relationship Management (CRM) practices, customer satisfaction and loyalty. A quantitative method is suitable because the research seeks to measure customer perceptions with structured instruments and to test relationships presented in hypotheses by statistical means. Its cross-sectional nature allows the data to be obtained at a single point in time, reflecting customer evaluations of CRM practices and relationship outcomes that are associated with customers' recent service encounters. In this design the explanatory nature is in line with of the purpose to identify causal pathways and to test direct and indirect effects between study-constructs.

Primary data was collected by way of customer survey carried out in Varanasi city, Uttar Pradesh (India). Varanasi was chosen as it is a tier 2-heritage city with high presence of traditional markets, burgeoning organized retail/chains, outreach by banking sector and numerous services. The trading venues DC-sites (high-populated commercial markets, banks, service areas) where focus groups were run in order to be exposed to different experiences of the customer and context in which interaction takes place.

4.2.1 Participants and Research Context

The sampling frame of the study was therefore customers who visited branches two or more times in the past six months and were also aged 18 years and older. This stipulation was in place for us to have adequate grounding with the service provider to allow meaningful assessment of CRM practices, satisfaction and loyalty.

Study area the study focuses on the three primary sectors that form the base of urban interface between consumer and Varanasi city. These consisted of places of retail such as cloth stores, electronic shops, general stores and malls; banking establishments comprising public along with private sector banks; and service providers like telecommunication centers, clinics, beauty salons parlors, travel tourism agencies and coaching institutes. These sectors were chosen to represent different levels of service intensity, degree of interaction and CRM adoption, making our results more generalizable within the city context.

4.3 Sampling Design and Sample Size

Multistage non-probability sampling was used to integrate intercept sampling with purposive screening and quota allocation by sector. At first, customers were intercepted at predetermined locations (intercept sampling). Targeted screening questions to particularly verify age and use of services were implemented. Sector based quotas were then imposed to ensure that there was equal representation across retail, banking and service sectors.

In all, around 450–500 customers were interviewed when the data was collected. Incomplete data, inconsistent patterns and excluding non-eligible cases were screened before analyzing the valid questionnaire (n=420). This sample is considered sufficient for multivariate approaches (Wiebe; Manolov, 2019), such as Structural Equation Modeling and regression analysis, achieving generally recommended thresholds of statistical power and model stability. The responses through

the stages, from first contact to a usable sample, are shown in Figure 2 (see sampling and response process; Figure 2).
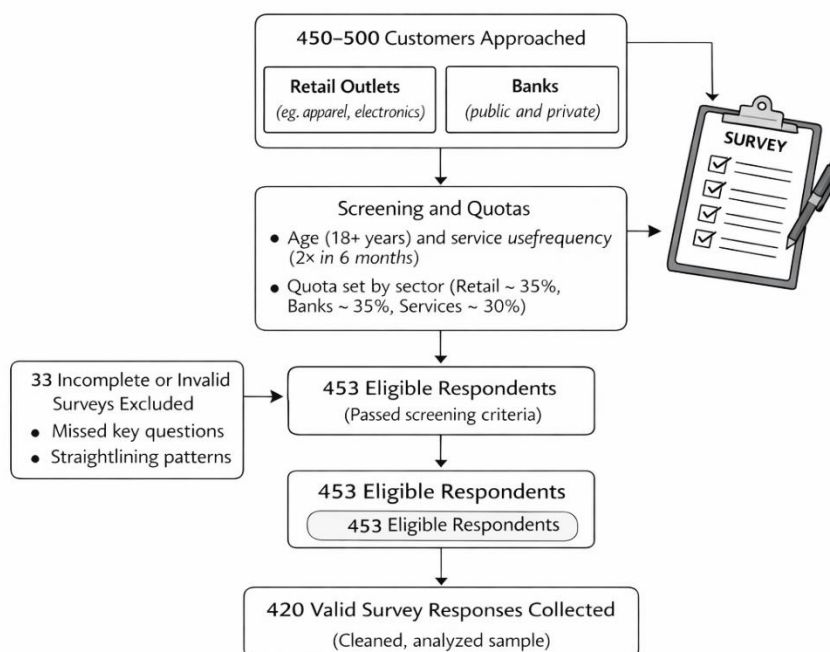

Figure 2. Sampling and Response Flow of the Customer Survey in Varanasi

4.4 Instrument Development

Data were collected by a questionnaire measurements of customer perceptions of CRM and its dimensions, co valuation (customer satisfaction) and attitude or behavior intentions (customer loyalty). All items were rated on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The Likert scale reduces the likelihood of response fatigue and can provide valid quantifiable assessment of attitudes and perceptions.

Items of measurement were derived from some widely used scales in the literature of CRM, service quality, satisfaction and loyalty. The questions were modified in such a way to make them contextually relevant and to accommodate the local service environment and the customer interaction style that is typical of Varanasi. The clarity, content validity, and face validity of the questionnaire were examined before being finally administered.

4.4.1 Construct Operationalization

Operationalization of CRM practices: CRM practices was measured as a multi- dimensional construct and consisted of four dimensions. In details, Service Responsiveness (SR), Personalization (PER), Complaint Handling (CH), Communication Quality (COM), CRM Technology Support (TECH) and Loyalty Programs (LP) were assessed by four reflective indicators for each of them. Customer Satisfaction (CS) was gauged with four items reflecting overall satisfaction and expectations fulfilment, while Customer Loyalty (CL) with five items tapping repurchase intention, likelihood of recommendation and resistance to a switch. Table 2: Constructs with Sample Measurement Items please see table 2 for sample measurement items.

Table 2. Construct Operationalization and Sample Measurement Items

Construct	Definition	Sample Measurement Items (5-point Likert scale)
Service Responsiveness (SR)	Speed, willingness, and effectiveness of service response	Staff respond quickly to my requests; Employees are willing to help; Problems are resolved promptly; Service delivery is efficient
Personalization (PER)	Extent of customized service and individualized attention	Services are tailored to my needs; My preferences are remembered; I receive personalized offers; Interactions feel individualized
Complaint Handling (CH)	Fairness, speed, and effectiveness in resolving complaints	Complaints are handled fairly; Issues are resolved quickly; Staff show concern during complaints; Solutions are satisfactory
Communication Quality (COM)	Clarity, accuracy, and transparency of communication	Information is clear and accurate; Communication is timely; Policies are well explained; Staff communicate honestly
CRM Technology Support (TECH)	Effectiveness of technology in supporting customer interactions	Digital systems are easy to use; Records are accurate; Interactions are consistent across channels; Technology supports service delivery
Loyalty Programs (LP)	Rewards and benefits encouraging repeat patronage	Loyalty rewards are attractive; Benefits are fair; Programs encourage repeat use; I feel valued as a loyal customer
Customer Satisfaction (CSAT)	Overall evaluation of service experience	Overall I am satisfied; Services meet expectations; Experiences are pleasant; I am happy with this provider
Customer Loyalty (LOY)	Intention to continue, recommend, and resist switching	I intend to continue using this provider; I would recommend it; I prefer it over alternatives; I will not switch easily; I feel loyal

4.5 Data Collection Procedure

Data collection took place over four to six weeks in a systematic and consistent manner. The questionnaires were self-handled by two field investigators at the selected places. Before completing the survey, participants received information about the study's academic purposes and assurances of anonymity and confidentiality, to which they consented. Participation was entirely voluntarily and the subjects could leave at any time.

Responding to one survey took about 8–10 minutes. The investigator was present to answer questions as needed, however, provided little to no influence on respondents' responses. Questionnaires that are completed were examined on the spot for incompleteness to minimize any missing data.

4.6 Data Screening and Preparation

The data underwent a strict screening process prior to the statistical analyses. We checked for missingness and established that it was < 3% in all variables. Missing data were random and sparse, therefore, means or medians were used to replace the missing values. Data points that fell outside of the range defined by the z-scores were assessed for validity.

The quality of participants' responses was also evaluated for straight-lining and patterned responses, none of which were removed. In addition, procedural remedies were used to reduce the common method variance such as guarantee of anonymity, randomization of question order and separation between predictor and criterion´s variables on the survey instrument.

4.7 Analysis Plan

A step-by-step procedure was adopted for data analysis consistent with the study objectives. Table 4 provides descriptive statistics of respondent characteristics and volume-level perceptions. The Cronbach's alpha, Composite Reliability and Average Variance Extracted were calculated to investigate the reliability and convergent validity of each measurement scale (Table 5). The results of the Fornell–Larcker criterion for discriminant validity are presented in Table 6.

Bivariate correlations on the central variables were examined to check the preliminary relationships, showing in Table 7. Direct and indirect effects were estimated testing hypotheses with Structural Equation Modelling and Hierarchical Regression models. Structural path findings are reported in Table 8, whereas the results for mediation effects were tested with bootstrapping procedures and they are presented in Table 9 and Figure 4. Finally, differential analyses across retail, banking and service sectors were conducted through comparison analysis on groups of the sectors (see Table 10 for results).

5. Results

Empirical part of the study is presented on the basis of 420 valid respondents in Varanasi. Data are structured according to respondent background characteristics, descriptive statistics, estimation of the measurement model and results for hypothesis testing (also mediation) as well as a comparative sub-analysis among sectors.

The respondents' demographic profile suggests an evenly spread and a representative sample with regard to the principal socio-demographic features and sectors of work. As demonstrated in Table 3, the gender composition of this sample was balanced (236 males [56.2%] and 184 females [43.8%]), indicating adequate representation. There is also an age distribution order which keeps on declining 26–35 years (35.2%), 36–45 years (24.8%) and 18–25 years old (22.9%). 17.1% of the sample were 46 years and older, demonstrating participation in all adult age ranges.

The demographics of the respondents with respect to their educational qualification were Graduates (55.2%), Postgraduate & above (27.1%) and senior secondary and below (17.6%). This signifies a relatively enlightened customer base to determine the quality of service and management of relationship. The distribution by type of sector was well-balanced: 35.7 percent were from the retail sector, 33.3 percent from the banking sector, and 31.0 percent work for a service provider. A majority of respondents (51.0 percent) visited or used the service 1-2 times a month with 32.4 percent using it three to four times, and 16.6 percent using it five or more times in a given month. Taken together, the profile of the respondents exhibits a considerable degree of variation and balance in terms of age, education, type of service implicated and frequency of interactions, hence sustaining the evidential value for subsequent analyses (cf. Table 3).

Table 3. Demographic Profile of Respondents (n = 420)

Variable	Category	Frequency	%
Gender	Male	236	56.2
	Female	184	43.8
Age	18–25	96	22.9
	26–35	148	35.2
	36–45	104	24.8
	46+	72	17.1
Education	Up to 12th	74	17.6
	Graduate	232	55.2
	Postgraduate+	114	27.1
Sector	Retail	150	35.7
	Banking	140	33.3
	Services	130	31.0
Visit Frequency	Monthly 1–2	214	51.0
	Monthly 3–4	136	32.4
	5+	70	16.6

5.2 Descriptive Statistics for Study Constructs

Descriptive statistics were used to measure respondents' perceptions of CRM practices, customer satisfaction and customer loyalty. As shown in Table 4, we found that the level of agreement with statements measuring CRM practices and relationship outcomes (mean scores ranged from 3.55 to 3.86) is moderate to strong across all constructs on a five-point Likert scale.

Table 4. Descriptive Statistics of Study Constructs

Construct	Items	Mean	SD
Service Responsiveness (SR)	4	3.86	0.68
Personalization (PER)	4	3.62	0.74
Complaint Handling (CH)	4	3.55	0.79
Communication Quality (COM)	4	3.78	0.66
Technology Support (TECH)	4	3.71	0.7
Loyalty Programs (LP)	4	3.6	0.76
Customer Satisfaction (CSAT)	4	3.83	0.64
Customer Loyalty (LOY)	5	3.79	0.67

Service Responsiveness received the highest mean rating (Mean = 3.86, SD = 0.68), indicating that respondents generally believed that service agents in Varanasi were relatively timely and responsive to their needs. Communication Quality also had a relatively high average (Mean = 3.78, SD = 0.66), indicating positive ratings of the clarity and transparency of communicating to customers. Technology Support (Mean = 3.71, SD = 0.70) and Loyalty Programs (Mean = 3.60, SD = 0.76) were both rated positively in a moderate sense which suggested that technology-based CRM and retention efforts continued to show signs of increasing effectiveness but stilly largely remained a work in progress at the same time.
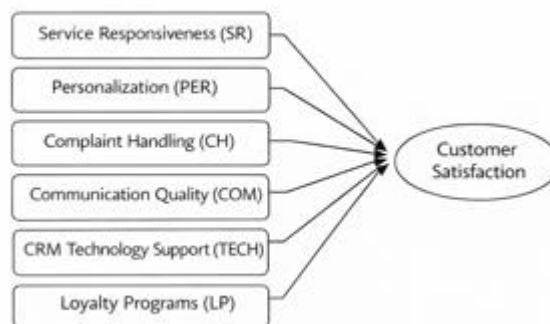

Figure 3. Proposed Structural Model of CRM Practices, Customer Satisfaction, and Customer Loyalty

With Lower than average averages of the dimensions Personalization (M = 3.62, SD = 0.74) and Complaint Handling (M = 3.55, SD = 0.79), further potential starting points for management are indicated here. Customer Satisfaction was relatively high (M = 3.83, SD = 0.64) and Customer Loyalty had a mean of 3.79 (SD = 0.67),7 which means that respondents were, in general terms,

satisfied and willing to stay with their service providers in the future as well (all ps <.05). These descriptive statistics lend preliminary support to the notion that CRM practices influence how customers evaluate (see Table 4).

5.3 Reliability and Convergent Validity

Cronbach's alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) were used to test the reliability and convergent validity of scales. The values for Cronbach's alpha are shown in Table 5, which varied from 0.80 to 0.89 among all constructs that were higher than frequently-reported threshold of 0.70 demonstrated strong internal consistency validity. The Composite Reliability values were acceptable between 0.85 and 0.92, which provide evidence of the consistency of the constructs.

Convergent validity was confirmed since all the constructs reached AVE values above the minimum threshold of 0.50. The AVE values varied from 0.59 for Loyalty Programs to 0.72 for Customer Satisfaction. These findings suggest that the items measured the constructs well, and a relatively high percentage of variation (as presented in Table 5) on the observable indicators was accounted for by their corresponding latent variables.

Table 5. Reliability and Convergent Validity

Construct	Cronbach's α	CR	AVE
SR	0.86	0.89	0.67
PER	0.83	0.87	0.63
CH	0.85	0.88	0.65
COM	0.84	0.88	0.64
TECH	0.82	0.86	0.6
LP	0.8	0.85	0.59
CSAT	0.88	0.91	0.72
LOY	0.89	0.92	0.7

5.4 Discriminant Validity

We tested the discriminant validity with the Fornell–Larcker criterion. As displayed in Table 6, the square root of the AVE for each construct (reported on diagonal) was larger than each of its inter-construct correlations. For instance, the correlation of the Customer Satisfaction construct with other variables -including Customer Loyalty- was lower than its square root of AVE = √AVE (0.85). As well as this, all of the CRM dimensions presented sufficient discriminant validity, that is, they were empirically distinguishable from each other. These results indicate that the measurement model fits the data adequately (see Table 6).

Table 6. Fornell–Larcker Discriminant Validity Matrix

	SR	PER	CH	COM	TECH	LP	CSAT	LOY
SR	0.82							
PER	0.48	0.79						
CH	0.44	0.51	0.81					
COM	0.56	0.42	0.46	0.80				
TECH	0.49	0.46	0.40	0.52	0.77			
LP	0.41	0.45	0.39	0.40	0.47	0.77		
CSAT	0.62	0.55	0.58	0.60	0.54	0.49	0.85	
LOY	0.55	0.50	0.52	0.56	0.49	0.46	0.71	0.84

5.5 Correlation Analysis

Pearson correlation coefficient was used to test the association between the key variables. As shown in Table 7, the composite score of CRM practices significantly and positively correlated with Customer Satisfaction ($r = 0.69$) and Customer Loyalty ($r = 0.63$). The relation between satisfaction and loyalty was especially strong ($r = 0.71$), which is an initial indication that satisfaction is crucial for finding yourself in positive loyalty positions. These correlations showed that the variables studied are congruent and it seems appropriate to proceed with hypotheses testing using multivariate (see Table 7).

Table 7. Correlations Among Key Variables

Pair	Correlation (r)
CRM composite → CSAT	0.69
CRM composite → LOY	0.63
CSAT → LOY	0.71

5.6 Structure Results and Hypothesis Testing

The proposed relations were tested using Structural Equation Modeling. The standardized path coefficients and p-values are shown in Table 8. All six CRM dimensions had a significant and positive effect on Customer Satisfaction, thus supporting H1a to H1f. Service Responsiveness had their highest loading on satisfaction ($\beta = 0.29$, $p < 0.001$), followed by Complaint Handling ($\beta = 0.21$, $p < 0.001$) and by Personalization ($\beta = 0.18$, $p = 0.002$). Communication Quality, Technology Support and Loyalty Programs had significant although weaker effects on satisfaction.

Table 8. Structural Path Results

Hypothesis	Path	β	p-value
H1a	SR → CSAT	0.29	<0.001
H1b	PER → CSAT	0.18	0.002
H1c	CH → CSAT	0.21	<0.001
H1d	COM → CSAT	0.15	0.008
H1e	TECH → CSAT	0.11	0.031
H1f	LP → CSAT	0.09	0.047
H2	CSAT → LOY	0.56	<0.001
H3	CRM composite → LOY	0.24	<0.001

There was a significant positive relationship between Customer Satisfaction and Customer Loyalty ($\beta = 0.56$, $p < 0.001$), indicating strong support for H2. Furthermore, CRM activities had a direct positive impact on Customer Loyalty ($\beta = 0.24$, $p < 0.001$), thereby partially validating H3. These findings indicate that CRM activities not only influence loyalty directly but also indirectly through satisfaction (see Table 8).

5.7 Mediation Analysis

Bootstrapping procedures were employed to test Customer Satisfaction as a mediating variable between CRM practices and Customer Loyalty. The mediations outcomes, shown in Table 9, demonstrated the indirect impact of CRM practices on loyalty through satisfaction was significant ($\beta = 0.39$; 95% CI: 0.30–0.48). The CRM practices had a direct impact on loyalty, which remained significant when taking satisfaction into account ($\beta = 0.24$; 95% CI: 0.14–0.33). The overall effect was also significant ($\beta = 0.63$; 95% CI: 0.55–0.71).

Mediation: CRM Composite → Customer Satisfaction → Customer Loyalty

Figure 4. Structural Equation Modeling Results Showing the Mediating Role of Customer Satisfaction

These results provide evidence that Customer Satisfaction mediates the effect of CRM practices on Customer Loyalty, and hence H4 is supported. The direct and indirect paths are visually described in Figure 4 (Table 9/Figure 4).

Table 9. Mediation Results

Effect	Estimate	95% CI	Result
Indirect: CRM → CSAT → LOY	0.39	0.30–0.48	Supported
Direct: CRM → LOY	0.24	0.14–0.33	Supported
Total Effect	0.63	0.55–0.71	Supported

5.8 Sector-wise Comparison

To explore if patterns varied between sectors, t-tests were performed for separate retail, banking and service groups. As indicated in Table 10, importance of the impact of Service Responsiveness on Customer Satisfaction was significant across all three dimensions and highest for services ($\beta = 0.31$). In particular, personalization was found to be more influential in influencing promotion attitude in retailing ($\beta = 0.24$) than banking ($\beta = 0.13$) and services-related sectors ($\beta = 0.16$), indicating that customized promotions are especially critical for the retail industry.

Table 10. Sector-wise Comparison of Key Paths

Path	Retail	Banking	Services
SR → CSAT	0.27	0.3	0.31
PER → CSAT	0.24	0.13	0.16
CH → CSAT	0.18	0.26	0.2
CSAT → LOY	0.54	0.58	0.55

Complaint Handling had the strongest effect on satisfaction in the banking industry ($\beta = 0.26$), highlighting service recovery and procedural fairness in financial services as key drivers for consumer satisfaction. The impact of Customer Satisfaction on Customer Loyalty was relatively high and remained consistent ($\beta = 0.54$ in retail, up to $\beta = 0.58$ in banking). Such findings suggest significant sectoral differences of such CRM dimensions that at least partially support the optional hypothesis H5 (see Table 10).

6. Discussion, Implications, Limitations, and Future Research

This study enlightens on how CRM practices affect customer satisfaction and loyalty at Varanasi in Indian context. Of the CRM dimensions assessed, service responsiveness as well as complaint handling and personalization are found to be key drivers of customer satisfaction (refer Table 8).

Service responsiveness had the strongest effect of any CS dimension which suggested that respondents in Varanasi valued when they provide prompt help, address their queries quickly and employee responded whenever customers needed their assistance. It's all in keeping with the face-to-face values that still animate an agency-heavy city eager to take advantage of digital price-comparison tools. Customer dissatisfaction was also very much affected by how complaints were handled, including customers' perceived need for a fair, empathetic and quick response to failure of services. Customization added even more value, underscoring customers' desire to be treated as people, rather than a collective group of faceless consumers being passed through a one-size-fits-all relationship model. The relational and trust-based customer interactions in Varanasi may be a reason for these findings. Customer loyalty relationships take the form of personal contact (familiarity) and perceived respect as a culturally wealthy and tourism-psychology city. Relationship Marketing Theory suggests that responsiveness, efficient complaint resolution, and personalization increase relative value and support long-term continuation. Also, the Commitment–Trust Theory provides an understanding of why open communication and equitable service recovery contribute to trust and commitment as important antecedents of loyalty. The fact that customer satisfaction exerts a significant positive influence on loyalty ($\beta = 0.56$, $p < 0.001$) supports the Expectation–Confirmation paradigm, which means that if CRM applications live up to or surpass customer expectations, satisfaction drives repeat purchase and advocacy. Mediation results provide further evidence that customer satisfaction partially mediates the CRM–loyalty link (refer to Table 9), implying that CRM initiatives affect loyalty not only through creating positive evaluations but also by directly supporting relational exchanges. At a management level, the results provide several actionable implications. Retail, bank and service sector players in Varanasi need to develop a service responsiveness playbook (30-second query resolution time would be a killer differentiator), appropriate peak-hour manpower based upon previous year's footfall data, escalation paths defined to last employee level and staff empowerment for fast citizen query servicing. Standardizing complaint resolution processes are just as important accompanied by timelines adherence, fairness and ongoing post resolution follow-ups to restore fading consumer confidence. Business can also dial up personalization cost-efficiently by leveraging simple CRM steps, including keeping track of basic buying antennae or tagging customer preference, and using opt-in channels for updates on how they're deploying chat-service offerings like WhatsApp to make relevant offers or service information available. CRM technology support also could be enhanced (for example, standardized billing practices, good record-keeping and integrated ticket-tracking systems) to increase service quality and accompany provider-client interactions. More broadly, there are policy and ecosystem implications. The dilution of consumer grievance redressal standards, the dissemination of digitized transparency and service delivery responsibility would further contribute to nurturing trust in local markets facilitating fair competition. Service quality standards could be set by industry associations and regulators, particularly for banking and basic services. The study is not without limitations, in spite of its contributions. The cross-sectional study limits the ability to infer causality and fails to measure how satisfaction or loyalty may change in the future. The information was self-reported and,

therefore, affected by participant recall and response bias. Finally, the emphasis on one city reduces possibilities of generalizing across regional or metropolitan contexts. Future work might consider longitudinal research designs for tracking loyalty behavior over time, and further may include objective constructs such as churn or repeat purchase in the model, trust and commitment could also be extended as explicit mediating variables. The experimental study of service recovery tactics would also enhance the understanding on how CRM practices affect customer relationships in services cape shifting environments.

7. Conclusion

The purpose of this paper is to investigate the influence of CRM practices and customer satisfaction on customers\' loyalty at Varanasi city (Uttar Pradesh, India). Based on relationship marketing, commitment–trust and expectation–confirmation theories, the study empirically examined a multi-dimensional CRM construct from survey data of retailing, banking and other services customers. The results clearly demonstrate the importance of CRM practices in influencing both customer evaluations and relationship outcomes in a tier-2 Indian city setting. The study findings confirm that CRM practices are a significant predictor of customer satisfaction, and service responsiveness, complaint management and personalization have been found to be the most important dimensions. These applications of behavior often stem from the customer's desire for quick, fair and empathetic issue resolution and personal attention—something of high importance in culturally embedded relationship-oriented markets such as Varanasi. Customer satisfaction was the best predictor of customer loyalty, demonstrating that in general positive cumulative service experiences result in more repeat patronage, recommendation and resistance to switch. Moreover, the mediation analysis support that customer satisfaction partially mediates the effect of CRM practices on customer loyalty, showing an indirect effect on his relation through satisfaction and direct through strengthening relational linkages. A sectorial comparison also indicated that there are significant differences in importance for CRM dimensions among retailing, banking, and service industries accordingly managers should tailor their CRM strategies in terms of absolute level across the sectors. In sum, the paper adds empirical support to the context specific application of CRM in a tier-2 Indian town and how multi-dimensional CRM practices function therein. There are implications for practice, as the results support the necessity of CRM technology to be compatible with frontline service behavior and relationship-oriented practices. In summary: responsive, fair, personalized CRM is a key driver of the satisfaction and loyalty of customers in emerging urban markets.

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