

MARKETING COMMUNICATIONS DIMENSIONS AND BRAND LOYALTY IN THE BANKING SECTOR

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Abstract

In this study, we explore how different marketing communication tools advertising, direct marketing, public relations, and sales promotions affect customer loyalty in Pakistani banks. Drawing on Relationship Marketing Theory, the research investigates which communication tools most effectively influence customer loyalty in a competitive and digitally evolving environment.

This study used a quantitative explanatory design and collected data through a structured, self-administered questionnaire. A total of 270 responses were obtained from customers of commercial banks in Pakistan. 270 responses were kept after reviewing missing values and outliers. For measuring reliability, validity and framework validation tools like SPSS and SmartPLS were used.

Tools like advertising, direct marketing, sales promotion have a relevant and positive effect on brand loyalty, after the findings from structural equation modeling (SEM) we evaluated it. In comparison public relations have no relevant effect on brand loyalty. From these results, the model indicated moderate explanatory power ($R^2=0.383$). The results recommend that individualized and reward driven communication are more efficient for enhancing customer loyalty in the Pakistan banking sector. These observations can assist marketers and financial organization to develop more customized and effective marketing campaigns.

1. INTRODUCTION

1.1 Background of the Study

Over the last several years, banking industry of Pakistan has faced major changes because of developing policies, technological advancement and changing consumer demands (State Bank of Pakistan, 2020). due to fast increase in online banking and mobile applications, the way banks engage with their customers has changed significantly. This has created a more challenging, fast-paced and customer-driven environment have created (Khan & Ali, 2021). For this reason, banks nowadays are concentrating more on techniques

that develop meaningful customer connections and propose customized services to fulfill their needs (Quayson et al., 2024).

Amidst this evolving environment, maintaining customer loyalty is essential for a bank's sustained growth and profitability (Rehman & Ahmad, 2018). Loyal customers not only continue using the bank's services, but they also tend to use more products over time and recommend the bank to friends and family. Because of this, banks are investing heavily in marketing communication tools to build stronger engagement and develop long lasting brand loyalty (Ahmed & Jan, 2015).

The key components of marketing communication are advertising, direct marketing, public relations, and sales promotion. These are used to send clear and consistent messages to customers and build relationships over time (Kotler & Keller, 2016). In service-based industries like banking where customers don't buy physical products and trust plays a big role these communication tools become even more important (Ndubisi, 2007). Studies have found that impactful marketing communication can develop personal connection between customers and brands, which results in greater loyalty (for example, a study in Pakistan's banking sector found that marketing communications dimensions significantly predict loyalty) (Gulfam, Adnan, & Shah, 2023; Rezaei, Amin, & Herjanto, 2024).

However, it's not clear that which communication tools are most effective and discussion between researchers are still going on. Some believe that success is based on when the message is communicated, what the message says and the channel used (Khan, Zaman, & Sattar, 2022), while others claim that elements like workplace culture and customer demands have significantly larger impact (Khurshid, Azeem, & Ahmad, 2023; Khan & Turnbull, 2019). Furthermore, the societal, cultural and financial setting in a nation like Pakistan may greatly shape how customers understand and respond to marketing messages (Tariq, Mohan, Maqbool, Zahid, Hussain, & Khan, 2020).

1.2 Problem Statement

Customer loyalty is an essential factor in maintaining the success of banks in the existing challenging economic environment. The banking products and services are mostly similar across organizations; banks should build strong, long-term relationships with their customers to stay competitive (Amin et al., 2011). The way banks interact with their customers is changing due to the increase in use of online banking, mobile apps and digital service platforms. This growth emphasizes the need for impactful marketing communication approaches that not only advertise services, but also build trust and motivate

customers to stay loyal with the brand in the long run (Rehman & Ahmad, 2018; Quayson et al., 2024).

Marketing communication plays an important role in establishing brand loyalty, which states that customers frequently choose the same service provider in the long run (Oluwafemi & Adebisi, 2018; Zephaniah et al., 2020). Banks use different marketing communication tools such as advertising, direct marketing, public relations and sales promotion to develop and strengthen long-term relationship with their customers (Kotler & Keller, 2016). Many studies also support their efficiency, but there is no clear understanding on which tools are most influential. For instance, some researchers highlight the power of advertising in affecting customer opinions (Nguyen et al., 2013), although others discover its effect insignificant compared to more customized strategies like direct marketing (Keller, 2013).

Furthermore, most existing studies have focused on non-banking sectors or conducted in different international spheres, reducing its relevance to banking industry in Pakistan (Nguyen et al., 2013; Keller, 2013). Limited studies have researched marketing strategies in the banking sector of Pakistan (Ahmed & Jan, 2015; Khan & Rahman, 2017), still, a complete understanding of the influence of marketing communication tools on brand loyalty in this strongly competitive market is still missing. With rising digitalization and evolving customer expectations, this gap grows larger and more significant (Quayson et al., 2024). The aim of this study is to determine which marketing communication tools including advertising, direct marketing, public relations and sales promotion are most effective in increasing brand loyalty in the banking industry of Pakistan. The objective is to provide practical knowledge that can help financial organizations empower their customer relationships and maintain market position.

Additionally, customer awareness in banking industry of Pakistan is increasing, more people are comparing services, switching banks, or depending on digital channels (State Bank of Pakistan, 2020). As a result, traditional methods of customer attraction are no longer enough. Banks now need

to actively engage customers through the right communication channels. For example, customers are more likely to respond to personalized emails, SMS offers, or loyalty programs than to general advertisements (Khan & Rahman, 2017). This change underscores the increasing significance of personalized and engaging communication (Bruhn & Schnebelen, 2017).

The COVID-19 pandemic accelerated the adoption of digital technologies in the banking sector, pushing many banks to change the way they connect and communicate with their customers (Quayson et al., 2024). While digital tools provide greater convenience, they also increase customer expectations. Customers now expect quick, relevant, and meaningful interactions. In this context, banks that use the right marketing communication tools may be able to create stronger emotional connection with their customers and improve long-term loyalty (Ndubisi, 2007).

Most past research on marketing communication and brand loyalty has focused on Western countries or industries outside of banking. Because of this, the findings may not fully apply to Pakistan. Also, the fast growth of digital banking in Pakistan has changed the way customers interact with their banks. Now, customers expect more personalized service and quicker responses. These changes show that it's important to study this topic specifically in the context of Pakistan, to better understand which communication tools work best for local customers.

Because of these complexities, there's a real need to study how different marketing communication strategies actually affect brand loyalty especially in the context of Pakistan's banking sector. Although global studies have shown the importance of communication tools, the Pakistani market remains under explored in this regard (Nguyen et al., 2013; Keller, 2013). This research aims to fill that gap by exploring customer experiences and perceptions, to discover which tools are most effective in building trust, satisfaction, and long-term relationships with banks.

1.3 Research Question

How do marketing communication tools advertising, direct marketing, public relations, and sales promotion influence brand loyalty?

1.4 Research Objectives

To examine how banks use marketing communication tools like advertising, direct marketing, public relations, and sales promotion to shape and strengthen brand loyalty.

1.5 Significance of the Study

The importance of this study is that it aims to explore how marketing communication influences brand loyalty in Pakistan's banking sector. A competitive environment shaped by financial reforms and digital transformation. Customers are increasingly selective, valuing banks that offer stability, reliability, and trustworthiness (Affum & Obiri, 2020). Banks that fail to maintain customer loyalty risk reduced profitability and weakened market positioning.

In modern digital era, where customers have multiple service alternatives and can easily move to different service providers, maintaining customer loyalty has become increasingly difficult. This makes necessary for banks to establish long-term emotional loyalty and practical engagement by using continuous and meaningful communication. By exploring how communication tools affect brand loyalty, this research provides understandings that can help better decision formulation by marketing managers and analysts in banking industry of Pakistan. It supports the practical knowledge of how targeted tools affect customer behavior, helping banks assign resources more effectively.

Past studies show that by using marketing communication tools efficiently including advertising, direct marketing, public relations and sales promotion helps develop strong customer relationship and promotes customer loyalty (Al Muala & Al Qurneh, 2012; Zephaniah et al., 2020). loyal customers are tending to make regular transactions, recommend to others, and stay loyal over other options (Harris & Goode, 2004). additionally in industries such as Pakistan, where customer trust and service satisfaction play a major

role in decision making, well executed communication strategies may offer banks a competitive edge (Khan & Rahman, 2017).

This research addresses a gap in the previous research by recognizing which communication techniques are most efficient in maintaining brand loyalty in banking industry of Pakistan. It also provides academic knowledge by offering area specific findings that can be compared with international outcomes. Upcoming studies may develop on these findings to examine digital communication channels or market segmentation within a similar context.

1.6 Scope of the Study

The aim of this research is to evaluate the effect of marketing communication tools on brand loyalty in the Pakistani banking industry. Particularly it highlights the significance of advertising, direct marketing, public relations and sales promotion in building customer loyalty towards banks. By the use of standardized questionnaire customer's opinions were gathered and the study focuses to determine the most efficient communication strategies for building lasting relationships. The results will help banking managers design customer-focused marketing plans in a rapidly evolving financial system.

The research concentrates on specific commercial banks active in urban regions of Pakistan. The target population consists of adult bank customers who have maintained active accounts. Data was collected during the first half of 2025 using a quantitative research approach. Structural Equation Modeling (SEM) was performed using SmartPLS software to examine the relationships between the study variables.

This defined scope ensures that the research remains manageable and relevant, while providing useful insights specific to the Pakistani banking industry context.

1.7 Limitations of the Study

1. Digital marketing tools not included

Even though digital platforms like social media, websites, and mobile apps are widely used in today's banking, this research mainly focuses on traditional marketing tools, including advertising,

direct marketing, public relations, and sales promotions. Hence, the role of digital marketing in shaping brand loyalty was excluded from the scope of this research.

2. Customer demographics not analyzed in detail

The study does not focus on how factors like age, gender, education, or income might affect how people respond to marketing communication. These factors may change how different people experience loyalty.

3. Time and resource constraints

Due to limited time and resources, data collection was done within a certain time period and geographic area. This may not fully represent customer behavior across all regions of Pakistan.

4. Quantitative data only

The study uses only survey questionnaires for data collection. Using qualitative methods, such as interviews or focus groups, could have provided a deeper insight into customers perceptions and emotional reactions.

1.8 Conceptual Definitions

1. Marketing Communications

Marketing communications are the strategies companies apply to deliver brand messages, aiming to shape customer perceptions, grow awareness, and build relationships. Marketing communication encompasses techniques such as advertising, public relations, direct marketing, sales promotion, and personal selling (Quayson et al., 2024, p. 117).

2. Brand Loyalty

Brand loyalty is defined as the enduring commitment of customers toward a particular brand, demonstrated through repeated purchases and consistent preference over competing alternatives. This loyalty often results from emotional connections and positive brand experiences (Kumar & Reinartz, 2018).

3. Advertising

Advertising is a paid communication strategy where companies use various platforms such as

social media, TV, or print to inform and influence consumer behavior. It aims to enhance visibility and persuade potential buyers (Belch & Belch, 2021).

4. Direct Marketing

Direct marketing can be defined as the practice of engaging individual consumers with personalized content through communication channels including email, SMS, and social media. The goal is to provoke an immediate and measurable response (Kotler & Armstrong, 2020).

5. Public Relations

Public relations consist of structured efforts to shape a favorable public image of an organization. These include media relations, corporate social responsibility events, and strategic communication during crises (Lattimore, Baskin, Heiman, & Toth, 2020).

6. Sales Promotion

Sales promotion refers to temporary incentives such as discounts, coupons, or special deals designed to stimulate customer interest and drive immediate purchasing behavior (Kotler, Keller, & Chernev, 2022).

1.9 Structure of the Paper

This research is divided into five chapters. The first chapter introduces the study and explains its background, the problem being studied, the research goals and questions, why the study is important, its scope, limitations, and the key terms used.

Chapter Two explores existing research and outlines the theoretical and conceptual foundations associated with marketing communication and brand loyalty.

Chapter Three explains how the research was conducted, including the study design, target population, sampling methods, data collection, and analysis techniques. Chapter Four shows the results and highlights the key findings from the SmartPLS analysis. Chapter Five wraps up the study by discussing the results, drawing important conclusions, giving practical recommendations, and pointing out areas for future research.

2. Literature Review

2.1 Relationship Marketing Theory

The Authors base their study on Relationship Marketing Theory (Lewin and Johnston, 1997; Moller and Halinen, 2000), which highlights the importance of building long-term relationship with customers. This theory is about how Strong relationships can be created through strong communication, shared commitment and trust. In relationship marketing it is not the goal to make one sale, but it is important to keep customers happy and satisfied so that they remain connected for a long time.

Lewin and Johnston (1997) highlight that marketing communication is essential for businesses so that they remain connected with their customers and to solve problems related to loyalty and trust. To retain customers, it is important to have balanced and effective communication which reduces misunderstanding, increases openness, and creates emotional relationships. In the same way Moller and Halinen (2000) say that through relationships, loyalty and trust become stronger especially in service businesses.

This study examines how marketing communication practices such as direct marketing, advertising, public relations, and sales promotion affect brand loyalty using this theoretical framework as a guide. This is important for banks, as strong relationships and trust help retain customers over the long term.

2.2 Marketing Communication

Marketing communication guides companies to share information, and create a positive and strong image in customers' minds, so people will be aware of their products or services (Batra & Keller, 2016; Camilleri, 2018; Todorova, 2015). But as Oluwafemi and Adebisi (2018) point out, giving information is not enough. The real goal is to change how people think and perform. This means good communication is not only about awareness; it also creates strong impact.

Zephaniah et al. (2020) state that marketing communication is meant to change customer behaviour. As mentioned by Othman et al. (2020) there are two important goals: to support

customers feel a strong relationship with the brand and to guide them to take actions, such as choosing one brand over another. In competitive service industry these goals are very important.

If these communication tools are used in more effective way, they can make a brand clearer and enhance how customers see it (Melovic et al., 2020; Hanninen & Karjaluo, 2017). This study adds to Quayson et al. (2024) work, which shows how communication strategies in the banking sector can affect customer attachment towards the brand.

2.3 Brand Loyalty

Today's competitive market, brand loyalty is very important for keeping customers engaged (Taleghani et al., 2011). A brand works like a name that makes a product different from others in the market (Eckert et al., 2012; Sheng & Teo, 2012). If the customer keeps choosing the same brand again and again it means they are loyal to their brand even when they see other choices or advertisements (Pourdehghan, 2015). Loyal Customers keep choosing the same brand and also Recommend their friend and family to buy from there. (Biedenbach et al., 2011; Kotler & Keller, 2012).

In the case of banking, brand loyalty is demonstrated when customers keep using the same bank's services, even though many other banks are available. Within the banking sector, where competition is intense, sustaining customer loyalty is crucial as clients have the option to easily shift to alternative providers (Zephaniah et al., 2020; Izogo, 2016; Nemati et al., 2018).

2.4 Advertising and Brand Loyalty

Brand visibility is often created, interest is stimulated, and positive consumer attitudes are fostered through the use of advertising (Zephaniah et al., 2020; Amoako et al., 2017). Banking advertisements across media platforms such as TV, radio, print, and digital channels influence customer perceptions of service quality and credibility (Kotler & Armstrong, 2010; Fill, 2011). Oladepo and Abimbola (2015) found that frequent and clear advertising campaigns create

brand recognition and trust, especially when emotional appeals are used.

According to Ajibola et al. (2015), beyond promoting offerings, impactful advertising contributes significantly to forming and reinforcing brand identity in the consumer's mind. However, other scholars argue that advertising alone may not guarantee long-term loyalty, especially when customers are overwhelmed by multiple brand messages or lack emotional engagement with the brand message (Kennedy, Sharp, & Hartnett, 2013).

Therefore, this study investigates whether advertising efforts in Pakistan's banking sector significantly contribute to building brand loyalty, particularly in light of cultural and economic factors that may influence message reception (Sharifi et al., 2019; Zephaniah et al., 2020).

H1. There is a significant positive association between advertising and brand loyalty.

Latest findings also support this relationship for instance, Nemati et al. (2022) discovered that the impact of advertising greatly increases customer loyalty in Pakistan's Islamic banking industry. Similarly, Chen and Huang (2021) found that affect-driven and educational marketing enhances brand credibility and customer loyalty within the service sector.

2.5 Direct Marketing and Brand Loyalty

Personalized outreach is carried out through direct marketing, typically using digital and mobile channels such as SMS, emails, or calls, to provide tailored offers or updates (Belch & Belch, 2001; Ogah & Abutu, 2021). By talking directly to customers, companies can better understand what they want and respond quickly (Roxas, 2014). In banking, where trust and relationships are crucial, direct marketing helps banks stay connected through updates, special deals, or reminders sent via digital channels. Muhanji and Ngari (2015) found that direct marketing helps banks build trust by keeping in regular contact. Although many agree it is helpful, there isn't much research yet on exactly how direct marketing affects brand loyalty in banking. This study looks at whether personalized communication can effectively strengthen customer loyalty

(Chandrasekhar & Raj, 2014; Zephaniah et al., 2020).

H2. A significant positive relationship is hypothesized to exist between brand loyalty and direct marketing.

Latest research validates this connection in digital age. Ogah and Abutu (2021) indicated direct marketing efforts through personalize SMS and emails enhance customer engagement and loyalty in service sectors. Similarly, Mwangi and Wanjiru (2022) emphasized that mobile-focused direct marketing campaign positively affect long-term brand loyalty in banking sector.

2.6 Public Relations and Brand Loyalty

Public relations focuses on enhancing a company's reputation and fostering meaningful connections with its audience and partners (Fill, 2011). Typical PR activities involve event sponsorships, community outreach, press releases, and professionally managing customer feedback (Muhanji & Ngari, 2015). The goal is to earn goodwill and trust from customers. In the banking sector, where services are intangible and customer trust is critical, public relations can be an especially powerful tool. A solid reputation and community involvement can create an emotional bond with customers, which leads to greater loyalty (Verčič & Čorić, 2018; Ladhari et al., 2011). Such bonds lead to repeat usage, positive word-of-mouth, and stronger loyalty. Customers are more inclined to view banks as trustworthy and socially responsible when they actively address social issues and maintain positive public engagement.

Zephaniah et al. (2020) suggest that when customers feel appreciated through PR efforts, they're more likely to stay loyal. This study explores to what extent PR activities can help build long term loyalty among banking customers in Pakistan.

H3. A significant positive association is observed between public relations and brand loyalty.

Latest research furthermore shows the function of Public Relations in building loyalty. Kaur and Kaur (2020) discovered that clear and socially responsible public relations activities strongly enhance trust and brand loyalty in banking organizations. More recently, Sekolah Tinggi Ilmu

Ekonomi Kasih Bangsa (2023) highlighted that public relations approach and brand recognition together enhance customer loyalty in competitive service industries.

2.7 Sales Promotion and Brand Loyalty

Sales promotions refers to temporary incentives such as cashback offers, discounts, and giveaways designed to prompt customer action or retention (Blattberg & Neslin, 1990; Ndubisi & Moi, 2005). Such strategies typically aim to drive quick consumer responses by introducing urgency. In the context of banking, promotions might include offering bonus interest rates, cashback on transactions, reward points, or complimentary items for opening new accounts or using specific services. Such promotional strategies are increasingly adopted in today's highly competitive financial markets.

Such incentives enhance brand appeal by providing additional value that encourages customers to stay committed (Schultz & Block, 2014). Promotional activities can improve customer satisfaction and influence how customers perceive value, especially when the benefits are clearly communicated and easy to redeem. Well-executed promotions can bring in new customers and strengthen loyalty among existing ones by improving their perception of the bank and reducing the temptation to switch (Santini et al., 2016).

However, the effectiveness of these promotions may depend on how frequently they are used and whether customers view them as genuine benefits or just temporary incentives with limited long-term impact. This study investigates whether promotional campaigns help banks keep their customers loyal over time (Rizvi & Malik, 2011; Zephaniah et al., 2020).

H4. A significant positive relationship exists between sales promotion and brand loyalty.

Recent studies (Santini et al., 2020; Mensah & Boateng, 2022) show that customer rewards, cashback schemes, and limited-time offers strongly affect customer buying patterns and boost commitment, especially in banking and commercial service industries. These offers

enhance perceived benefit and promote stronger customer commitment.

2.8 Empirical Review

The empirical review outlines past research on how marketing communication tools impact brand loyalty, with a particular focus on the banking industry. Research conducted in developed countries like the United States and the United Kingdom shows that direct marketing and sales promotions significantly help improve customer engagement and retention (Blattberg & Neslin, 1990; Muhanji & Ngari, 2015). Similarly, findings by Amoako et al. (2017) and Zephaniah et al. (2020) reveal that emotionally appealing advertising and consistent public relations activities help in cultivating customer trust over time.

However, these studies were mostly conducted in non-banking industries or in Western markets. Research from South Asia and Pakistan is limited. Some studies, including those by Ahmed and Jan (2015) and Khan and Rahman (2017), have explored marketing strategies within Pakistan's banking sector, however, they did not comprehensively evaluate all four traditional tools advertising, direct marketing, public relations, and sales promotion collectively.

Moreover, many of the past studies used basic regression or correlation techniques, However recent research methods like Structural Equation Modeling (SEM) have not been widely used in Pakistan. To address this gap, this study applies SEM to provide updated empirical insights into customer behavior in the country's banking sector.

2.9 Research Gap

In the past few years, many researchers have analyzed customer loyalty in the banking and service sectors, concentrating on variables such as quality of service, customer satisfaction, organizational responsibility and brand image (Pervez, 2023; Jamal et al., 2024; Zaman et al., 2024). Though such factors are significant, they do not ensure a comprehensive knowledge regarding how traditional marketing communication tools Advertising, Direct Marketing, Public Relations, and Sales Promotion influence brand loyalty.

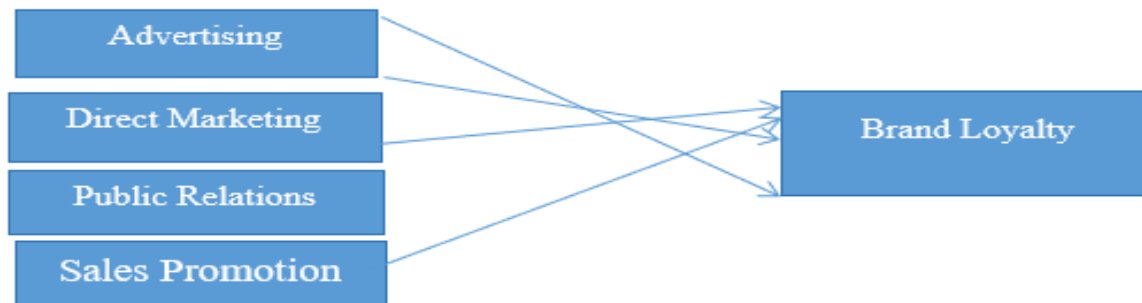
Furthermore, majority of previous studies has been performed within international or non-banking environments (Quayson et al., 2024; Mensah & Boateng, 2022), that restricts the relevance for Pakistan at which consumer standards, social trends, along with technological utilization vary substantially. Across Pakistan few researches have investigated marketing techniques within banking sector (Ahmed & Jan, 2015; Khan & Rahman, 2017), however no one have together investigated the four main communication tools regarding brand loyalty.

Furthermore, quick growth of online banking, smartphone applications, cross-channel communication has greatly changed customer service experiences in banking (State Bank of Pakistan, 2024; Khalid & Raza, 2023). Yet the current transition has never been appropriately examined within recent loyalty research, causing a significant gap in understanding how traditional and digital tools operate jointly within banking sector.

Conflicting results within previous results additionally emphasize the gap. Certain researchers suggest advertising as a powerful indicator of customer retention (Chen & Huang, 2021), while some highlight stronger effect of personalized, direct marketing or sales promotions (Mwangi & Wanjiru, 2022). Likewise, the function of Public Relations has been identified influential in certain studies (Kaur & Kaur, 2020) but insignificant in other studies (Quayson et al., 2024). In terms of methodology, numerous regional studies still depend on simple regression analysis, with minimal use of modern analytical frameworks such as structural equation modelling (Affum & Obiri, 2023; Jamal et al., 2024), limiting detail understanding.

Thus, the research gap exists in lack of in-depth recent research in banking industry of Pakistan at the same time it investigates advertising, direct marketing, public relations and sales promotion, while also considering the effect of technological advancement and adopting strong data analysis techniques. This study fills gap by discovering which marketing communication tools most efficiently build brand loyalty among banking customers of Pakistan.

2.10 Conceptual Framework



3. Methodology

3.1 Introduction

This chapter explains the methodology used to study how marketing communication tools advertising, direct marketing, public relations, and sales promotion affect brand loyalty in Pakistan's banking sector. It further explains how the research was planned and carried out. It shows the steps taken to collect accurate and trustworthy information that helps answer the research questions and test the study's hypotheses.

First, the chapter gives a quick overview of the study's goals and how the research was done. Then, it talks about the research design used and gives details about the people who took part, how many there were, and how they were chosen. It also explains how the data was collected, how the questionnaire was made, and the software tools (SPSS and SmartPLS) used to analyze the data. The goal of this methodology is to make sure the study's results are correct and useful within the limits set. This part also helps readers understand the results shown in Chapter 4.

3.2 Research Purpose

The main aim of this study is to find out how different marketing communication methods like advertising, direct marketing, public relations, and sales promotions help banks in Pakistan keep their customers loyal. Because of digital changes, banks face strong competition and customers' needs are changing rapidly. This makes it harder but also more important for banks to build strong, long-lasting relationships with their customers. The

study also wants to see which of these methods works best to improve customer loyalty and keep customers connected to their bank.

3.3 Research Approach

This study used a quantitative approach, which means it focused on numbers and measurable data. The main goal was to understand how marketing tools such as advertising, direct marketing, public relations, and sales promotions affect customer loyalty. To do this, data was collected through structured questionnaires. The answers were then analyzed using SPSS and SmartPLS software.

This method is good for studying things that can be measured, like how different communication methods influence customer loyalty. It also helps test ideas and draw conclusions that can apply to a larger group of people (Hair et al., 2017; Henseler et al., 2016).

3.4 Research Design

The research used an explanatory design, which is best for finding cause-and-effect relationships between different factors. In this case, it was used to study how advertising, direct marketing, public relations, and sales promotions affect customer loyalty in Pakistan's banking sector.

Explanatory research helps test assumptions because it shows not only if a relationship exists but also how strong and important it is. Data was collected using structured questionnaires from bank customers, and then SPSS and SmartPLS software were used to analyze the results.

This design makes it easier to check theoretical models and also gives practical insights that can help improve marketing strategies.

3.5 Target Population

This study focused on people who have active accounts in commercial banks in Pakistan. These customers were chosen because they often use

services like ATMs, fund transfers, mobile banking, and branch visits. They also usually receive marketing messages from banks, such as promotions, SMS alerts, ads, and emails. Since these customers directly experience banking services and marketing efforts, their opinions give a clearer picture of how communication methods affect customer loyalty.

3.6 Sample Size

Figure 3.1: Recommended Sample Size (Daniel Soper Sample Size Calculator)

Anticipated effect size: 0.3 ?

Desired statistical power level: 0.8 ?

Number of latent variables: 5 ?

Number of observed variables: 15 ?

Probability level: 0.05 ?

Calculate!

Minimum sample size to detect effect: 150

Minimum sample size for model structure: 200

Recommended minimum sample size: 200

The needed sample size was calculated using Daniel Soper's A-priori Sample Size Calculator, which showed that at least 200 people were required for reliable results. To strengthen the findings, data was collected from 270 customers through an online questionnaire. Each response was carefully checked to make sure there were no errors or missing answers. In the end, all 270 responses were valid and used in the study. This number was enough to run Structural Equation Modeling (SEM) with SmartPLS and perform statistical tests with SPSS.

3.7 Data Collection Technique

Data was gathered using a structured, self-administered questionnaire, meaning that respondents completed it independently. The questionnaire was shared through Whats app, starting with the researcher's personal contacts.

These contacts were also asked to forward the questionnaire to others. Before filling out the questionnaire, participants were briefed on the study's objectives and assured that their responses would be kept confidential and that participation was completely voluntary. The survey included screening questions to confirm that respondents were customers of commercial banks in Pakistan. Responses were collected using a five-point Likert scale, ranging from '1 = Strongly Agree' to '5 = Strongly Disagree.'

3.8 Sampling Technique

Since it wasn't possible to get a complete list of all bank customers and because of limited time and resources, non-probability sampling was used. More specifically, the study used a mix of convenience sampling (selecting people who were easily reachable) and snowball sampling (asking those people to share the survey with others). This

helped the researcher reach more participants within a short time.

Convenience sampling allowed quick access to initial respondents from the researchers' personal and professional networks, ensuring that data could be gathered efficiently. Snowball sampling further expanded the reach by enabling participants to refer others, especially within similar banking usage groups. This method was particularly useful given the lack of access to a comprehensive database of all commercial bank customers in Pakistan. While non-probability sampling may limit generalizability, it was appropriate for meeting the research timeline and objectives under practical constraints.

3.9 Data Analysis Technique

The collected data were analyzed using quantitative methods in SPSS (Statistical Package for the Social Sciences) to test the study's hypotheses. Different statistical techniques were used to check the reliability of the questionnaire and to examine how the independent variables advertising, direct marketing, public relations, and sales promotion affect the dependent variable, brand loyalty.

First, descriptive statistics like the mean and standard deviation were used to summarize the main features of the data and give an overall picture of the respondents' feedback. To check if the survey questions were reliable, Cronbach's Alpha test was used.

Then, a correlation test was done to see how strongly each marketing method was linked to customer loyalty and whether the link was positive or negative. After that, multiple regression was used to study both the separate and combined effects of all the marketing methods on customer loyalty. These steps helped test the study's ideas and reach clear conclusions.

3.10 Ethical Considerations

This research was done by carefully following ethical rules to protect and respect participants. The survey was shared through Google Forms, starting with a short note explaining the study's purpose.

People were told that joining the study was their choice, and they could stop at any time without any problems. By submitting the form, they agreed to take part in the research. All answers stayed anonymous, and no personal details were asked. The collected data was stored safely and used only by the researcher for academic purposes.

The questionnaire did not contain any questions that could cause discomfort, harm, or offense to participants. Ethical approval for the study was granted by the university supervisor, and all research procedures followed the institution's ethical guidelines.

3.11 Summary

In this chapter, the research methodology used to examine the impact of marketing communication tools advertising, direct marketing, public relations, and sales promotion on brand loyalty in Pakistan's banking sector is presented. The research purpose, quantitative approach, and explanatory research design employed to test the hypotheses are outlined. The target population is described, the sample size is specified, the sampling method is detailed, and the procedures for data collection are explained. A structured questionnaire is used as the primary instrument for data gathering, and participants are selected using non-probability sampling techniques, including convenience and snowball sampling.

Data analysis was carried out using SPSS, and descriptive statistics, reliability tests, correlation analysis, and multiple regression were employed to examine the relationships between the variables. By following this process, the research was done in an organized way, and the results were valid, reliable, and useful. This sets the stage for the next chapter, where the data, results, and their explanation will be discussed.

4. Data Analysis

4.1 INTRODUCTION

This chapter illustrates the analysis and simplify the purpose of data collected for the study. By the use of online questionnaire share through WhatsApp, a total of 270 responses were collected. To maintain the quality of data, a detailed screening process was carried out by using IBM

SPSS 22, consisting of missing value analysis, uni-variate outlier finding, and multivariate outlier testing.

The outcomes of the data evaluation disclosed that the data collection was clean, with no missing values and outliers identified. Thus, the entire sample of 270 responses was kept for additional analysis. Post data evaluation, respondent demographics were evaluated using descriptive statistics. for analyzing the measurement model by checking constructs validity, reliability, and the degree of differentiation, SmartPLS software was used. Correspondingly, by the use of path analysis the structural model was analyzed, consisting of R^2 values (coefficient of determination), Q^2 values (predictive relevance), and hypothesis testing on

the basis of t-values and p-values obtained from bootstrapping results.

4.2 RELIABILITY ANALYSIS

The reliability analysis was conducted on 270 authentic responses to assess the consistency of constructs in the final survey questionnaire. Cronbach's alpha was calculated for the intended variables, measured using IBM SPSS 22, it was used to see that items in each construct accurately evaluated the same concept.

Hair et al. (2016) recommend that cronbach's alpha value of 0.70 or higher reflects a satisfactory level of reliability. Table 4.1 below highlights the findings of reliability analysis.

Table 4.1: Reliability Analysis

Construct	No. of observed items	Cronbach's Alpha
Advertising	3	0.768
Direct Marketing	3	0.924
Public Relations	3	0.834
Sales Promotion	3	0.880
Brand Loyalty	3	0.903

4.3. Data Screening

Before undertaking advanced statistical analysis, data screening is a significant step, because it validates the data is reliable, acceptable and clean for additional analysis. In this research the data was screened by using IBM SPSS 22. the process involved verification of missing values, multivariate outliers and uni-variate outliers.

4.3.1. Missing Values Analysis

Missing values occur when participants show no response to one or more items in the questionnaire. According to Little and Rubin (2019), missing values can strongly influence the reliability of statistical models, especially when using structural equation modelling (SEM), that requires all data entries.

The online survey was designed in that way that require completion of every question, verifying the data set of 270 responses involved no missing

values. This indicates that the data set is complete and ready for SEM analysis.

4.3.2. Outliers

Outliers are data points that differ significantly from the other values in a data set, illustrating extreme data points. Their presence influence the reliability of statistical analysis and produce inaccurate results. Outlier analysis was performed in two phases:

1. The z-score technique was used to examine uni-variate outliers. In cases where values rise above ± 3.29 are recognized as outliers (Aggarwal & Aggarwal, 2017).

2. The mahalanobis distance method was used for testing multivariate outliers, when p-values are less than 0.001 identify potential multivariate outliers (Leys et al., 2019)

After performing both tests no outliers were found in the data set. Thus, all 270 responses were kept for additional analysis.

4.4. Main Study (n=270)

4.4.1. Demographic Characteristics of Participants

The data was collected from 270 respondents to examine the relationship between marketing communication tools and brand loyalty in the banking industry of Pakistan. The demographic profile of respondents is presented below, categorized by age, gender, educational qualification, bank used, and duration of the banking relationship.

Age

The respondents represented a broad range of age groups. A total of 25.2% were aged between 21–30 years, followed by 20.0% in the 31–40 age bracket. Participants under the age of 20 and those between 41–50 each comprised 19.6% of the sample, while 15.2% of respondents were above 50 years of age. These figures indicate a diverse age representation with a slightly higher concentration in younger and middle-aged adults.

Gender

Regarding gender distribution, most respondents were female (36.7%), while male participants accounted for 30.0%. A notable portion of the sample (33.3%) preferred not to disclose their gender. This gender composition suggests a fairly balanced dataset, with inclusive participation from different gender identities.

Educational Qualification

Regarding educational qualifications, 21.1% of respondents possessed a Master's degree, whereas 17.8% had completed a Bachelor's degree. Additionally, 18.5% had PhD qualifications, 22.6% had a high school education, and 20.0% held diplomas. This diversity in educational levels indicates a well-rounded sample, with respondents from both academic and vocational backgrounds.

Bank Usage

When asked which bank they primarily used, responses were relatively evenly distributed. UBL and "Other" banks were the most frequently selected, each by 21.5% of respondents. MCB followed closely at 20.4%, while HBL and Meezan Bank were chosen by 19.3% and 17.4% of respondents respectively. This reflects a variety of customer affiliations across both conventional and Islamic banking institutions.

Duration of Bank Relationship

In terms of the length of the banking relationship, most respondents had been customers for 4–6 years (26.7%) or 1–3 years (26.3%). Another 24.8% had been customers for more than 6 years, while 22.2% had a banking relationship of less than 1 year. The current spread of values shows that the collected data consisted of both types of recent and loyal customer providing a comprehensive understanding of customer loyalty across time.

Table 4.2: Demographic Profile of the Respondents

	Frequency	Percentage
Age		
Under 20	53	19.6%
21-30	68	25.2%
31-40	54	20.0%
41-50	53	19.6%
Above 50	41	15.2%
Gender		
Male	81	30.0%
Female	99	36.7%
Prefer not to say	90	33.3%
Education Level		

High School	61	22.6%
Diploma	54	20.0%
Bachelors Degree	48	17.8%
Masters Degree	57	21.1%
PhD	50	18.5%
Bank Used		
HBL	52	19.3%
Meezan Bank	47	17.4%
MCB	55	20.4%
UBL	58	21.5%
Other	58	21.5%
Customer Since How Long		
Less than 1 year	60	22.2%
1-3 years	71	26.3%
4-6 years	72	26.7%
More than 6 years	67	24.8%

Above table 4.2 shows the demographic details of the respondents, the number and percentage of each category also included.

4.4.2. Measurement Model

In Structural Equation Modeling (SEM), the measurement model, also called the outer model, examines the links between the underlying constructs and their observed indicators. This study used Partial Least Squares SEM (PLS-SEM) with SmartPLS software, due to its suitability for predictive analysis in complex models and for handling small to medium-sized samples (Hair et al., 2011).

The measurement model is assessed based on the following main criteria:

1. Descriptive Statistics
2. Convergent Validity and Reliability
3. Discriminant Validity
4. Hypotheses Testing
5. Predictive Relevance
6. R-square

These assessments determine whether each set of items (indicators) reliably and validly measures its intended construct.

In this study, the measurement model was assessed using five different constructs:

Advertising
Direct Marketing
Public Relations
Sales Promotion
Brand Loyalty

Each construct was assessed using reflective indicators, with responses recorded on a five-point Likert scale.

4.4.2.1 Descriptive Statistics

The descriptive statistics revealed that all study items (AD, DM, PR, SP, BL) had mean scores ranging between 2.32 and 4.26, indicating varying levels of agreement among respondents. Advertising-related items (AD1-AD3) showed relatively higher average scores (means between 4.20 and 4.24) compared to items measuring decision-making, sales promotion, and brand loyalty. Public relations items (PR1-PR3) also demonstrated high mean values (ranging from 4.17 to 4.26). In contrast, decision-making (DM1-DM3), sales promotion (SP1-SP3), and brand loyalty items (BL1-BL3) recorded lower mean scores (approximately 2.32 to 2.49). The standard deviations varied from 0.669 to 0.896, suggesting moderate variability in participants' responses across the items.

	N	Descriptive Statistics		Mean	Std. Deviation
		Minimum	Maximum		
AD1	270	1	5	4.24	.859
AD2	270	1	5	4.20	.860
AD3	270	1	5	4.22	.886
DM1	270	1	4	2.33	.703
DM2	270	1	4	2.32	.706
DM3	270	1	4	2.33	.693
PR1	270	1	5	4.23	.803
PR2	270	1	5	4.26	.844
PR3	270	2	5	4.17	.896
SP1	270	1	4	2.44	.742
SP2	270	1	5	2.49	.778
SP3	270	1	4	2.46	.777
BL1	270	1	4	2.41	.676
BL2	270	1	4	2.37	.669
BL3	270	1	5	2.34	.705

4.4.2.2. Convergent Validity and Reliability Analysis

Convergent validity reflects how strongly multiple items intended to measure the same construct are related to one another. According to Hair Jr. et al.

(2016), Convergent validity was assessed using three main criteria:

Outer Loadings Should be ≥ 0.65

Composite Reliability (CR) Should be ≥ 0.70

Average Variance Extracted (AVE) Should be ≥ 0.50

Table 4.3. Construct Validity

Constructs	Items	Loadings	Composite Reliability	Average Variance Extracted
Advertisisng	AD1	0.821	0.865	0.682
	AD2	0.850		
	AD3	0.806		
Direct Marketing	DM1	0.921	0.951	0.867
	DM2	0.942		
	DM3	0.930		
Public Relation	PR1	0.866	0.900	0.750
	PR2	0.858		
	PR3	0.874		
Sales Promotion	SP1	0.896	0.926	0.806
	SP2	0.892		
	SP3	0.905		
Brand Loyalty	BL1	0.913	0.939	0.837
	BL2	0.915		
	BL3	0.917		

In this study, convergent validity and internal consistency reliability were assessed through PLS-SEM in SmartPLS.

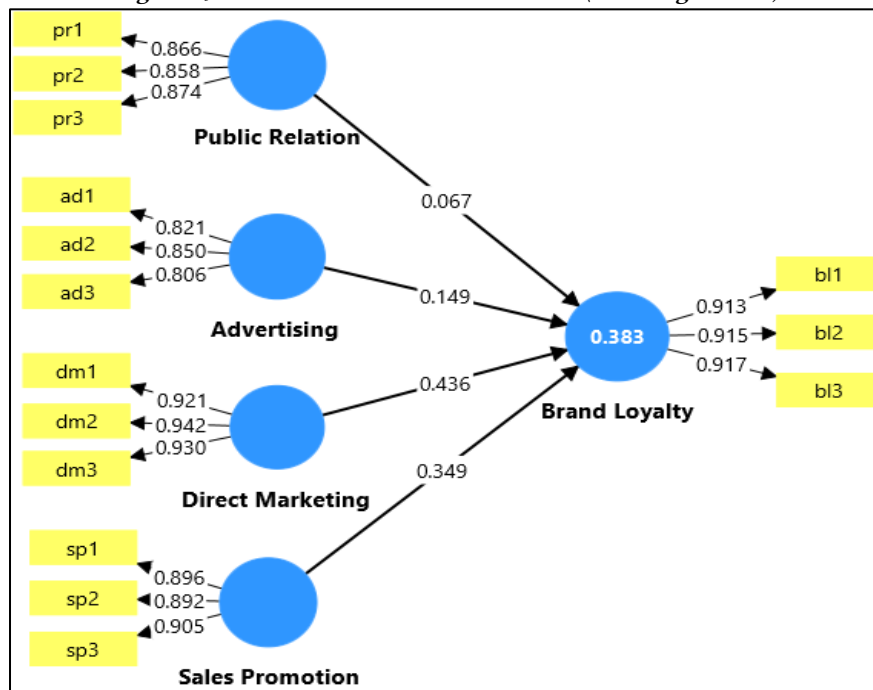
Table 4.3 shows the item loadings, Composite Reliability (CR), and Average Variance Extracted (AVE) for each construct. The factor loadings ranged from 0.806 to 0.942, which is above the recommended minimum. Composite reliability for all constructs was higher than 0.80, indicating strong internal consistency. In addition, the AVE values for each construct were above 0.50, confirming good convergent validity.

- i. Advertising had item loadings between 0.806 to 0.850, a composite reliability of 0.865, and an AVE of 0.682.

- ii. Direct Marketing showed loadings from 0.921 to 0.942, CR= 0.951, and AVE= 0.867.
- iii. Public Relations exhibited loadings between 0.858 to 0.874, with CR= 0.900, and AVE= 0.750.
- iv. Sales Promotion had item loadings from 0.892 to 0.905, CR= 0.926, and AVE= 0.806.
- v. Brand Loyalty demonstrated loadings between 0.913 to 0.917, with CR= 0.939 and AVE= 0.837.

These results confirm that all measurement items adequately reflect their corresponding constructs. Therefore, the model possesses satisfactory convergent validity and reliability, making it suitable for further analysis.

Figure 4.1: Outer Model Measurement (PLS Algorithm)



4.4.2.3. Discriminant Validity

Hair et al. (2010) explain that discriminant validity ensures each construct in the model is unique and measures a different concept. This can be checked by three methods: Fornell-Larcker criterion, The HTMT ratio and cross loadings. Based on Fornell-

Larcker the square root of AVE for each variable should be bigger than its correlation with other constructs (Chin, 1998) with other constructs (Chin, 1998). Each item should be compared with square root of AVE. (Fornell-Larcker, 1981). All the values should be less than 0.90 in HTMT Henseler

et al.,(2015). every variable should have higher cross-loading values on its own construct, according to the cross-loadings criteria.

Table 4.4: Fornell and Larcker Criterion

	Advertisin g	Brand Loyalty	Direct Marketing	Public Relations	Sales Promotion
Advertising	0.826				
Brand Loyalty	0.324	0.915			
Direct Marketing	0.241	0.462	0.931		
Public Relations	0.649	0.247	0.169	0.866	
Sales Promotion	0.075	0.335	-0.063	0.027	0.898

Fornell Larcker criterion shown in table 4.4, where the highlighted diagonal values show the square root of AVE. These values are greater than the correlation of each variable with the other variables in the table.

Table 4.5: HTMT Criterion

	Advertisin g	Brand Loyalty	Direct marketing	Public Relations	Sales Promotions
Advertising					
Brand Loyalty	0.386				
Direct Marketing	0.281	0.504			
Public Relations	0.808	0.284	0.192		
Sales Promotions	0.094	0.376	0.070	0.043	

HTMT criterion result shown in the above table 4.5 and each value is less than 0.9, achieving the standard requirement.

Table 4.6: Cross Loadings Criterion

	Advertising	Brand Loyalty	Direct Marketing	Public Relations	Sales Promotion
AD1	0.821	0.265	0.162	0.529	0.101
AD2	0.850	0.297	0.257	0.568	0.031
AD3	0.806	0.235	0.168	0.505	0.059
BL1	0.279	0.913	0.441	0.207	0.313
BL2	0.288	0.915	0.402	0.208	0.312
BL3	0.322	0.917	0.424	0.261	0.295
DM1	0.209	0.404	0.921	0.130	-0.085
DM2	0.228	0.422	0.942	0.181	-0.039
DM3	0.235	0.460	0.930	0.159	-0.053
PR1	0.548	0.219	0.132	0.866	0.035
PR2	0.532	0.209	0.203	0.858	0.036
PR3	0.606	0.213	0.105	0.874	-0.001
SP1	0.067	0.294	-0.023	0.007	0.896

SP2	0.086	0.297	-0.079	0.055	0.892
SP3	0.050	0.311	-0.067	0.010	0.905

The cross-loadings results summarized given in the above table, shows that each item has its highest loading on the associated variable, thereby confirming discriminant validity. Along with with the HTMT criterion and Fornell-Larcker, these three methods strengthen the establishment of discriminant validity in the model.

4.4.3. Hypotheses Testing

The inner model, or structural model, in PLS-SEM shows how the underlying constructs are expected to relate to each other. This study employed it to examine the direct impact of the independent variables Advertising, Direct Marketing, Public Relations, and Sales Promotion on Brand Loyalty.

To Analyze the proposed relationships, bootstrapping with 5,000 subsamples was performed using SmartPLS, following the protocols established by Hair Jr. et al. (2016). This procedure generates estimates for path coefficients, t-values, and p-values to assess the validity of the hypotheses.

A hypothesis is considered statistically significant when the t-value exceeds 1.96 and the p-value falls below 0.05. We also used the blindfolding method to find the Q2 value, which helped assess the model's predictive relevance. These measure work together give a clear picture of both the strength and the statistical significance of the proposed relationships.

Table 4.7: Path Analysis

Hypothesis	Hypothesized Effect	Coefficients	T-values	P-values	Decision
H1	Advertising-> Brand Loyalty	0.149	2.297	0.022	Supported
H2	Direct Marketing-> Brand Loyalty	0.436	9.401	0.000	Supported
H3	Public Relation-> Brand Loyalty	0.067	1.297	0.195	Not Supported
H4	Sales Promotion-> Brand Loyalty	0.349	6.067	0.000	Supported

The Result of hypothesis testing shows the findings from the statistical test which are: H1, H2, And H4 are supported because the t value is above 1.96 and p values is below 0.05. The H3 is not supported because it's t value was less than 1.96 and it's p- value was greater than 0.05

4.4.4. Predictive Relevance

In PLS-SEM Q2 is used to check to see how good the model can predict the dependent variable using the independent variables. As suggested by Haier et al.(2019) if Q2 is higher than 0 it means the model has strong power to make predictions.

Table 4.8: Predictive Relevance of the model

Construct	Q ² Predict	RMSE	MAE
BL1	0.311	0.563	0.454
BL2	0.281	0.570	0.457
BL3	0.304	0.591	0.460

4.4.5 R square

R2 value or coefficient of determination shows how much the dependent variable can be explained by the independent variables. According

to Chin (1998), R² values of 0.67, 0.33, and 0.19 indicate strong, moderate, and weak explanatory power, respectively.

Table 4.9: R-square

Construct	R-square	R-square Adjusted
Brand Loyalty	0.383	0.374

The R^2 value for Brand Loyalty is 0.383, indicating that the independent variables collectively explain 38.3% of the variation in Brand Loyalty. According to Chin (1998), this represents a moderate level of explanatory power.

5. Conclusion and Recommendations

Discussion

The study aimed to explore how important marketing communication tools advertising, direct marketing, public relations, and sales promotion affect brand loyalty in Pakistan's banking sector. The findings from Chapter 4 indicated that direct marketing, sales promotion, and advertising significantly and positively influence brand loyalty, while public relations had no significant impact. These results both align with and diverge from the findings of Quayson et al. (2024), who also found direct marketing and sales promotion to be significant predictors but noted a negative effect of advertising and a positive effect of public relations.

The positive impact of direct marketing confirms the predictions of Relationship Marketing Theory (Lewin & Johnston, 1997), which posits that personalized, consistent communication fosters long-term relationships. In the Pakistani banking context, customers respond well to direct contact via SMS, emails, and mobile apps where they feel acknowledged and valued.

Sales promotion also had a strong positive influence on brand loyalty. This aligns with Quayson et al.'s (2024) findings and supports the idea that promotional tactics like reward programs, discounts, and referral incentives motivate repeat behavior and create loyalty through perceived value.

In contrast to the findings of Quayson et al. (2024), the study found that advertising has a positive effect on brand loyalty. This could be due to contextual differences in Pakistan, where digital and traditional media are heavily consumed, impactful advertising particularly emotional and

informative advertising may still serve as a credibility tool.

The insignificant relationship of public relations in this study contrasts with the Ghanaian context, where it had a significant positive effect. This may reflect lower visibility or public engagement with PR campaigns in Pakistani banks. Many customers may not notice Corporate Social Responsibility initiatives or press releases unless communicated actively through direct or digital channels.

5.1. Implications

5.1.1 Contextual Implications

This study adds to the limited research on how marketing communication helps build customer loyalty in Pakistan's banking sector. In contrast, most prior research, such as Quayson et al. (2024), has primarily focused on other regions, including Ghana. Therefore, these findings provide important local insights, showing that Pakistani customers respond more to personalized and incentive-driven communication.

Additionally, the difference in results between this and the base paper (e.g., advertising's positive effect here vs. negative in Ghana) underscores the cultural and media consumption differences across developing economies. Banks in Pakistan may be using more effective, emotionally resonant advertising, contributing to its positive perception.

5.1.2 Practical Implications

The results of this study offer useful insights for marketing professionals working in Pakistan's banking sector. The significant influence of direct marketing highlights the importance of personalized communication. Banks should leverage SMS, app notifications, and targeted emails to foster direct connections with customers, which enhance perceived value and strengthen brand loyalty.

Sales promotion also showed a strong positive effect. Banks are encouraged to implement offers

such as cashback, loyalty programs, discounts, and referral rewards. These incentives not only attract attention but also encourage repeat engagement, making them effective tools for building customer commitment. Contrary to previous research, advertising in this study positively impacted brand loyalty. This suggests that in the Pakistani context, well-crafted advertising particularly those emphasizing emotion and trust remains effective. Banks should invest in consistent, creative campaigns across TV, print, and digital platforms to reinforce their brand identity.

The non-significant impact of public relations indicates a need for strategic revision. While Corporate Social Responsibility, sponsorships, and community initiatives are common, their visibility and effectiveness may be limited. Banks should integrate these efforts into digital channels using interactive and real-time content to boost public engagement and trust.

5.1.3 Limitations and Future Recommendations

Although this study offers valuable insights into how marketing communication affects brand loyalty in Pakistan's banking sector, it has some limitations. The data were collected only from urban customers, which may limit how widely the findings can be applied. Including rural populations in future research could provide a more complete understanding of customer loyalty across different regions.

The study also focused only on traditional marketing tools advertising, direct marketing, public relations, and sales promotion while leaving out newer digital channels like social media and influencer marketing. Future research should examine these modern tools to better reflect current communication trends.

Another limitation is the cross-sectional design, which gathers data at just one point in time. Conducting longitudinal studies in the future would allow researchers to see how brand loyalty changes over time as communication strategies evolve.

Additionally, the study did not account for moderating factors such as age, gender, or digital literacy, which may influence how customers respond to marketing efforts. Future research

should include these variables to uncover segment-specific insights.

Conclusion

This study found that direct marketing, sales promotion, and advertising significantly and positively influence brand loyalty in the Pakistani banking sector. However, public relations showed no significant impact. These findings reinforce the importance of customer centric, incentive-based, and emotionally resonant communication strategies in fostering brand loyalty.

While the results partially align with the base study conducted in Ghana (Quayson et al., 2024), notable differences such as advertising positive impact and PR insignificance highlight the need for context-sensitive marketing strategies. For Pakistani banks aiming to boost customer retention and engagement, the priority should be on personalization, promotion, and emotionally intelligent communication rather than relying on reputation-based messaging alone.

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