

Main objectives of this research study are to investigate the mediating role of customer satisfaction and customer trust between (perceived) customer relationship management (CRM) and customer loyalty and to investigate the inter-relationship between CRM, customer satisfaction, customer trust and customer loyalty. In this study banking sector was selected as a sample, banks which offer their services to general public at large were considered such as private banks, Islamic banks and foreign banks branches located in Faisalabad region. Sample of study was consisted of 250 individual customers of banks which were selected by convenient sampling technique.

A self-administrative questionnaire was used for collecting data from selected sample which was adapted- from previous literature. Statistical techniques such as descriptive statistic, cronbach alpha, correlation analysis, ANOVA and Regression analysis were applied on data by using (Statistical Package for the Social Sciences) SPSS .16.0.

Results indicated that there are statistically significant positive linear relationships among all study variables, the level of significance for all study variables were significant at ( $p < 0.01$ ) level 2 tailed. Results also revealed that CRM have significant and positive influence and relationship with customer satisfaction, customer trust and customer loyalty. On other hand customer satisfaction and trust also have significant and positive influence and relationship with customer loyalty. The exclusive and essential findings of this study are that Customer satisfaction and customer trust partially mediate the relationship between CRM and customer loyalty.

This study also enhance management's knowledge and provide managerially relevant (actionable) results that by improving CRM system and strategies in banks, they can get more customer's satisfaction and customer's trust which ultimately strengthen favourable behavioural intensions such as customer's loyalty. Furthermore, there is no study previously done in Pakistan especially in specific region (Faisalabad) that has found mediating effect of customer satisfaction and trust between CRM and customer loyalty. This study is a distinguished but limited contribution in literature.

The overall findings and recommendations of this study contributes towards improvement of existing CRM strategies and applications of banks that also helps them to overcome their weaknesses by and achieve competitive advantage in form of loyal customers.