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Effect of Client Satisfaction on Developing CRM, Trust, and Quality

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Abstract

This study intended to examine the impact of account management practices on client satisfaction within branding and marketing agencies in Karachi. This study uses a mono-method quantitative approach, whereas non-probability purposive sampling was used to identify research participants. The study has collected 242 responses for the analysis. The account managers in Karachi branding and marketing agencies were considered as the study population. A survey-based approach was used to collect data for this study, where structured questionnaires were given to the respondents. The primary data analysis method was PLS-SEM. The findings indicated that account management effectiveness positively and significantly impacts client satisfaction. Communication quality, conflict resolution, and customer relationship management influence account management effectiveness. At the same time, trust has a positive but insignificant effect. Additionally, account management effectiveness significantly mediates the relationships between communication quality, conflict resolution, and customer relationship management with client satisfaction. However, it mediates the relationship between trust and client satisfaction positively but insignificantly. The moderation analysis further reveals that gender-based risk-taking tendency significantly and negatively moderates the relationship between account management effectiveness and client satisfaction. The study has suggested that to improve customer satisfaction, agencies should improve account management practices by improving communication quality, conflict resolution and customer relationship management.

Keywords	Client Satisfaction, Account Management, Branding/Marketing Agencies, PLS-SEM.

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INTRODUCTION

The competition in the business environment, branding and marketing agencies are responsible for making businesses stand out in the market. Effective account management is vital in maintaining client relationships and satisfying the customers. Strategic planning, communication, and problem-solving are part of account management for the agency to provide the services to satisfy clients' expectations (Bresciani et al., 2023). In addition, effective account management leads to increased customer retention, brand loyalty and business growth (Mathafena & Msimango-Galawe, 2023). The success of branding and marketing agencies largely depends on client satisfaction. Ghali-Zinoubi (2023) Stressed that relationship marketing emphasizes relationship building between trust, communication quality and conflict resolution.

Research shows that clients receiving high-quality account management tend to remain loyal and spend more (Hofmann, 2024). However, poor account management can be very dissatisfying, causing clients to turn over and damaging your reputation (Alić et al., 2023). Though account management is considered an important part of branding and marketing agencies, there is little empirical evidence related to its usefulness in developing markets such as Karachi. Despite this, there is still a lack of research into the role of factors, including communication quality, conflict resolution, and trust building, in predicting client satisfaction. This study aims to fill this gap by analyzing the impact of account management practices on client satisfaction using the relationship marketing model and social role theory as the theoretical foundation (Abrokwah-Larbi, 2024).

PROBLEM STATEMENT

Client satisfaction is a critical success factor affecting business sustainability and growth in the competitive branding and marketing industry. Relationship building, communication, and conflict resolution are important in developing strategies to serve customers maximally and retain them as long-term clients (Bresciani et al., 2023). The lack of ability to apply these practices effectively by many branding and marketing agencies results in client dissatisfaction, project misalignment, and the loss of key accounts (Mathafena & Msimango-Galawe, 2023). Despite the increase in relationship marketing, there is a lack of research on how particular account management practices affect client satisfaction in branding and marketing agencies in emerging markets such as Karachi. Previous studies have mainly studied general business to business (B2B) relations without considering specific characteristics of branding agencies, which require creativity, strategic planning and collaboration between clients and agencies (Hofmann, 2024).

RESEARCH GAPS

The importance of account management in terms of client satisfaction has been recognized. However, the existing literature is lacking in some areas. Most studies focus on B2B relationships generally, leaving branding and marketing agencies facing their challenges untreated (Mathafena & Msimango-Galawe, 2023). Second, few researchers investigate which specific account management practices, i.e., communication quality and conflict resolution, influence client satisfaction (Hofmann, 2024). Finally, the moderator role of gender-based risk-taking tendencies in this relationship is unexplored.

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This study bridges these gaps by eliciting empirical insights about Karachi's branding industry (Aslam, 2024).

RESEARCH QUESTIONS

RQ1. How does account management effectiveness affect client satisfaction in branding and marketing agencies in Karachi?

RQ2. What is the moderating effect of gender-based risk-taking tendency on the relationship between account management effectiveness and client satisfaction?

RESEARCH OBJECTIVES

This study examines the impact of account management practices on client satisfaction within branding and marketing agencies in Karachi. Specifically, it evaluates how customer relationship management, conflict resolution, communication quality, and trust affect account management's effectiveness, influencing client satisfaction. Additionally, the study investigates the mediating role of account management effectiveness and the moderating effect of gender-based risk-taking tendencies on client satisfaction.

SIGNIFICANCE OF THE STUDY

This research adds to an existing body of knowledge by extending the use of the relationship marketing model and social role theory in branding and marketing agency settings. In other words, the relationship marketing model relies heavily on building long-lasting and trusting business relationships between customers and businesses (Ghali-Zinoubi, 2023). This study adds insight to relationship-building strategy in service-based industries (Mathafena & Msimango-Galawe, 2023) by investigating the mediating role of account management effectiveness between key management practices and client satisfaction. Social role theory also suggests that behavior toward gender will significantly impact businesses in terms of interactions and business decisions. Additionally, this study extends the literature by studying how social role moderates clients' satisfaction in business relationships (Kaur et al., 2023).

LITERATURE REVIEW

RELATIONSHIP MARKETING MODEL

Berry et al. (1983) introduced the Relationship marketing model, emphasizing higher reliance on the long-term relationship with the customer rather than a single transaction. This approach focuses on customer retention, loyalty, and engagement by creating a predominant degree of trust, communication, and value-oriented interaction (John & De Villiers, 2024). While comparison transactional marketing strives to produce short-term sales, relationship marketing seeks to develop lasting customer relationships that improve customer satisfaction and grow the business (Vatavwala et al., 2023). Relationship marketing is important to those dealing with branding and marketing agencies. This model can be effectively implemented with effective account management through proactive customer relationship management, conflict resolution, and quality of communication. By using this model, branding and marketing agencies in Karachi can increase their effectiveness in account management and, as such, their client loyalty and sustain business success (Aslam, 2024).

SOCIAL ROLE THEORY

The Social Role Theory, introduced by Eagly (1987), explains how gender roles shape individual behaviors. According to the theory, men and women adopt different behaviors

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due to the processes of socialization, which assign specific roles to each gender (Fernández-Guadaño & Martín-López, 2023). These roles are important in workplace interactions, leadership style, and decision orientations, especially in industries such as branding and marketing, where communication and relationship management are key. This theory can explain how gender-based risk-taking tendencies moderate client satisfaction in an account management setting. Men are known to be more risk-takers in decision-making, and women emphasize relationship-building and conflict resolution (Burbano et al., 2024). This knowledge helps Karachi-based branding and marketing agencies formulate strategies for enhancing the effectiveness of account management and customer satisfaction in building client relationships. Knowing the significance of social roles permits businesses to cultivate more accommodating and flexible client management practices (Mujeeb & Sharjeel, 2024).
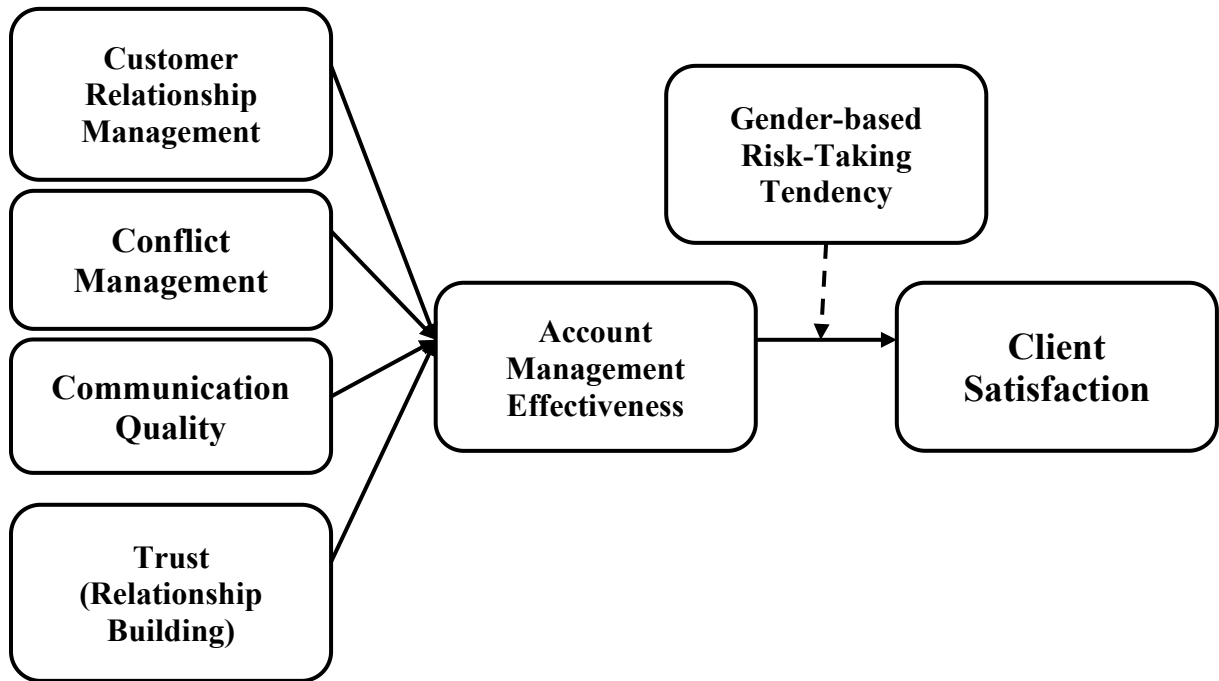

FIGURE 1 CONCEPTUAL MODEL

HYPOTHESIS DEVELOPMENT

CUSTOMER RELATIONSHIP MANAGEMENT AND ACCOUNT MANAGEMENT EFFECTIVENESS

CRM is a strategic approach that improves the effectiveness of account management, ensuring good relationships with a client, better service delivery, and customer satisfaction (Guerola-Navarro et al., 2024). Due to the efficient CRM systems, account managers benefit; account managers have more straightforward ways to communicate, personalize interactions, and proactively resolve client issues, improving trust and long-term account engagement. CRM tools help the business automatically track client preferences and feedback to improve service quality and meet client expectations (Bazarova, 2024). CRM is also very relevant in branding and marketing agencies. It helps

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strengthen account management by providing valuable insight into customer behavior, facilitating tailored service strategies, and promoting better efficiency. So, when account managers implement CRM practices effectively, they can increase the strength of the relationship, reduce conflicts, and increase customer satisfaction (John & De Villiers, 2024). Therefore, the study has proposed that:

H1.   Customer relationship management has a significant effect on account management effectiveness.

CONFLICT RESOLUTION AND ACCOUNT MANAGEMENT EFFECTIVENESS

Successful conflict resolution is an important factor in increasing account management effectiveness by keeping the account managers to maintain positive client relationships for different issues, including conflict, disagreement, or disputes (Huang et al., 2023). Effective conflict resolution strategies, such as active listening, negotiation, and problem-solving, should be employed to reduce misunderstandings, build trust, and cement long-lasting business relationships. By responding to conflicts quickly and professionally, account managers will help create a collaborative environment to increase client satisfaction and loyalty (Vatavwala et al., 2023). In conflicts for branding and marketing agencies, expectations may be misaligned, there may be delays in the project, or there could be communication issues. Constructive conflict resolution techniques that account managers use can prevent disputes from blasting up and help the project run smoothly. It helps form better relationships with clients (Aslam, 2024). Therefore, the study has proposed that:

H2.   Conflict resolution has a significant effect on account management effectiveness.

COMMUNICATION QUALITY AND ACCOUNT MANAGEMENT EFFECTIVENESS

Communication quality is critical for successful account management as it increases clarity, transparency, and promptness in client communications. Trust, mutual understanding, and synergically work of the account manager and their clients are built due to high-quality communication (Htay, 2024). Timely updates, active listening, and personalized interaction are effective communication strategies for better customer relationship building and service delivery. Clear and effective communication is essential for account managers in branding and marketing agencies to manage client expectations, resolve matters, and retain satisfaction (Hamid et al., 2024). Project delays, dissatisfaction, and weakened trust arise when this quality deteriorates, undermining an account management process. Account managers can improve service efficiency and client retention by prioritizing high-quality communication. Therefore, the study has proposed that:

H3.   Communication quality has a significant effect on account management effectiveness.

TRUST AND ACCOUNT MANAGEMENT EFFECTIVENESS

Account management effectiveness fundamentally relies on trust, which leads to long-term client relationships and improves cooperation and loyalty. According to Morgan and Hunt (1994), trust is developed through consistent communication, transparency, and the realization or possibility of meeting or exceeding client expectations. However, clients

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who trust their account managers will engage in open communication and constructive feedback and continue to do business with their account manager (Gazi et al., 2024). Trust is essential in branding and marketing agencies. The presence of account managers who are reliable and sincere is the solid basis for linking the relationships that stand for a long time, minimize the collisions, and make clients trust more. Intense trust levels lead to more cooperation, less uncertainty, and more effective account management (Hamid et al., 2024). Therefore, the study has proposed that:

H4.   Trust (relationship building) has a significant effect on account management effectiveness.

ACCOUNT MANAGEMENT EFFECTIVENESS AND CLIENT SATISFACTION

Client satisfaction is closely linked to account management effectiveness as the latter provides smooth service delivery, proactive problem detection, and excellent relationship management. Account managers who are effective at meeting such demands can better understand the client's needs, communicate efficiently, and address any concerns timely, resulting in more satisfied clients and increased retention (Guerola-Navarro et al., 2024). Account management is efficient when it helps establish consistency, reliability, and value-added services, making clients loyal to the brand and a good brand impression (Gazi et al., 2024). The account managers in branding and marketing agencies are the firm's first link to its clients. The ability of the clients to work well with the fitness instructors regarding setting and managing their expectations, resolving conflicts raised within or between the clients, and not mind being chucked in a bog by a helper greatly influence their level of satisfaction with the service provided (Cao et al., 2023). Therefore, the study has proposed that:

H5.   Account management effectiveness has a significant effect on client satisfaction.

ACCOUNT MANAGEMENT EFFECTIVENESS, CUSTOMER RELATIONSHIP MANAGEMENT AND CLIENT SATISFACTION

Customer Relationship Management (CRM) outlines how to capitalize on client satisfaction by developing long-term (strong) relationships via personalized interaction, service quality, and responsiveness (Gazi et al., 2024). However, it is up to the account managers how well they execute these CRM strategies in order to achieve client satisfaction. A critical mediator in accounting for this performance is account management effectiveness, which ensures proper execution of CRM initiatives and management of client expectations as well as maintenance of service quality (Guerola-Navarro et al., 2024). The effectiveness of account managers matters more for client satisfaction in branding and marketing agencies than simply having CRM tools in place. Account managers who translate CRM insights into actionable strategies can improve communication, resolve issues beforehand, and improve client experience (Burchett et al., 2023). Therefore, the study has proposed that:

H6.   Account management effectiveness mediates the effect of customer relationship management on client satisfaction.

ACCOUNT MANAGEMENT EFFECTIVENESS, CONFLICT RESOLUTION AND CLIENT SATISFACTION

The role of conflict resolution in improving client satisfaction is vital for handling disagreements and any misunderstandings from the customer. Nonetheless, the

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effectiveness of conflict resolution in enhancing client relationships relies heavily on how account managers deal with conflicts and apply solutions (Hamid et al., 2024). The mediation of account management effectiveness means that conflicts are resolved professionally, communication remains transparent, and the client's concern is attended to in due time (Htay, 2024). Conflicts arise in branding and marketing agencies due to unfulfilled expectations, communication breaks, and project delays. Account managers will effectively manage these conflicts to prevent dissatisfaction and strengthen client trust. Using constructive strategies in conflict resolution, the account managers redirect the adverse impact of disputes to build client relationships and increase clients' satisfaction (Mohammed et al., 2024). Therefore, the study has proposed that:

H7.   Account management effectiveness mediates the effect of conflict resolution on client satisfaction.

ACCOUNT MANAGEMENT EFFECTIVENESS, COMMUNICATION QUALITY AND CLIENT SATISFACTION

Communication quality is one of the main drivers of client satisfaction since it guarantees clarity, responsiveness, and transparency in communication between firms and clients (Htay, 2024). However, the role of account management effectiveness determines the impact the quality of communication has on client satisfaction. As intermediaries, account managers convert high-quality communication into actionable strategies that improve client experience and foster trust (Hamid et al., 2024). However, communication effectiveness in branding and marketing agencies alone will not lead to client satisfaction; it must be backed up by excellent account management, which delivers on the need to respond adequately, address conflict, and maintain relationships. Account managers who execute communication strategies well enhance client engagement and satisfaction in the long term (Ishii & Kikumori, 2024). Therefore, the study has proposed that:

H8.   Account management effectiveness mediates the effect of communication quality on client satisfaction.

ACCOUNT MANAGEMENT EFFECTIVENESS,   TRUST AND CLIENT SATISFACTION

Fostering strong client relationships and ensuring client satisfaction is based on trust. Trust leads clients to continue long-term partnerships, provide repeat business, and recommend services to others (Hamid et al., 2024). However, the effectiveness of account management is significant in translating trust into client satisfaction. Account managers ensure trust with transparency, reliability, and personalized clients (John & De Villiers, 2024). Trust may not guarantee a brand's satisfaction in branding and marketing agencies if it is not backed by proactive account management. Account managers who effectively deal with client concerns, provide for commitments and sustain open communication help leverage the impact of trust in client satisfaction (Mohammed et al., 2024). Therefore, the study has proposed that:

H9.   Account management effectiveness mediates the effect of trust (relationship building) on client satisfaction.

MODERATING EFFECT OF GENDER-BASED RISK-TAKING TENDENCY

The behavioral differences between men and women in making uncertain decisions are termed gender-based risk-taking tendencies. Studies indicate that men are usually more

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prone to be risk-takers. At the same time, women often choose to take a more cautious and relationship-oriented manner (Fernández-Guadaño & Martín-López, 2023). These tendencies can affect the effectiveness of account management in branding and marketing agencies, where the decisions and client contacts influence client satisfaction. The variability in the effect of account management in achieving client satisfaction may further depend on the gender-based risk-taking tendencies of the account manager (Burbano et al., 2024). For example, male account managers might be willing to take high, strategic risks, which helps build client engagement. However, female account managers would instead strengthen long relationships and resolve conflicts. This understanding of differences can enable agencies to customize their account management strategies to achieve higher client satisfaction (Bahramnejad et al., 2021). Therefore, the study has proposed that:

H10.   Gender-based risk-taking tendency significantly moderates the effect of account management effectiveness on client satisfaction.

METHODOLOGY

This deductive research approach starts from existing theories to develop hypotheses, which are then tested using empirical data. This approach is appropriate because it enables a structured examination of predefined relationships and provides for logical reasoning and consistency (Saunders et al., 2009). Deductive reasoning, which moves from general theories to specific observations, assures objectivity and reliability in hypothesis testing. It is widely used in business research to identify why and how variances cause relationships between variables and verify the theoretical framework through experimental evidence (Creswell & Creswell, 2017).

This study uses a mono-method quantitative approach with a single research method that enhances consistency and reliability in data collection and analysis. Therefore, the quantitative approach is used because it enables objective measures of variables, hypothesis statistical testing, and generalizability of findings (Bell et al., 2022). This method relies on numerical data to perform a structured and systematic investigation of the relation between the variables (Bryman, 2016). The Mono method helps to maintain an orderly, un-scrambled research process that solves complexity and increases replicability. This choice fits in with the aim of the study to empirically test theoretical assumptions. It hence would be appropriate for business and social sciences research (Easterby-Smith et al., 2021).

SAMPLING

Non-probability purposive sampling was used in this study to identify research participants. The research required insight into account managers working within branding and marketing agencies with direct experience managing client relationships and satisfaction; purposive sampling was appropriate for this case. Compared to probability sampling, purposive sampling allows researchers to select respondents considering criteria defined by the researcher and therefore only samples those relevant to the study (Saunders et al., 2009). The study examined how management practices influence client satisfaction using data from professionals managing client interactions. The use of this technique ensured that the participants in the study had the requisite expertise (Etikan & Bala, 2017). Moreover, the time and accessibility constraints made

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purposive sampling an appropriate strategy choice, as it facilitated efficient data collection in a limited period and the retention of relevance to the research (Creswell & Inoue, 2025).

The primary data collection instrument for this study was a structured survey questionnaire. The questionnaire was chosen to systematically get standardized answers from a large sample to guarantee the reliability and comparability of data (Bryman, 2016). The questionnaire was created to measure various variables, including customer relationship management, conflict resolution, communication quality, trust, account management effectiveness, and satisfaction with the client on a five-point Likert scale ranging from strongly disagree to strongly agree (Creswell & Inoue, 2025). The questionnaire items were derived from well-validated scales in the existing literature to increase validity (Sarstedt et al., 2021) as shown in table 3.1.

MEASURES AND SOURCES

Variables	N Items	Likert Type	Source(s)
Customer Management Relationship	5	5-Point	(Gazi et al., 2024)
Conflict Resolution	5	5-Point	(Cao et al., 2023)
Communication Quality	5	5-Point	(Engelberg et al., 2006)
Trust (Relationship Building)	5	5-Point	(Körber, 2019)
Account Management Effectiveness	3	5-Point	(Iswahyudi, 2018)
Client Satisfaction	5	5-Point	(Gazi et al., 2024)
Gender-Based Risk-Taking Tendency	5	5-Point	(Bahramnejad et al., 2021)

TABLE 1 MEASUREMENT AND SOURCES

A survey-based approach was used to collect data for this study, where structured questionnaires were given to account managers working in branding and marketing agencies of Karachi. In order to maximize accessibility and participation, the questionnaire was administered online and in person to account managers in branding and marketing agencies located in Karachi. The mixed-mode approach helps augment the response rates and promotes a more representative sample (Vehovar & Manfreda, 2017). To assure confidentiality and anonymity, participants were assured fair treatment and of their inclusion. The time available to respond was four weeks. The completed questionnaires were securely stored for subsequent analysis. Using this methodology creates a comprehensive and dependable dataset that allows management to evaluate the effectiveness of account management and to measure client satisfaction (Dillman et al., 2014). Data collection was completed within a predetermined period, and responses were checked to ensure they were complete. Statistical analysis was performed on the collected data after screening for missing values and cleaning the data to ensure the accuracy and integrity of the findings (Bryman, 2016).

Statistical techniques were used to analyze the collected data to examine the relationship between variables. The primary data analysis method was Partial Least Squares Structural Equation Modeling (PLS-SEM) due to its suitability to model with multiple mediating and moderating variables given a complex structure (Sarstedt et al.,

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2021). In the case of this study, PLS-SEM was suitable because it enables the estimation of latent variables while problem-solving multicollinearity and minor sample size issues (Hair et al., 2021). The data were screened for cutting off the missing values and outliers to maintain accuracy and reliability before analysis. Furthermore, the hypotheses and statistical significance in path analysis and bootstrapping method were tested. This approach thoroughly examined the theoretical framework and empirical findings (Ringle et al., 2020).

RESULTS AND DISCUSSION
RESPONDENTS' PROFILE
TABLE 2 PRESENTS THE DEMOGRAPHIC PROFILE OF THE 242 RESPONDENTS IN THIS RESEARCH.
DEMOGRAPHIC PROFILE (N = 242)

		Frequency	Percent
Gender	Male	123	50.8
	Female	119	49.2
Age	25–30 years	53	21.9
	31–35 years	53	21.9
	36–40 years	50	20.7
	41–45 years	49	20.2
	46 years and above	37	15.3
Educational Qualification	Bachelor's Degree	59	24.4
	Master's Degree	62	25.6
	MPhil/PhD	61	25.2
	Others	60	24.8
Overall Experience in Branding/Marketing	Less than 2 years	61	25.2
	2–5 years	60	24.8
	6–10 years	60	24.8
	More than 10 years	61	25.2
Current Position	Account Executive	41	16.9
	Account Manager	40	16.5
	Senior Account Manager	40	16.5
	Client Services Manager	40	16.5
	Project Manager	40	16.5
	Others	41	16.9
Type of Agency	Branding Agency	62	25.6
	Marketing Agency	61	25.2
	Full-Service Agency	60	24.8
	Digital Marketing Agency	59	24.4
Number of Clients Managed	1–5 clients	61	25.2

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	6–10 clients	61	25.2
	11–20 clients	60	24.8
	More than 20 clients	60	24.8
	Less than 1 year	61	25.2
Years of Association with Current Agency	1–3 years	61	25.2
	4–6 years	60	24.8
	More than 6 years	60	24.8

TABLE 2 DEMOGRAPHIC PROFILE

Out of the total 242 respondents in this study, the majority were male, with 123 (50.8%) participants, while 119 (49.2%) were female. Regarding age, most respondents were between 25 and 35 years, totaling 106 (43.8%), followed by 50 (20.7%) aged 36–40 years, 49 (20.2%) aged 41–45 years, and 37 (15.3%) aged 46 years and above. In terms of educational qualifications, 62 (25.6%) respondents held a Master's degree, 61 (25.2%) had an MPhil/PhD, 59 (24.4%) had a Bachelor's degree, and 60 (24.8%) had other qualifications. Regarding experience in branding/marketing, 121 (50%) of respondents had six or more years of experience, whereas 61 (25.2%) had less than two years, and 60 (24.8%) had 2–5 years of experience. For the current position, 41 (16.9%) respondents worked as account executives or in other roles. In comparison, 40 (16.5%) were account managers, senior account managers, client services managers, or project managers. Regarding the type of agency, the highest proportion of respondents worked in Branding Agencies, totaling 62 (25.6%), followed by 61 (25.2%) in marketing agencies, 60 (24.8%) in full-service agencies, and 59 (24.4%) in digital marketing agencies. Regarding clients managed, 122 (50.4%) handled 1–10 clients, while 120 (49.6%) managed 11 or more clients. Finally, concerning years of association with the current agency, 122 (50.4%) had been with their agency for three years or less, while 120 (49.6%) had been associated for four or more years.
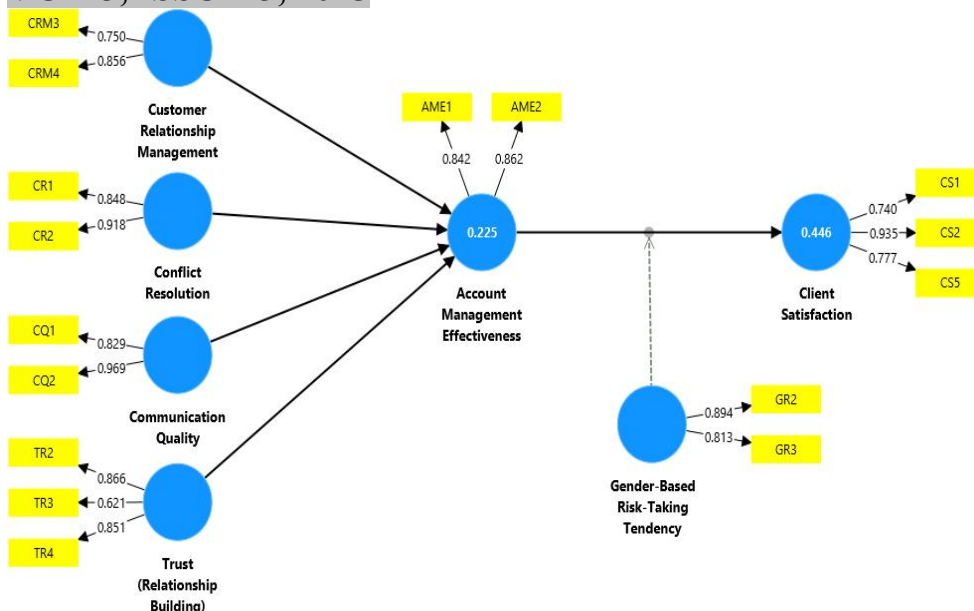
PLS SEM

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FIGURE 2 PLS SEM RESULTS

DISCRIMINANT VALIDITY
HETEROTRAIT-MONOTRAIT (HTMT) RATIO

	AME	CQ	CR	CRM	CS	GR	TR
AME							
CQ	0.248						
CR	0.250	0.142					
CRM	0.521	0.353	0.878				
CS	0.142	0.795	0.344	0.238			
GR	0.207	0.838	0.249	0.274	0.869		
TR	0.153	0.759	0.613	0.543	0.770	0.610	

AME = Account Management Effectiveness; CQ = Communication Quality; CR = Conflict Resolution; CRM = Customer Relationship Management; CS = Client Satisfaction; GR = Gender-Based Risk-Taking Tendency; TR = Trust (Relationship Building)

TABLE 3 HTMT RATIO

Discriminant validity on the other hand, is also a study concept under research and measurement that seeks to establish that several selected variables are not actually different. In other words, it makes sure that each of the measurements is indeed measuring different concepts and not some of them measuring rather similar ones (Rönkkö & Cho, 2022). Table 4.3 shows the result of the HTMT ratio for discriminant

CROSSLOADINGS

	AME	CQ	CR	CRM	CS	GR	TR
AME1	**0.842**	0.107	0.173	0.216	0.051	0.060	0.006

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AME2	**0.862**	0.229	0.119	0.266	0.068	0.000	-0.133
CQ1	0.099	**0.829**	-0.064	0.148	0.513	-0.587	-0.591
CQ2	0.223	**0.969**	-0.024	0.212	0.626	-0.521	-0.472
CR1	0.127	-0.143	**0.848**	-0.466	0.209	-0.038	-0.339
CR2	0.170	0.046	**0.918**	-0.426	0.229	-0.054	-0.357
CRM3	0.198	0.298	-0.422	**0.750**	-0.037	-0.044	0.181
CRM4	0.254	0.067	-0.390	**0.856**	-0.104	0.207	0.232
CS1	-0.017	0.386	0.231	0.059	**0.740**	-0.417	-0.337
CS2	-0.018	0.573	0.163	-0.159	**0.935**	-0.580	-0.497
CS5	0.200	0.590	0.232	-0.092	**0.777**	-0.499	-0.588
GR2	0.034	-0.585	0.085	0.128	-0.586	**0.894**	0.414
GR3	0.023	-0.394	-0.215	0.070	-0.451	**0.813**	0.264
TR2	-0.075	-0.429	-0.312	0.146	-0.377	0.273	**0.866**
TR3	-0.032	-0.304	-0.502	0.419	-0.277	0.301	**0.621**
TR4	-0.064	-0.541	-0.238	0.183	-0.697	0.413	**0.851**

AME = Account Management Effectiveness; CQ = Communication Quality; CR = Conflict Resolution; CRM = Customer Relationship Management; CS = Client Satisfaction; GR = Gender-Based Risk-Taking Tendency; TR = Trust (Relationship Building)

TABLE 4 CROSSLOADINGS

The table 3 suggests that discriminant validity may be obtained when bold values are shown to be higher in their construct than other values, as was already indicated (Hair et al., 2011). As a result, the table complies with this criterion, and cross-loadings were used to attain discriminant validity.

PLS SEM BOOTSTRAPPING

In research, a structural model describes the relationships between the study's latent variables, which are usually analyzed by Structural Equation Modeling (SEM). The hypothesis test method examines the direct, indirect, and mediating effects between variables to validate theoretical frameworks (Hair et al., 2021).
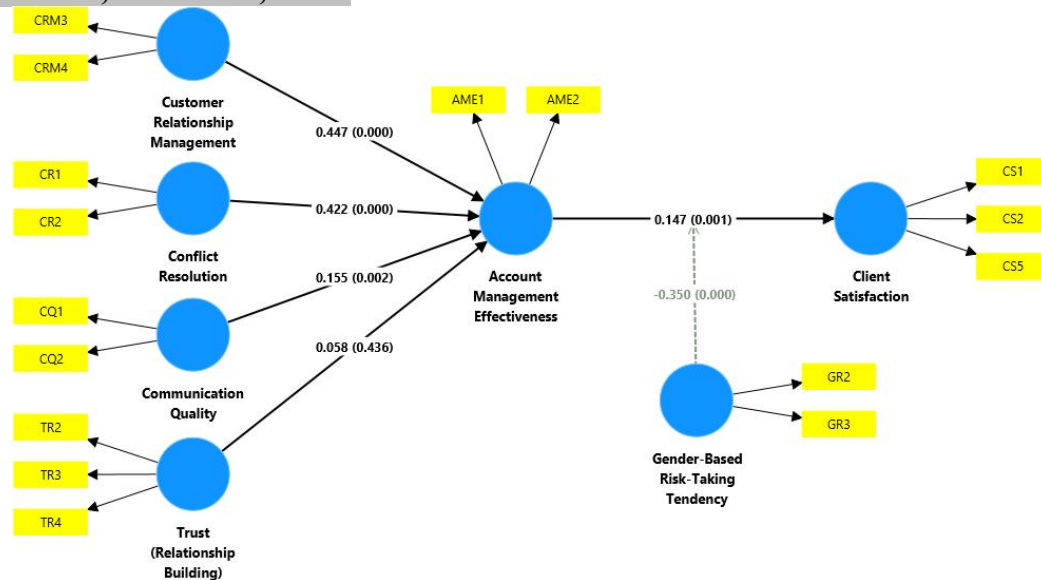
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FIGURE 3 PLS SEM BOOTSTRAPPING RESULTS

Account management effectiveness (AME) has a positive and significant effect on client satisfaction (CS) ($\beta = 0.147$; $p < 0.05$). Communication quality (CQ) has a positive and significant effect on AME ($\beta = 0.155$; $p < 0.05$). Conflict resolution (CR) has a positive and significant effect on AME ($\beta = 0.422$; $p < 0.05$). Customer relationship management (CRM) has a positive and significant effect on AME ($\beta = 0.447$; $p < 0.05$). Trust (TR) has a positive but insignificant effect on AME ($\beta = 0.058$; $p > 0.05$).

The results have shown that account management effectiveness (AME) positively and significantly mediates the relationship between communication quality (CQ) and client satisfaction (CS) ($\beta = 0.023$; $p < 0.05$). AME positively and significantly mediates the relationship between conflict resolution (CR) and CS ($\beta = 0.062$; $p < 0.05$). AME positively and significantly mediates the relationship between customer relationship management (CRM) and CS ($\beta = 0.065$; $p < 0.05$). AME positively but insignificantly mediates the relationship between trust (TR) and client satisfaction (CS) ($\beta = 0.009$; $p > 0.05$). The moderation analysis reveals that gender-based risk-taking tendency (GR) significantly moderates the relationship between account management effectiveness and client satisfaction, with a negative effect ($\beta = -0.350$; $p < 0.05$).

According to Chin (1998), endogenous latent variable R^2 values indicate a substantial effect at 0.67 or higher while values greater than 0.33 and 0.19 indicate moderate and weak relationships respectively. Here, account management effectiveness has a weak predictive power as R square value is greater than 0.19. client satisfaction has a moderate predictive power of more than 0.33. Hair et al. (2013) recommended that $Q^2 > 0.02$ indicates weak relevance, $Q^2 > 0.15$ indicates moderate relevance and $Q^2 > 0.35$ indicates strong relevance. Above table demonstrates that Q^2 of client satisfaction indicates strong relevance of more than 0.35, whereas Q^2 of account management effectiveness indicates moderate relevance of more than 0.15.

DISCUSSION

The results have shown that customer relationship management positively and significantly affects account management effectiveness. The results are similar to the

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study of Guerola-Navarro et al. (2024). This is because CRM helps AME by promoting good client relationships facilitating better communication and quality service delivery. Effective CRM systems can also track client preferences, interactions and concerns so that account managers tend to provide personalized and proactive solutions. It leads to higher client trust and satisfaction, which increases the effectiveness of account management. Besides this, CRM helps make data-driven decisions, thus account managers can predict client needs and solve problems efficiently. CRM helps with the reduction of conflicts and better engagement of the customers because CRM offers a structured approach to managing customer interactions, allowing for more strategic and impactful account management. Consequently, the justification of a significant positive effect of CRM on AME can be made based on its contribution to optimizing the client's relationships and service quality (John & De Villiers, 2024).

Conflict resolution has a positive and significant effect on account management effectiveness. The results are similar to the study of Huang et al. (2023). The fact is that conflict resolution facilitates AME through the development of trust, improvement of communication and maintenance of strong relationships with the clients. Conflicts may occur in branding and marketing agencies due to differing expectations in communication, miscommunication or challenges related to the project. Resolving conflicts on time and constructively protects the client relationships. Successful conflict resolution by account managers reflects that professionalism, reliability and problem solving on their part enhance clients' confidence and satisfaction. Also, conflict resolution in such a structured way will minimize conflicts and increase teamwork, resulting in the smooth implementation of projects. This is why the positive and significant effect of conflict resolution on AME is justified; conflict resolution will ensure a stable and productive working relationship between agencies as well as agencies and their clients (Aslam, 2024).

Communication quality has a positive and significant effect on account management effectiveness. The results are similar to the study of Htay (2024). Communication quality does that, it ensures that there is a clear, transparent and sufficient channel of communication between the team and the client. Account managers, however, need high quality means of communication in order to appropriately relay project updates, expectations and strategic recommendations to their clients, to avoid such misunderstandings and misalignment. Trust and collaboration require clear and timely communication, which helps ease the ability to understand where client concerns may be and develop value-based solutions that meet client needs. Likewise, account managers with good communication skills can conduct negotiations, provide constructive feedback and deal with potential problems before they become more significant. However, suppose clients go into a meeting with any agency, hearing them, feeling heard, and feeling well informed. In that case, they are much more likely to engage positively with the agency. The justification for the large positive impact of communication quality on AME was thus made because it builds relationships and facilitates service delivery, thus improving the client's overall satisfaction (Hamid et al., 2024).

Trust has a positive but insignificant effect on account management effectiveness. The results are similar to the study of Gazi et al. (2024). The explanation for this is that

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whereas trust is important in client relationships, its importance in AME might not be as strong as other critical drivers such as quality of communication, conflict resolution, and managing customer relationships. Trust grows over time and typically is not driven by instantaneous success. Furthermore, even in the setting where there would be a trusted account manager for the clients, the effectiveness can still be lessened because of ineffective communication, unresolved conflicts, and bad service delivery. In addition, in fast-paced branding and marketing agencies, relational trust may not be the most important component compared to other performance metrics and deliverables. Thus, as trust is relatively insignificant but positive, and management practices are not readily available, trust is justified as a positive but insignificant influence on AME (Hamid et al., 2024).

Account management effectiveness has a positive and significant effect on client satisfaction. The results are similar to the study of Guerola-Navarro et al. (2024). This is because account management effectiveness leads to higher client satisfaction. Hence, efficient communication reflects effective conflict resolution and relationship management. Good account managers are prompt in addressing clients when their needs arise, giving immediate solutions, and staying transparent, resulting in more trust and engagement (Cao et al., 2023). Smoothly collaborating, minimizing misunderstandings and the gap between expectations and the end product delivered to the client is what the well-run account does. In addition, effective account management is to be performed due to strategic planning and responsiveness, contributing to a better overall client experience. Personalized attention and well-structured service interaction incentivize clients to be satisfied and loyal. This is why AME positively and significantly affects CS since strong account management positively and significantly contributes to a good experience of CS and long-term retention (Hamid et al., 2024).

AME positively and significantly mediates the relationship between customer relationship management and client satisfaction. The results are similar to the study of Gazi et al. (2024). The reason is that CRM enhances AME, and CS gets better through standardized interaction, individualized service and proactive problem-solving. With systematic client engagement, data relevant to business intelligence and efficient and comprehensive communication, CRM can help cloud account managers take advantage of the needs of their clients and significantly enhance their ability to address their clients' needs. In such situations, account managers can use CRM practice to ensure the efficiency of resolving conflict within coordination and rendering value-driven solutions, thereby improving client satisfaction. There are no CRM efforts without effective account management, and these efforts themselves may not result in tangible client benefits. Hence, therefore AME positively and significantly mediates the relationship between CRM and CS since AME guarantees that CRM strategies are appropriately used to enhance the client experience and satisfaction (Burchett et al., 2023).

AME positively and significantly mediates the relationship between conflict resolution and client satisfaction. The results are similar to the study of Hamid et al. (2024). The reason is that the effectiveness of CS is strengthened by AME to achieve better smooth interactions, trust, and problem-solving efficiency. To facilitate an open and cooperative work environment, conflict resolution and resolving disputes and

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misunderstandings between account managers and clients becomes efficient. In the case of high AME, account managers can conduct conflict resolution strategies to address clients' concerns ahead of time, and stop dissatisfaction and service disruptions. The structured approach assures clients they are provided professional service, fulfilling all their needs and expectations. Even companies with careful control over conflicts will generate no long-term client satisfaction unless AME is in place. AME thus mediates the relationship between CR and CS positively and significantly so that resolved conflicts result in stronger, trust-based client relationships (Mohammed et al., 2024).

Account management effectiveness positively and significantly mediates the relationship between communication quality and client satisfaction. The results are similar to the study of Htay (2024). The reason is that AME enhances communication and improves CS by assuring clarity, responsiveness, and consistency in interactions. Account managers, by high quality communication, can provide information precisely, address client issues well, and designate the client when needs arise. If AME is strong, account managers can also communicate effectively to individualize conversations, build trust, and solve many things quickly, resulting in higher client satisfaction. However, even with high-quality communication, AME is so critical that it sometimes leads to client outcomes. Therefore, AME mediates positively and significantly in the relationship between CQ and CS to ensure that effective communication leads to better service delivery and better client relationships (Ishii & Kikumori, 2024).

AME positively but insignificantly mediates the relationship between trust and client satisfaction. The results are similar to the study of Hamid et al. (2024). This is because trust will contribute to AME but will not affect CS via AME due to other dominant factors' influence on the client's perception. Account management can be improved by building trust – relationship building and reliability. Nevertheless, if other things, like communication quality, conflict resolution, or customer relationship management, intrude much more to determine client satisfaction, then the mediating effect of AME in the relationship between trust and client satisfaction weakens. Finally, clients may weigh higher tangible service outcomes and value these rather than trust through the satisfaction equation. So, although AME mediates the relationship between TR and CS positively, statistically, of course, the effect of AME is insignificant, implying that trust alone as a determinant of CS via the effect of AME is not very strong (John & De Villiers, 2024).

Gender-based risk-taking tendencies significantly moderate the relationship between account management effectiveness and client satisfaction, with a negative effect. The results are similar to the study of Fernández-Guadaño and Martín-López (2023). This is because how clients perceive and respond to account management effectiveness may be influenced as a function of gender-based risk-taking tendency, which has the potential to jeopardize account management effectiveness's correlation with client satisfaction. People more prone to risk-taking might have more ideas about what they expect. Therefore, they would like a more dynamic or unconventional approach to match which may not fit well inside structured account management procedures. If account managers use traditional, conservative strategies, risky clients regard account managers as too cautious, lowering satisfaction. However, clients with lower risk-taking tendencies would

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relish stability and management and be happy with AME. This difference in expectations results in a negative moderating effect such that greater gender-based risk-taking behaviors reduce the positive relationship between AME and satisfaction between a varied client base, thus reducing AME's effectiveness in ensuring satisfaction of diverse clientele (Burbano et al., 2024).

CONCLUSION

This study examines the impact of account management practices on client satisfaction within branding and marketing agencies in Karachi. Specifically, it evaluates how customer relationship management, conflict resolution, communication quality, and trust affect account management's effectiveness, influencing client satisfaction. This study uses a mono-method quantitative approach with a single research method that enhances consistency and reliability in data collection and analysis. The account managers in Karachi branding and marketing agencies were considered as the study population. Non-probability purposive sampling was used in this study to identify research participants. A survey-based approach was used to collect data for this study, where structured questionnaires were given to the respondents. The primary data analysis method was PLS-SEM.

The findings indicate that account management effectiveness positively and significantly impacts client satisfaction. Communication quality, conflict resolution, and customer relationship management influence account management effectiveness. At the same time, trust has a positive but insignificant effect. Additionally, account management effectiveness significantly mediates the relationships between communication quality, conflict resolution, and customer relationship management with client satisfaction. However, it mediates the relationship between trust and client satisfaction positively but insignificantly. The moderation analysis further reveals that gender-based risk-taking tendency significantly moderates the relationship between account management effectiveness and client satisfaction.

This study concludes by offering strategic insights into the same with the help of an account management model that offers proper branding and marketing to the clients to achieve higher account satisfaction. It highlights how structured communication, conflict resolution, and customer relationship management will improve the relationship with the client. Furthermore, the study points to potential gaps, evident in a narrow role of trust, and there is potential for gender-based risk-taking tendencies to play a significant role. This study guides agencies in improving their account management strategies and developing client relationships that will sustain several years of business growth. Knowing key factors of account management effectiveness helps agencies formulate policies and train their employees to fit client expectations to improve service delivery and, hence, competitive advantage.

The findings of this study offer profound theoretical implications on account management effectiveness and client satisfaction through the relationship marketing model and social role theory. This is consistent with the relationship marketing model of establishing long-term client relationships through trust, communication and conflict resolution. On the results side, customer relationship management, communication quality and conflict resolution are major contributors to account management

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effectiveness to affect client satisfaction. Nevertheless, the insignificant impact of trust indicates that trust is not enough on its own unless you have well-established relationship-building strategies.

FUTURE RESEARCH DIRECTIONS AND MANAGERIAL IMPLICATIONS

This study adds to what branding and marketing agency managers should consider in terms of effective account management. To improve customer satisfaction, agencies should try to improve account management practices by improving communication quality, conflict resolution and customer relationship management. To begin with, communication quality significantly impacts account management effectiveness, and therefore, agencies should use transparent, fine, and consistent communication methods with clients. Active listening and clear articulation of ideas should be trained for account managers to align client expectations and service delivery properly. Structured communication protocols can be implemented with digital tools to facilitate smooth interaction with clients. Second, it is important to develop strong conflict-handling mechanisms because they positively impact account management effectiveness. Negotiation and problem-solving skills will aid account managers in effectively handling client's concerns. One proactive way to strengthen client trust and loyalty is to address conflict before it happens and offer the client solutions before it escalates. Smoother agency-client relationships can also be established through formal grievance redressal mechanisms.

The moderation analysis also shows that gender-based risk-taking tendencies moderate the relationship between account management effectiveness and client satisfaction, although they have a negative effect. This implies that clients with higher risk-taking levels are likely to interpret the account management differently. Given such client profiles, agencies need to customize their engagement strategies around client risk toleration levels; clients who are prone to risk extremities should be offered more dynamic and flexible service approaches, whereas clients with a tendency to structure and avoid risk should be apprised of a more structured and stable rendering. Finally, account management should be done strategically by branding and marketing agencies, which involves communication quality, resolution of conflicts, and management of relationships while considering individual client preferences and risk-takers. This will result in better client satisfaction and long-term business success.

LIMITATIONS OF THE STUDY

There are some limitations, however, that should be acknowledged in this study. The research is geographically limited to branding and marketing agencies in Karachi, so the generalizability of the findings may be restricted to other regions or industries. Secondly, the study uses a mono method quantitative approach, which can have consistency and diminish deeper meanings that the qualitative methods may yield. Third, there is the possibility of response bias as participants might respond descriptively. Fourth, the study overlooks the possibility of any external factor (e.g., market competition or economic conditions) that might impact client satisfaction. The last part of the study looks at how trust impacts account management effectiveness but that is insignificant, other contextual factors might moderate this relationship, which is not looked into in this study. The

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limitations in such research also offer opportunities for future research to extend and refine those findings.

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