



**THE EFFECT OF CUSTOMER SATISFACTION
DIMENSIONS AND BRAND REPUTATION ON
CUSTOMER LOYALTY IN THE IRAQI PRIVATE
BANKS INDUSTRY (A FIELD STUDY IN ERBIL)**

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**THE EFFECT OF CUSTOMER SATISFACTION DIMENSIONS AND BRAND
REPUTATION ON CUSTOMER LOYALTY IN IRAQI PRIVATE BANKS
INDUSTRY (A FIELD STUDY IN ERBIL)**

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THESIS APPROVAL PAGE

I certify that in my opinion the thesis submitted by Bassam Riyadh HAMOUDI titled "THE EFFECT OF CUSTOMER SATISFACTION DIMENSIONS AND BRAND REPUTATION ON CUSTOMER LOYALTY IN IRAQI PRIVATE BANKS INDUSTRY" (a field study in Erbil) is fully adequate in scope and quality as a thesis for the degree of Master of Science.

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This thesis is accepted by the examining committee with a unanimous vote in the Department of Business Administration as a Master of Science thesis. May 20, 2022

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The degree of Master of Science by the thesis submitted is approved by the Administrative Board of the Institute of Graduate Programs, Karabuk University.

Prof. Dr. Hasan SOLMAZ
Director of the Institute of Graduate Programs

DECLARATION

I hereby declare that this thesis is the result of my own work and all information included has been obtained and expounded in accordance with the academic rules and ethical policy specified by the institute. Besides, I declare that all the statements, results, materials, not original to this thesis have been cited and referenced literally.

Without being bound by a particular time, I accept all moral and legal consequences of any detection contrary to the aforementioned statement.

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Signature :

FOREWORD

The first and most important thing I am grateful for is that Allah Almighty has blessed me with health, ability, and fortitude to complete my education. After that, I'd want to express my heartfelt appreciation to my supervisor, Dr. Akram ALHAMAD, for devoting his important time and attention to me. It was the accumulation of information that made the most significant contribution to the completion of my thesis. The research is a consequence of his bravery and assistance in the form of advice and significant recommendations. Finally, I'd want to express my gratitude to my family. Especially my father and brother for always being there for me, helping me through some tough moments and also assisting me with my studies.

ABSTRACT

This study examines the quality, trust, perceived value, and reputation of a service brand and its impact on customer loyalty for Iraqi private banks in Erbil from a behavioral perspective. The study aims to reach the level of loyalty in increasing and improving customer satisfaction with the effect of the dimensions of satisfaction, the role of service quality, trust, perceived value, and brand reputation that the researcher determines. Where the client is more interested in studying and testing hypotheses to achieve the purpose of the study; The researcher designed a questionnaire for data collection elements consisting of a random sample (406). The questionnaire was distributed with the help of academic researchers and the data were validated for appropriate statistical analysis using the SPSS v 2.6 for Social Sciences statistical package. The obtained data were analyzed and hypotheses were tested according to the results of the research, it can be concluded that there is a significant effect in terms of The statistic when it comes to customer loyalty, the study recommends future research may concentrate on the influence that trust has on the relationship between consumer emotion and customer loyalty, The findings of this dissertation provide credence to this assertion. If customers have a positive relationship with the quality of service, trust, perceived value, or brand reputation of banks, they are likely to continue to engage with those banks.

Keywords: Customer loyalty, service quality, trust, perceived value, brand reputation, Erbil.

ÖZ (ABSTRACT IN TURKISH)

Bu çalışma, Erbil'deki Irak özel bankaları için bir hizmet markasının kalitesi, güveni, algılanan değeri ve itibarı ile müşteri sadakati üzerindeki etkisini davranışsal bir bakış açısıyla incelemektedir. Çalışma, araştırmacının belirlediği memnuniyet, hizmet kalitesinin rolü, güven, algılanan değer ve marka itibarı boyutlarının etkisiyle müşteri memnuniyetini artırmada ve iyileştirmede sadakat düzeyine ulaşmayı amaçlamaktadır. Müşterinin, çalışmanın amacına ulaşmak için hipotezleri incelemek ve test etmekle daha fazla ilgilendiği durumlarda; Araştırmacı, rastgele bir örneklemden (406) oluşan veri toplama unsurları için bir anket tasarlamıştır. Anket, akademik araştırmacıların yardımıyla dağıtılmış ve veriler SPSS v 2.6 for Social Sciences istatistik paketi kullanılarak uygun istatistiksel analizler için doğrulanmıştır. Elde edilen veriler analiz edilmiş ve araştırma sonuçlarına göre hipotezler test edilmiştir. açısından anlamlı bir etkisinin olduğu sonucuna varılabilir. İstatistik, müşteri sadakati söz konusu olduğunda, gelecekte yapılacak araştırmaların, güvenin tüketici duyguları ve müşteri sadakati arasındaki ilişki üzerindeki etkisine odaklanabileceğini önermektedir, Bu tezin bulguları inandırıcılık sağlamaktadır. bu iddiaya. Müşterilerin bankaların hizmet kalitesi, güven, algılanan değeri veya marka itibarı ile olumlu bir ilişkisi varsa, bu bankalarla ilişki kurmaya devam etmeleri muhtemeldir.

Anahtar Kelimeler : Müşteri sadakati, hizmet kalitesi, güven, algılanan değer, marka itibarı, Erbil.

ARCHIVE RECORD INFORMATION

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ABBREVIATIONS

ρ	: correlation coefficient
σ	: standard deviation
<i>Log</i>	: logarithmic
<i>Var</i>	: variance
24-7	: Twenty-four hours a day, seven days a week; all the time
ANOVA	: Analysis of variance
ATMs	: Automatic teller machines
CBBE	: Customer-based brand equity
CFA	: Confirmation factor analysis
CRM	: Customer relationship management
CBI	: Central Bank of Iraq
DV	: Dependent Variable
IV	: Independent Variable
TQM	: Total Quality Management
S.D	: Standard deviation
AADO	: Arab Administrative Development Organization
SPSS	: Statistical package for the social sciences
PLS	: partial least squares method
USD	: United States dollar
IOD	: Iraqi dinar
IT	: Information technology
ACSI	: American Customer Satisfaction Index test
COL	: Customer Loyalty
SEQ	: Service Quality
TRU	: Trust
PEV	: Perceived Value
BRR	: Brand Reputation

SUBJECT OF THE RESEARCH

The Effect of Customer Satisfaction Dimensions and Brand Reputation on Customer Loyalty In Iraqi Private Banks Industry (A Field Study In Erbil).

PURPOSE AND IMPORTANCE OF THE RESEARCH

To put it another way, if Iraqi consumers have a positive connection with the service quality, trust, perceived value, or brand reputation of a banks, they are more likely to continue doing business with that bank. The findings of this dissertation provide credence to this assertion.

In conclusion, the present research makes a significant contribution to a better understanding of relationship marketing in the context of loyal clients of Iraqi private banks in the city of Erbil, where the primary variables in the study are (service quality, trust, perceived value, brand reputation, and customer loyalty).

METHOD OF THE RESEARCH

The previous chapter containing the literature review describes studies devoted to the effect of the service quality, trust, perceived value, and brand reputation, on customer loyalty. More specifically, the variables examined in the framework of this research include; Trust, service quality, perceived value, brand reputation, and customer loyalty. This chapter presents the study methodology, theoretical framework, and hypothesis development based on a literature review to clarify the relationships between variables (independent and dependent variables). The questionnaire was used as a data collection tool to achieve the research objective. Besides, this chapter will also provide an overview of research design, data sampling, data tool, and research objective testing.

HYPOTHESIS OF THE RESEARCH / RESEARCH PROBLEM

On the basis of hypothesis testing, **H1** results were supported. This indicates that customers in banks have good positive perceptions service quality and these affect their loyalty to banks. It also supported the results **H2**, was also supported by the findings that

were obtained confirming the influence of was also supported by the results that were obtained demonstrating the effect of Trust on the customer loyalty Now we'll move on to **H3** The findings demonstrated favourable and statistically significant outcomes, indicating that customers' perceptions of value have a constructive influence on the level of loyalty they exhibit. The last hypothesis that was suggested, **H4**, was also supported by the acquired data, which confirmed the influence of brand reputation on customer loyalty. These results also supported the last proposed hypothesis that was supported the last proposed hypothesis that was supported by these results.

As a result, the aforementioned research gaps are addressed in this study, which conducts an empirical investigation into how customer loyalty in banking institutions is affected by factors such as quality of service, trust, perceived value, and brand reputation. To the best of the knowledge of the researcher, this is a ground-breaking study in the context of Iraqi private banks in the city of Erbil in terms of the integration of forecasts (service quality, trust, perceived value, and brand reputation) on the loyalty of bank customers.

POPULATION AND SAMPLE (IF AVAILABLE)

Erbil city boasts the largest population, the greatest cultural diversity, and the greatest diversity of nationalities in northern Iraq, as well as a varied range of economic activity. The people that participated in this study are all customers of six different financial institutions. Based on the statistics published by the World Population Review (2022), the Erbil population is estimated to be 877,888. The target population of this study consists of customers who deal with the banks.

SCOPE AND LIMITATIONS / DIFFICULTIES

A research project is only as strong as its capability to recognize its limitations. The contributions from this thesis to marketing literature were presented in the previous section, but such contributions, together with such contributions, are only effective when limitations are pointed out in respect of them. Like other studies, the results of this thesis have weaknesses, and they have to be recognized when interpreting the results and when

highlighting the possibilities for future research. The limitations will be discussed in the following paragraphs.

1. INTERACTION

1.1. Background of Study

As the business environment and regulation evolves, as well as the demographic and technical makeup of the customer base, there are new possibilities and risks to be discovered. Therefore, individuals who live in a stable society have a strong tendency to obtain various basic life requirements such as knowledge, education, healthcare facilities, social and personal living standards, the sovereignty of the law, and social environment development that encourages security, safety, and discipline (Hothersall, 2016). In light of the above, banks must deliver value-for-money services while also satisfying beneficiaries in a variety of ways. For bank executives, this is the most difficult task they face right now, particularly when customer pleasure has been consistently lauded as a critical component in generating competitive distinction and customer loyalty.

According to literature (Vuuren et al., 2012), customer happiness and loyalty are essential for a company's long-term survival and success. In addition, customer loyalty may be determined by consumer behaviors such as participation in good word-of-mouth, not being price sensitive, desire to repurchase, and providing positive feedback, among other things. Because there are so many disparities between developing nations and established countries, researchers such as, have advocated that carrying out research in these emerging markets makes a significant addition to the body of knowledge (Godolja & Spaho, 2014).

Customer loyalty has become a central concern for many managers in marketing research and is a strategic obsession. This increased concern is due mainly to the intense competition in the service sector. The present focus is on the relationship that exists between customers and companies, which is at the centre of relational marketing. Customers who are satisfied with a business's products or services are more inclined to promote those products or services to others. In light of this, both academics and industry professionals have placed a strong emphasis on the concept of customer satisfaction, which can be described as the individual's positive evaluation of the outcomes and experiences associated to his or her consuming activities (Westbrook, 1980). It is

possible to establish a durable advantage in competitive contexts by investing in customer happiness. This is possible because customer satisfaction ties the purchasing and consuming processes with crucial post-purchase phenomena such as loyalty (Bolton, 1998) along with word of mouth (Swan & Oliver, 1989). Companies nowadays are more aware than ever of the need of fully understanding, satisfying, and even anticipating the requirements of their clientele. Additionally, clients are becoming more aware of the value that they provide to banks. Banks have become increasingly interested in gauging the level of satisfaction of their customers as a result of the highly competitive nature of the banking industry. Banks have come to the realization that the higher the level of customer satisfaction, the more elastic the demand for their products.

As a result, financial institutions are required to identify the variables that contribute to the level of customer satisfaction, assess the degree to which customer expectations are met by banking services, and determine the most significant advantages and disadvantages they have over their rivals (Angelis et al., 2005). In conjunction with the prior research, similar assumptions have been provided in the literature describing the endogenous variables of various nations. These endogenous variables include a nation's degree of development, the spatial density of people distribution, and the effect that these variables have on both the public and private business sectors. In other words, the number of clients may be increased by a variety of means, one of which is the establishment and development of infrastructure, more specifically the construction of banks in developing nations. Additionally, customer loyalty is formed from excellent conduct; nevertheless, failure to accept the main choice criteria may result in unfavourable results and, as a consequence, bad behaviour on the part of customers. The devotion of the company to its clients, which contributes to both the firm's distinct identity and its advantages over its rivals, is evidence that this aspect of the customer relationship is an essential one (Grönroos & Ravald, 2011).

1.2. Problem Statement

In response to the enormous development of financial services, service providers now have a competitive edge over their competitors. This is worsened by the international boom in demand, which has prompted more bank building, particularly in the banking sector. Consequently, it is not unexpected that banks of all kinds are today

engaged in severe rivalry to retain Customer via the provision of customer support services and the implementation of price reduction measures. The latter, on the other hand, might result in a significant risk of unfavourable results in terms of long-term profitability for banks More crucially. Customers' contentment, trust, and loyalty to a business are discovered to be influenced by the quality of the service and the firm's image, which are both important factors in the shaping of consumer satisfaction, trust, and loyalty (Andreassen & Lindestad, 1998).

Although the expansion of banking operations in a nation raises the demand for banking services, the According to the results of this investigation, there seems to be a mismatch between the number of Customer in banks and the level of activity (Anagnostopoulos, 2018). A possible explanation for this is an overestimation of banking activity, which results in a considerable increase in investment in financial services to accommodate the anticipated rush of new Customer (Anton & Nucu, 2020).

These debates pique the researcher's interest, which leads to a more in-depth analysis of the customer loyalty pattern and the subsequent fitting of the data to the hypothesis. Customer loyalty was eroded as a result of intense rivalry amongst banks of the same calibre, along with a fall in the number of customers that were far less than the project's target number (Mogaji & Danbury, 2017). The amount of options available to new Customer is vast, and returning customers are continuously interested in trying out new services (Chierici et al., 2018). Because banks have a limited number of customers, addressing the issue of customer loyalty is very important.

For banks, consumer retention has become increasingly profitable, regardless of their size or the quality of their elements (Darzi & Bhat, 2018). With the introduction of a large number of banks (whether managed by individuals or medium and large companies), competition has become increasingly difficult. Furthermore, acquiring Customer has become more difficult; in addition to this, The expense of acquiring new Customer has soared (Cannon & Homburg, 2001). As a result, Customer' loyalty is increase, It is widely seen as the future of e-commerce and as the only way to ensure long-term profitability, and long-term viability; in addition, it is more successful than focused on attracting new consumers daily (Kahwaji & Almubayed, 2016).

The cost of retaining customers is less costly than the cost of gaining new Customer. Because loyal consumers are less likely to switch, they generate positive

word-of-mouth, generate business recommendations, and serve on an advisory board for the organization. In addition, loyal consumers lower service costs since they are familiar with the service given and demand less information from the service provider (Wang et al., 2001).

Globalization has increased the level of competitiveness across all sectors. Banks, like any other business, must maintain and recruit Customer, and one of the most effective methods to do so is via customer satisfaction surveys and surveys (Iqbal & Shah, 2016). Whatever is in this room, In addition, there is a need to increase the quality of the service as well as the safety of the customers should let them feel at ease while they are doing their duties. and task sieving the services they have purchased. from first-class service Furthermore, in this climate, customer loyalty is very vital to the success of the business. It has the potential to aid in the growth of banks while also providing a solid guarantee (Hamad, 2018). the source of one's income There is also increased worry about security, particularly in light of recent events. Customer information isn't danger as a result of technological advancements. This is an example of Many banks suffering from a lack of resources and as a reclosing lose Customer. As a result, it is To throw further light on the challenges and the overall quality of service, this research was conducted. Customer loyalty is measured in terms of customer satisfaction and motivation (trust, quality of service, perceived value, and brand reputation), to increase customer loyalty. It is possible to acquire a high degree of satisfaction. Furthermore, there aren't many resilient touchable. These factors are based on private banks in northern Iraq, however they are not the ,only ones. It is impossible to overstate the significance of this. As a result, the purpose of this research is to close this gap. in the field of literature. In this day and age, the pursuit of service quality, customer happiness, and loyalty in the service industry, such as banking, has attracted considerable attention. The service industry saw a significant transformation in the early 1990s as a result of changes in the marketing environment (Zafar et al., 2011). In addition, the maximum number of participants is Research in developed nations should be accompanied. As a result, more is required. Customer happiness, service quality, and customer loyalty are all measured and certified in the service industry, such as Banking, particularly for emerging nations such as Iraq, is essential.

Add which it inseverable of studies undertaken in the past have indicated this customer as a potential target. Customers' expectations are greater, and the perceived

quality of service is worse, as a result (Mbama & Ezepue, 2018). As a result, in such a situation, the test In a nation like Iraq, it may be intriguing to play a significant part in consumer loyalty.

The shortage of skilled and well-trained human persons in the Iraqi banking industry is one of the most serious issues facing the business. Resources that result in inferior quality financial services, as well as a conventional and out-of-date organizational structure are all factors to consider (Uldbjerg et al., 2020). When it comes to offering high-quality services to customers, technology may be a hindrance (Zeithaml et al., 1990). Many banks are currently making great efforts to solve these problems in the light of these considerations (Haberler & Salerno, 2017). In this study, elements such as customer loyalty, quality of service, trust, perceived value and brand reputation are investigated. Because human people are adept at providing high-quality services and delighting Customer, they may build long-term customer relationships (Guidice et al., 2020). Resources are in short supply, and the banking culture is unstructured. Iraq's banking industry, according to the sector is necessary to do more research, innovation, and development efforts in satisfy consumers. recommended the use of private banks in Erbil city as a sample for the study Use this proposal as a basis for this study (Khatab et al., 2019).

As a result, the aforementioned research gaps are addressed in this study, which conducts an empirical investigation into how customer loyalty in banking institutions is affected by factors such as quality of service, trust, perceived value, and brand reputation. To the best of the knowledge of the researcher, this is a ground-breaking study in the context of Iraqi private banks in the city of Erbil in terms of the integration of forecasts (service quality, trust, perceived value, and brand reputation) on the loyalty of bank customers.

1.3. Research Questions

Specifically, the research questions of this study are:

- 1) Does service quality has effect on customer loyalty?
- 2) Does Trust has effect on customer loyalty?
- 3) Does Perceived Value has effect on customer loyalty?

4) Does brand reputation have a significant effect on customer loyalty?

1.4. Research Objectives

The study aims to achieve the objectives listed below;

- 1) To examine the effect of service quality on customer loyalty
- 2) To examine the effect of trust on customer loyalty
- 3) To examine the effect of perceived value on customer loyalty
- 4) To examine the effect of brand reputation on customer loyalty

1.5. Study Signification

The significance of this study is viewed from two different but integrated perspectives: The significance of theory and the significance of practice.

1.5.1. Significance to Theory

This study deals with a framework related to the effect of (service quality, trust, perceived value, and brand reputation) on customer loyalty. This study contributes to presenting a study on the Iraqi banks in the city of Erbil. Also in service quality, trust, perceived value, and brand reputation on customer loyalty in Iraqi commercial banks.

1.5.2. Significance to Practice

The study identifies anticipated differences in bank loyalty in the effect of customer satisfaction on the outcomes of the Joint Analysis Survey and test experiments. The resulting framework is a helpful tool for practitioners to help them develop customer banking strategies.

1.6. Research Scope

banks are one of the most profitable companies of the 21st century, and it should be noted that the banking industry plays an important role in this regard. Banks play a major role in the success and development of the service and lead to the economic

growth of the region as a guest resort. Since this department deals directly with customers, banks play a major role in customer loyalty.

Banks are among the service sectors that have a significant economic effect on the nation's role. On the other hand, there is a boom in the construction of banks (Guo & Liang, 2016). From the perspective of practitioners, banking institutions, and academically developed applications, American Customer Satisfaction Index (ACSI); Fairness theory, customer value, distributive fairness, and brand reputation theory and models will provide competitive opportunities to build and increase customer loyalty. Banks were chosen as the context for this thesis, as previous research indicates that ACSI's use of customer satisfaction theories occurs more in these banks than it does in mid-range or budget banks. The current literature has revealed that very limited academic work has focused on diverse and specific aspects of banking (Banks, 1993).

More specifically, few studies have focused on the ACSI American Customer Satisfaction Index test; The theory of equity, customer value, distributive justice, and the theory of brand reputation models in the context of the banking industry (Center et al., 1994; Folger, 1977; Lyle R Wetsch, 2006) These studies measured bank customer loyalty using segmented variables and within a specific geographic area only (Rasheed & Abadi, 2014). In response, this thesis enhances academic understanding by extending knowledge of the ACSI American Customer Satisfaction Index; theory, customer value, distributive justice, and brand reputation theory. Thus, the proposed model contributes to the current theories about equity theory and customer value. ACSI American Customer Satisfaction Index; Fairness theory, customer value and fairness of distribution, a brand theory derived from reputation theory (service quality, trust with the bank, perceived value of the customer, and reputation brand), and loyalty applied to Iraqi bank customers. This study differs from all previous contributions in terms of variable integration, scope coverage, and statistical analysis. Due to the high level of competition, bank operators are advised to focus their marketing efforts on specific marketing segments and make the best use of limited resources to improve or maintain the level of different services for their different target segments. Some banks seem to be preparing to attract new or first-time Customer (Leverin & Liljander, 2006).

In this study, bank customers were taken into account because customers always look for specific factors while choosing a supervisor, such as interest in getting some

premium offer rates, quality of service, and slightly different menus and services. As per the standards of banks, these facilities are not available less than the banks; But these things are very important components of creating customer loyalty (Cohen et al., 2006). Thus, the researcher focuses in this study on the level of customer loyalty to banking institutions in the context of Iraq. Besides, this section can shed light on and for benefit of manas and banking in the industry in Iraq.

1.7. Key Terms Definition

1. Customer loyalty: Based on behavioural research (Wilkins, 2010), customer loyalty was defined as the desire to purchase the same items on a subsequent purchase occasion without engaging in additional search activities. It is a complicated concept to think of customer loyalty. The Oxford Dictionary describes loyalty as " the state of true allegiance. " They just repeated purchase by Customer has been mixed with the above definition of loyalty. Loyalty has been defined in the service domain in a comprehensive form as "observed behaviour's. "(Bloemer et al., 1999). He argues that behaviour is an expression of loyalty to a brand and not simply opinions (Caruana, 2002). According to the dictionary, customer loyalty is "a firm's firmly held commitment to re-buy or re-support a chosen product/service continuously in the future, resulting in recurrent same-brand or same brand-set purchases over time. "even though situational factors and marketing initiatives have the cambering causing switching behaviour to occur (Oliver Richard, 1997).

2. Quality Of Service: This study used the theoretical SERVQUAL model (Aburayya et al., 2020; Alexandris et al., 2008; Voss et al., 1998) Service is distinct from physical items as it is intangible, changing, produced and consumed at the same time, and non-storable. The greatest definition for "service" is mentioned (Grönroos, 2000). It is described as a process that consists of a chain series (either small or large) that is frequently, but not always, discovered as a consequence of contact between the customer and the workers, or between the customer and the management team. In this particular instance, it was discovered as a result of contact between the customer and the workers. the material resources and operational systems that are accessible to the customer for the purpose of delivering answers to problems faced by the customer In addition, the service was defined as an evaluation made by a customer of the product or

service as a whole. The firm's supremacy and universal privilege are unquestionable (Voss et al., 1998). However, the realization by the consumer of the e-competence site's to react to and satisfy his buying demands is the measure of service quality (Lin & Sun, 2009).

3. Trust: That trust fosters loyalty and commitment since it lowers the cost of negotiating; in addition, it alleviates consumers' concerns about the opportunistic conduct of certain suppliers and service providers (Bendapudi & Berry, 1997). Morgan & Hunt (1994) The definition of trust is the faith that one person has in another party due to the honesty and dependability of the other partner. Trust is defined as the confidence that one person has in another party because of the other partner's honesty and reliability. Trust has been identified as a predictor of loyalty among customers, and previous studies have confirmed this (Bibb & Kourdi, 2007; A. Chaudhuri & Holbrook, 2001; S.-H. Hsu, 2008; Liang & Wang, 2007).

4. Perceived Value: In the 1990s, the idea of a company's 'perceived worth' became a defining business problem, and it continues to attract the attention of scholars far into the twenty-first century. The Marketing Science Institute included the idea of 'perceived value' in their list of research aims for the year of 2006-2008. The priority should be on creating customer value. justification for the organization's presence and, undoubtedly, its success'. These terms suggest that the generation of Customer value is now a strategic requirement within the growth and operation of companies. conserving a competitive advantage (Wang et al., 2004).

5. Brand reputation: Refers to the brand's customer satisfaction of the corporate as well as evaluation of different audiences of the brand (Fombrun & Rindova, 2000). To attract customers, companies and brands must have a good reputation. A brand having a negative reputation cannot, therefore, achieve its marketing goals and objectives. The consumer views the brand as a character, while the manager wants to keep the brand alive. On the flip side, consumers can view a celebrity as a role model for their brand. Reputation refers to how well the brand is perceived by its consumers regarding the quality of its products and services (Veloutsou & Moutinho, 2009).

1.8. Thesis Organization

Chapter 2: This chapter is dedicated to a discussion of the aspects of the study done by other academics and researchers, as well as their findings, and it begins with an overview of the study. It not only includes the definitions, explanations, and arguments that were presented by them, but it also includes the results that they arrived at after performing a great deal of study. In addition to this, the researcher offers some theories on certain aspects of the topic that were investigated in order to get a better understanding of it. The conceptual model and the hypothesis that guides the creation of the model are both depicted in the conceptual framework that served as a framework for the study. In addition, the conceptual framework served as a framework for the research.

Chapter 3: This chapter describes how the whole data gathering procedure was conceptualized and planned. The research strategy and methods that served as the parameters for the study's course are described in detail in this section. The researcher also described the sampling procedure that was used to pick the responders, as well as the sample that comprised the study's participants. Additionally, the researcher stated how they planned to gather the data as well as the equipment that would be utilized to do this task.

Chapter 4: This chapter describes the data analysis procedures that were used in our study; however, the researcher used the SPSS program to find the results, and the program version that was used was 26.0, to achieve the major goal of this study, which included descriptive statistics for the demographic section, a regression model, a correlation test, a normality test, and the measurement of relevant and important answers of customers; additionally, based on the result, the exciting resulted whether or not there was a significant correlation between the two variables.

Chapter 5: It is in this chapter that you will find all the discussions on conclusions and findings of research analyses, as well as any recommendations and suggestions that the researcher has presented. As such, the first section of this chapter contains the desired results that will help you achieve your research goal. After that, we concentrated on ideas and proposals that may contribute to the improvement of financial services and the advancement of research in the future.

2. LITERATURE REVIEW

2.1. Interaction

The purpose of this research is to determine the elements that contribute to a loyal client base in the banking sector. This chapter is dedicated to discussing the literature that is pertinent to the topic, such as (service quality, trust, perceived value, and brand reputation). They are the (service quality, trust, perceived value, and brand reputation), and collectively they make up one part that contains that area. independent and dependent variables (customer loyalty). This chapter reviews and correlates The banking business places a premium on client loyalty. In broad strokes, this chapter will go through the following: customer loyalty factors.

2.2. Overview Of the Banking Sector of Iraq

Iraq's economy is one of the most famous economies in the developing world. Iraq is a good example of an effective financial system, Beginning in the year 1867, the financial sector in Iraq went through numerous periods of development. The Ottoman Bank is recognized as having been in operation in Iraq the longest, followed by the The British Eastern Bank and the Iranian Shah Bank are both financial institutions. Following this, the process of establishing Iraq's national banking system began, and it was during this period that the Industrial and Agricultural Bank was founded. After the year 1940, this bank ultimately split into two distinct banks: one serving the agricultural sector and the other serving the industrial sector. After that, in 1941, Rafidain Bank became the only state-owned commercial bank when it opened its doors. In 1947, the Central Bank of Iraq was created, and in 1948, the Rafidain Bank, the Cooperative Bank, the Mortgage Bank, and the Commercial Bank of Iraq were all established. a great number of private financial institutions. industries.

Today the official website of the Central Bank of Iraq indicates that the domestic and foreign banks in the country amounted to 78 banks, 7 offices, and 45 private banks. The origins date back to that period until 1932 when the ((Iraqi Committee)) was founded by Law No. (44) for the year 1931, after which the committee was disbanded, and the ((National Bank of Iraq)) was established to issue it under Law No. (42, 43) for

the year 1947. The name of the National Bank of Iraq was changed to the ((Central Bank of Iraq)) by Law No. (72) of 1956. Bank Law No. (56) of 2004 No. 32, which is the Bank Law, has a peculiar paragraph. The Iraqi Central Bank has exclusive authority to print banknotes and coins, as well as to circulate them throughout Iraq as the most essential commodity for citizens. Investing, on the other hand, has its own set of metrics. The Central Bank is completely responsible for all aspects of Iraq's paper and coin money in all places and at all times, as well as the destruction of securities and circulation. It began printing, printing, and re-transfer (in the Swiss edition) that was printed by the British Dilaw Company and the Soviet Exports until 1990, beginning with the conditions of the economic embargo that Iraq had sent by the Central Bank of Iraq to print banknotes in Dar Al-Nahrain for printing nor letters. There are security indicators on it, as well as plain paper. The Central Bank withdrew all local securities from the first division in Switzerland in the new series of Iraqi dinars consisting of (7) denominations that were printed to develop high security and continue to develop these specifications, which led the company to develop them, at the beginning of 2003. Detecting counterfeit banknotes using modern technology (CBI.IQ).

The union of Arabs (UAB) was established in 1973 under the umbrella of the Arab Administrative Development Organization (AADO), following a meeting of a group of banking and management leaders uab@uabonline.org, banks Evolution of the data collected for the Iraqi banking sector

The sum of all the assets held by Iraq's financial institutions as of the end of 2013 (the most recent year for which data is available) came to around \$195.7 billion, representing a rise of 20.1% when compared to the previous year's total. And in comparison When compared to the size of the Iraqi economy, the assets of governmental and private commercial banks in Iraq amounted to around \$116 billion. This figure represents approximately 50 percent of the volume of Iraq's GDP in 2012 and nearly 51 percent of the volume in 2013. This points to the location of the room that is available for them to grow and expand even further in the future.

The deposits held in the banking industry of Iraq have seen tremendous growth over the last years, growing by 42 percent in 2008, 23.7 percent in 2009, 19.1 percent in 2010, 18.9 percent in 2011, 0.5 percent in 2012, and 10.8 percent in 2013. This increase has been spread out across the years. Due to these significant growth, the total

amount of deposits more than quadrupled, going from around \$21.8 billion in 2007 to over \$60.3 billion in 2013. (the latest available data). In terms of the proportion of deposits held by public and private commercial banks, government commercial banks held 85.5% of the total deposits in 2013, while private banks held 14.5% of the total deposits. The following is a breakdown of how the government's bank deposits were allocated according to the source: They originated from the central government in the proportion of 26.2 percent, public institutions in the proportion of 49.0 percent, and the private sector in the proportion of 24.8 percent. On the other hand, the following is how the deposits made at private banks were distributed: 0.5% came from the national government, 0.8% came from public institutions, and the remaining 98.7% came from private businesses. According to these numbers, the principal source of deposits in governmental commercial banks comes from the central government and other public institutions, while the primary source of deposits in private commercial banks comes mostly from the private sector. It is also an indication of the dominance that government banks have over the deposit market in Iraq, as they accounted for 86 percent of the total deposits, whilst Iraqi commercial banks only accounted for 12.7 percent, and branches of international and Arab banks only accounted for 1.3 percent. The amount of money that may be borrowed from banks in Iraq has increased at about the same rate as the sum of money that can be deposited there. When compared to loans that totaled around \$5.7 billion at the end of 2007, these loans totaled almost \$25.1 billion when they were paid off at the end of 2013. (an increase of 340 percent). It is essential to point out that all the way through the relevant time period in question, commercial banks reduced the amount of money they lent to the public sector in order to raise the amount of money they lent to the private sector. In 2007, the proportion of loans coming from the private sector as a proportion of total loans was 49.5%; in 2013, this proportion had climbed to 72.1%. When it comes to the provision of cash credit or loans by the banking sector in Iraq, it is important to note that government banks were responsible for 80.2% of the total credit granted in 2013. This is in comparison to the 18.6% that was contributed by Iraqi private banks and the 1.2 % that was contributed by branches of foreign and Arab banks. The government received 27.3 percent of the direct cash credit that was supplied by government commercial banks, while public institutions received 28.3 percent, and the private sector received 44.4 percent. When it comes to the direct cash credit that was offered by private banks, every single penny of it went to the private sector. However,

despite the increase in lending, the amount of credit that is being extended by commercial banks is still below the level that is necessary. It is important to highlight that the percentage of GDP that was contributed by loans made available to the private sector increased from 6.2 percent in 2011 to 8.4 percent in 2012 and 8.8 percent in 2013. The capital of Iraqi banks has developed at a high rate from the period 2007-to 2013. And in return for a combined capital of about 2.5 billion dollars at the end of 2007, it reached about 12.1 billion dollars at the end of 2013. This is in the implementation of the continuous instructions of the Central Bank of Iraq to operate banks to increase their capital. The most recent of which was the request from commercial banks to acquire the capital of no less than 250 billion dinars (about \$215 million).

2.2.1. The Development of Private Commercial Banks in Iraq

The number of private commercial banks operating in Iraq reached 22 by the end of 2014, after the liquidation of the Basra International Bank for Investment and the placement of guardianship over the Al-Iqtisad Bank for Investment and Finance, and the lifting of guardianship over the Trans-Iraq Bank. Table 5 shows the most recent financial data available for private commercial banks in Iraq. The Bank of Baghdad ranks first in terms of assets, which amounted to about 1,598 million dollars at the end of 2014 Al-Iraqi Investment, was among the top ten Iraqi banks.

2.2.2. Central Bank of Iraq Measures to Reform the Banking Sector

The Central Bank of Iraq has taken many policies and measures aimed at raising the level of performance of the banking system institutions and the degree of competition between its units and enhancing their ability to manage risks by issuing instructions that define the regulatory framework to which payment systems operated by entities other than the Central Bank are subject, and the issuance of the Electronic Payment and Electronic Transactions Law And demand from commercial banks to increase their capital.

The Central Bank of Iraq has also recently adopted several measures aimed at reforming the banking sector, including a review of banking laws and legislation. This is in addition to strengthening foreign exchange and gold reserves to maintain the stability of the Iraqi dinar exchange rate and enhance confidence in it to attract foreign investments to Iraq.

2.3. Customer Loyalty (COL)

2.3.1. Definition Loyalty

In the scope of financial institutions and the application of computer technology, loyalty plays an indispensable role. The notion of loyalty has created a lot of consideration as well as attention within the literature. The loyalty of a customer is defined as the level of loyalty that he or she maintains. willing desire to purchase identical products or maybe pay for the same brand or services repetitively (Masrek et al., 2012). The readiness of a customer to stay with a loyal relationship between a seller and a firm is sometimes referred to as loyalty (Rehman et al., 2012). Brand name loyalty In the service sector, priority must be given; and as a result, service providers have to meet the expectations of customers and make certain they are satisfied (Santouridis & Trivellas, 2010).

Loyalty defines as a deeply held determination to restore and re-patronize a preferred preference Despite situational effects and advertising efforts, the product or service may not be in the future cause of switching behaviour's. Building loyalty requires the company to put its focus on delivering value to the customers through its services and product and to show it's curious to fulfil the desire or even build a relationship with customers (Griffin & Herres, 2002; Khadka et al., 2017).

It is important to stress that loyalty is more lucrative, Expenses to acquire a new customer are a lot more than keeping a current one, Loyal customers are going to encourage other individuals to purchase from you and think More than two times before they changed their mind to purchase other services Customer loyalty is not gained by an accident, they're built through tracking down and design choices Customer loyalty: designing for the best possible outcome Requires customer-cantered strategies that recognize the like and interest of the service receivers (Khadka & Maharjan, 2017; Thomas & Tobe, 2012).

In the scope of financial institutions and the application of computer technology, loyalty plays an indispensable role. The notion of loyalty received a lot of attention and consideration in literature. Loyalty is referred to as a customer's eager desire to purchase the same products or maybe pay for the same brand or services routinely (Masrek et al.,

2012; Reyes-Menendez et al., 2018). A customer's propensity to continue doing business with a certain vendor or enterprise is referred to as loyalty. The propensity of a buyer to continue doing business with a certain provider or a firm is referred to as loyalty (Ranabhat, 2018; Rehman et al., 2012). Brand loyalty requires priority in the service sector; and as such, service providers must meet the expectations of Customer and ensure they are satisfied (Asnawi et al., 2019; Santouridis & Trivellas, 2010). In the banking industry, banks must strive to create a system that meets customers' expectations, provides them with positive support, and retains their confidence so that they're loyal and comfortable with the service. Loyalty refers to the commitment of a consumer to a particular brand of product, service, or store, even though they may have other options (Shankar & Jebarajakirthy, 2019; Shankar et al., 2003). It creates regular repeat purchases, which shape hopeful attitudes. There is an unquestionable direct connection between customer satisfaction and corporate profits. As Table 2.1 shows, the authors' satisfied opinions defining of loyalty:

Table 1. (Defining of Loyalty).

(Author)	(Year)	(Definition)
(Newman and Werbel)	1973	Customers are considered loyal to a brand when they a) continue to buy products from that brand, b) give the brand some thought before buying it, and c) do not do any research to learn more about the brand.
(Pine et al)	1995	Brand loyal customers are those who a) buy the brand again and again and again; b) consider their purchase before purchasing the brand, and c) do not seek any information about the brand.
(Hammond et al)	1996	Repurchase intentions of customers are indicated via behavior that can be quantified and which has an immediate effect on the brand's overall sales volume.
(Schiffman)	1997	A preference for and/or the repeated purchase of just one brand within a certain product or service sector. The concept of brand loyalty is not an easy idea to grasp. Whether it should be evaluated in terms of behaviour or attitude is a difficult question to answer. Brand loyalty is an important factor. To account for differences in attitude, purchase levels should not be used to quantify them. Consumers who are cognitively captivated, who make regular purchases, and who have no, or only limited, alternative circumstances.
(Oliver)	1999	Innate desire or intention to buy or patronise a favoured product or service in the future, resulting in repeated purchases of the same brand or same-brand-set, despite the presence of situational circumstances and marketing efforts that may be successful in the short term. There is a possibility of switching behaviours taking place.
(Dalton)	2003	Consumer loyalty is driven by three factors: value, trust, and going the additional mile for the customer.
(Reichheld)	2003	Customers' loyalty consists of much more than just repeat purchases. Customers may purchase as a result of inertia, disinterest, or other obstacles.

Source: Adapted from (Martisiute et al., 2010)

It's logical to state that loyalty helps and also makes customers keep on patronizing a bank as time passes. The degree of loyalty could be analysed by looking at customer transactions over some time and the degree of stability of patronage (Oluwadamil, 2021; Yi & Jeon, 2003). A couple of years ago, the financial services sector has undergone considerable shifts, developing in a marketplace related to substantial consolidation, reduced growth in demand, and improved deregulation

(Afsar et al., 2010; Chaudhuri & Halbrook, 2002; Giudice & Peruta, 2017). Loyalty can be earned in certain cases by providing customers with exceptional service and a guarantee of quality.

2.3.2. Definition Customer Loyalty

Customer loyalty is the commitment of a consumer to a particular brand, store, or product. services despite having alternative options (Shankar et al., 2003). There is an unquestionable direct connection between customer satisfaction and corporate profits. According to Stewart (1996), Customer loyalty is considered the mindset of customers with favourable thoughts about a company and in addition are devoted to repurchasing the company's service or product, and are willing to promote the company's product or service to other individuals in the community. The degree of loyalty can be judged by the Monitoring of customer transactions over the time frame and the degree of stability of the system patronage (Yi & Jeon, 2003). A couple of years ago, the financial services industry experienced considerable shifts, evolving into an industry associated with increased deregulation reduced growth in demand and significant consolidation, low growth in demand, and increased deregulation (D. Chaudhuri & Halbrook, 2002). For a successful company, customer loyalty is crucial, but it becomes even more crucial as the years pass right now as customer retention alone is not a sure indicator of long-term efficiency (Flint et al., 2011). Additionally, loyal customers are far more apt to share excellent experiences with earlier service providers than customers that aren't loyal, Resulting in a no-cost act of advertising that is greatly advantageous to the service provider (Shoemaker & Lewis, 1999).

It keeps the communication open in the line between the service provider and customer Finally, Loyal customers are more readily available as compared to new ones as companies usually keep the information, making targeted indirect messaging much more realistic This can be used by suppliers as well Information to focus on the recurring market and request direct responses for direct replies to direct inquiries promotions (Reid & Reid, 1994).

The definition of customer loyalty is based on the market behaviour hypothesis, which emphasized where, when, and how consumers purchase a thing or don't. It is aimed at understanding both individually and groups customer's decision-making

process, it analyses the attributes of demographic factors and behavioural factors, to identify the needs of individuals (Mensah & Amenuvor, 2021; Onditi et al., 2012).

Customer behaviour analysis is centered on the consumer's buying behaviour with the customer serving three distinct roles a consumer, a payer, and a buyer. Customer behaviour consists of the behavioural model, the motivational ideology, the personality hypothesis as well as the behavioural model, among others. Customer loyalty involves managing customer complaints, quality attributes, and service efficiency, among other things. Loyal customers tend to present information to the supplier (since they trust the supplier uses the info with benefit and discretion). The importance of loyalty management is to not only control the actions but also to monitor the state of mind of the individual. Customer loyalty is crucial to any company, and it's especially relevant now because customer retention isn't a good indicator of efficiency (Flint et al., 2011). Furthermore, loyal consumers are more likely to share excellent experiences with prior service providers than consumers who are not loyal, resulting in a free act of advertisement that is greatly beneficial to the service provider (Petrick, 2004; Ryu & Lee, 2017; Shoemaker & Lewis, 1999). This will keep the interaction open between the service provider as well as the customer. Lastly, Loyal consumers tend to be more readily available than brand new ones as companies generally keep the information in stock, making targeted indirect messaging much more realistic. This information can be used by suppliers to focus on the recurring market and request direct replies for promotions (Reid & Reid, 1994). Loyalty develops when a buyer buys a product or service frequently and keeps an optimistic attitude about the company's services and products (Ghane et al., 2011; Ofori et al., 2018). According to the conation pattern of cognitive effect,(Oliver, 1999; Yuksel et al., 2010) " A firmly held commitment to rebuild and re-promote a chosen service or product in the future despite situational impacts and marketing efforts that have the potential to result in switching brands or services is an example of loyalty. behaviour's," it says. Consumers tend to be loyal to a company because they are acquainted with the brand (Bilgihan, 2016). Affective loyalty is the subsequent step that pertains to a customer's positive perspective or preference toward a company (Chen & Quester, 2015). The third stage, also known as behavioural purpose, is conative loyalty. This shows a sincere desire to buy with intent. Action loyalty is the last stage where customers turn their hopes into actual actions (Oliver, 1999). At this point, consumers are faced with a combination of

emotional reactions regarding assistance along with a need to eliminate purchasing obstacles (Carrington et al., 2010). Action loyalty is the best, but it is also the toughest to evaluate and quantify (Wang et al., 2004). Customer loyalty is regarded as the strength of the connection between a person's relative attitude and re - patronage, as defined by the definition of loyalty, as: "A deeply held commitment to rebuild and re - patronize a preferred service or product down the road despite situational effects and Customer satisfaction is important to any business, but it is by no means sufficient to take a business to the next level, In addition to the positive financial effect of regular purchases, customer satisfaction also benefits the company financially, In today's unforgiving market where building and maintaining customer loyalty is much more complicated than it was previously in previous years (Oliver, 1999).

Customer loyalty is regarded as the strength of the connection between a person's relative attitude and - patronage, as defined by the definition of loyalty, as: "A deeply held commitment to rebuild and re -patronize a preferred service or product down the road despite situational effects and Customer satisfaction is important to any business, but it is by no means sufficient to take a business to the next level. In addition to the positive financial effect of regular purchases, customer satisfaction also benefits the company financially. In today's unforgiving market where building and maintaining customer loyalty is much more complicated than it was previously in previous years (Griffin & Herres, 2002).

The concept of customer loyalty is one of the most well-known concepts that have been investigated in the field of business. A number of academics have distinguished the many typologies of customer loyalty across different sectors. nations, and relationships marketing. For example (Amin et al., 2013; Baumann et al., 2011, 2012; Chai et al., 2015; Chen & Quester, 2015; Hennig-Thurau et al., 2001; Jacoby & Chestnut, 1978; Kandampully et al., 2015; Tabrani et al., 2018). Customer loyalty has been divided into two different definitions: Loyalty in behavioural and attitudinal terms. Behavioural Loyalty is when a customer returns a product because it is popular at that store, or because it is a popular brand Service (Jiang et al., 2016; Tabrani et al., 2018; Zeithaml et al., 1996). In this definition (Høst & Knie-Andersen, 2004; Tabrani et al., 2018) argue that, This specific strategy does not give an accurate assessment of the existence of loyalty since consumer loyalty may be measured in a very objective manner. Attitudinal loyalty This suggests that the customer has a psychological and

psychological urge to repurchase and reinforce their first purchase You should suggest it to other folks (Baumann et al., 2012; Bowen & Shoemaker, 1998; Hennig-Thurau et al., 2001; Tabrani et al., 2018; Wong & Zhou, 2006). This notion comprises of profoundly customers' Advocacy and commitment to re-patronize and ready to spend much more for a favored. service or product routinely in the future (Chai et al., 2015; Ladhari, 2009; Oliver, 1999; Tabrani et al., 2018), despite the fact that environmental factors and marketing initiatives have the capacity to promote switching behaviors, such behaviours are still evolving (Oliver, 1999). In keeping with the aforementioned idea, Agustin & Singh (2005) a propensity to perform and also boost a propensity to perform and enhance an inclination to a continuing connection with the service provider, which includes repeat purchasing and a higher share of wallet is an indication that loyalty intention is present. According to the research of a different professor, there are four stages of consumer loyalty: There are four types of loyalty: cognitive, emotive, conative, and action (Dick & Basu, 1994; Oliver, 1999; Tabrani et al., 2018). Cognitive loyalty is the term referred to (Han et al., 2008; Henrique & De Matos, 2015; Tabrani et al., 2018). This stage is where repurchase decisions are made by this company.

Cognitive loyalists are logic-based (Fraering & Minor, 2013; Tabrani et al., 2018). A positive attitude generated by the customer refers to affective loyalty accumulative experience toward a product or service (Henrique & De Matos, 2015). This is a stronger stage than the one of cognitive loyalty because it is driven by the fact that customers are loyal to their customers Now have an adventure when using a product or service, which will result in a favorable attitude and a psychological connection to the experience (Fraering & Minor, 2013; Tabrani et al., 2018). Conative loyalty may be defined as the intention to repeatedly acquire a certain item or service (Henrique & De Matos, 2015; Strandberg et al., 2015; Tabrani et al., 2018). At this point, the repurchase intention will develop into a behavioral intention, which is when the repurchase intention transforms into a regular intention and a consumer demonstrates their commitment to acquire a certain service or product (Fraering & Minor, 2013; H. Han et al., 2011; Tabrani et al., 2018). The common conceptions of attitude may be seen reflected in each of these three stages. The very last stage of customer loyalty is called action loyalty, and it involves the client directly. Actions. When a buyer reaches this stage of the buying cycle, they have both the purpose and the impetus to make a subsequent purchase of a product or service. (Fraering & Minor, 2013; Henrique & De

Matos, 2015; Tabrani et al., 2018). These four stages of consumer loyalty explain both the behavior and attitude traits of different types of customers. The dedication of customers (Lee et al., 2015; Oliver, 1999; Tabrani et al., 2018).

According to Kim & Yoon (2004), Customer loyalty is the commitment to a brand or service that you feel is worth the investment. Oliver (1999) pointed out that where customer loyalty exists, the buyer isn't affected by what the competitors are selling and isn't likely to shift to the people. They only make their purchases consistently from one location. This blatant contempt for the products and services provided by other companies is almost certainly what solidifies the company's position as the market leader. In addition, the enhanced economic and growth aspect is what motivates businesses to do all in their power to ensure that they start on activities that promote consumer loyalty (Leninkumar, 2017). The faithfulness of consumers prompted increased intentions to make purchases and repeat purchases, as well as recommendations to others and forbearance with price increases (Kim & Yoon, 2004). This view is shared by a number of other academics (Fornell, 1992). He noted that satisfied consumers tell their friends, family members, and others about their experiences, but also emphasized that dissatisfied customers are far more likely to spread negative word of mouth. This is due, in part, to the speed with which word of mouth travels and the ease with which unfavorable experiences are relayed from one person to another. He noted that satisfied consumers tell their friends, family members, and coworkers about their experiences, but also emphasized that dissatisfied customers are far more likely to spread negative word-of-mouth. This is due, in part, to the speed with which word of mouth travels and the ease with which unfavorable experiences are relayed from one person to another. Ibojo & Asabi (2015) It was also said that there is a one-to-one relationship between satisfied customers and returning customers. They went on to say that the happiness one gets when they obtain a certain product or service from a specific company as a consequence of their consumption, usage, or service is what contributes to the development of loyalty in customers. This is in line with Fornell (1992) who defined customer satisfaction as an attitude held by a consumer after the acquisition, consumption, or use of a product or service.

Similarly, Kotler (2000) The attitude of the consumer toward whatever they anticipated and the things they obtained in terms of their demands is reflected in their level of satisfaction with the transaction. Therefore, even in the event that the customer

experience does not live up to their expectations, and even in the event that the offer does not match their expectations, they will be more likely to remain loyal and happy. According to Yoon & Kim (2000) and Veloutsou et al (2005), When the actual results are superior to those anticipated, this kind of disconfirmation is known as positive disconfirmation, and when the opposite is true, it is known as negative disconfirmation. Minarti & Segoro (2014) emphasized that pleasant emotions were conveyed by customer satisfaction since it showed favourable responses to service and product, a concept that was also accepted by the industry as a whole Leninkumar (2017) It was said that providing satisfactory service to customers brought to sentiments of happiness.

2.3.3. Dimension Of Customer Loyalty

Figure 1: The above diagram represents the dimensions of customer loyalty, as shown from various angles by various scholars. The most widely recognized as well as The two-dimensional model, consisting of behavioural and cognitive components, is the standard model that academics use attitudinal (Dick & Basu, 1994; Hamad, 2018). Early academics were the ones who made the suggestion about the dimension. (Day, 1976; Hamad, 2018; McCroskey & Young, 1981) reflects a continued long-term relationship (Hamad, 2018; S.-H. Park & Kim, 2000), They emphasized that client loyalty is determined by how a consumer feels towards the business, and as a result, feelings will be used Loyalty that is based on the consumer's actions is known as behavioral loyalty. The consumer's behavior patterns are the most important factor in determining this form of loyalty. In accordance with Kuusik (2007), This may also be divided down into three distinct types, all of which include consumers being coerced into being loyal. Because of inertia, or in order to be faithful in a functional sense, be loyal According to the expert, compelled loyalty might be a result of monopolistic tendencies, in which consumers have no option but to purchase goods or services from a single vendor since that is the only vendor that is offering such goods or services Another element that may be restricting is the customer's financial situation Because of one's inertia, loyalty may be attributed to satisfaction or the reduced significance of one's decision, both of which keep one from looking for other options (Hamad, 2018; Kuusik, 2007). The study cited functional values as the cause of functional loyalty, as the researcher indicated.

However, Barnes (2003) It is mentioned that rivals are able to imitate functional values; hence, this is not a suitable source for acquiring a substantial edge over competitors.

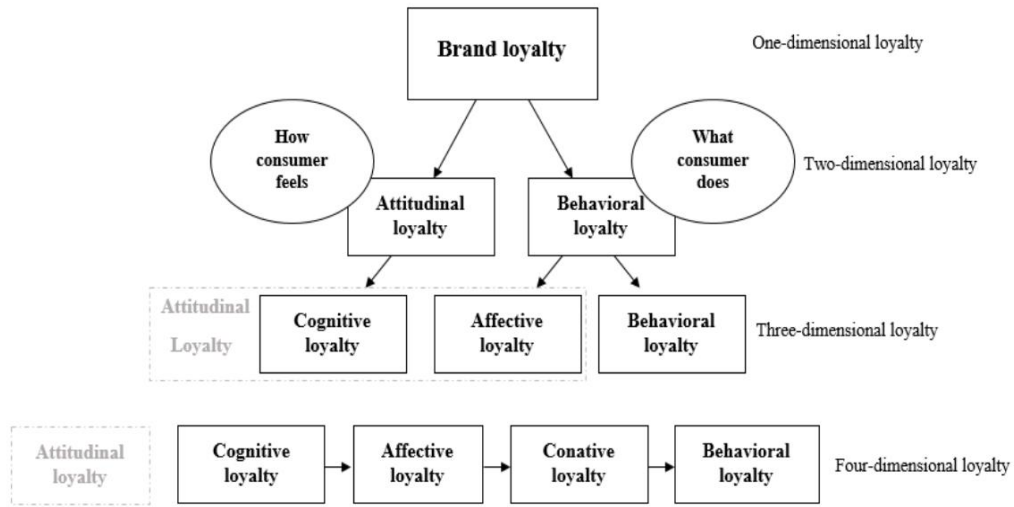


Figure 1. Dimensions of Loyalty.

Source: (Hamad, 2018; TaghiPourian & Bakhsh, 2015).

2.3.4. Stages of Customer Loyalty

Other researchers constructed a three-dimensional model by dividing these two dimensions into Oliver (1999) The four final stages of customer loyalty are shown below Figure 2.2. The expert said that there is a progression of loyalty, beginning with the cognitive stage, then moving on to the conative and effective stages, both of which are reactions that tend to be attitudinal, and finally arriving at the action stage, which is behavioural component.

Stage	Features	Vulnerabilities
Cognitive ↓	Perception of qualities and superior features	Superficial, lower loyalty
Affective ↓	Formation of attachment and attitude toward brand	Exposed to switching
Conative ↓	Commitment or a plan to repurchase	Plans may not lead to action
Action (Behavioral)	High willingness to act	May weaken performance

Figure 2. Four stages of customer loyalty.

Source: (Hamad, 2018; Oliver, 1999) Cognitive Loyalty.

Cognitive Loyalty: According to Blut et al (2007) Cognitive loyalty is determined by the degree of certainty the customer has regarding the quality of the product they are buying as well as the price they are willing to pay for it. The scholars said that this type of loyalty is the weakest, because any small change in the above could lead to switching to alternatives, and it was mainly based on a cost-benefit analysis.. Similarly TaghiPourian & Bakhsh (2015) The cognitive loyalty stage is associated with picking a preferred brand or product based on the greater quality it is seen to possess in contrast to other items. According to Hamad, (2018); Oliver (1999); TaghiPourian & Bakhsh (2015) loyalty is formed from first-hand experience and information second-hand.

Affective loyalty: According to Oliver (1999) says that satisfaction builds up when you experience the product, which manifests emotionally. The most effective loyalty comes from the relationship one has with regard to a certain item or brand and the level of contentment one derives from using it. According to Han et al (2011), It is not guaranteed, however, since positive developments and advances in alternatives might weaken it, This loyalty is deeper compared to cognitive loyalty, and it is thus less susceptible, But it is not guaranteed because it is less fragile, This indicates that the consumer may switch to the product or service offered by a rival company if the latter becomes more appealing. Because of this, any business that provides a service need to make it a priority to strengthen their commitment to their patrons and to foster more client loyalty (Hamad, 2018; Han et al., 2011; Oliver, 1999).

Conative loyalty argues that this kind of loyalty goes farther than emotional and cognitive loyalty and is mostly represented in the desire to take some kind of action, such as making a purchase or even repurchasing something in the future (Blut et al., 2007; Hamad, 2018).

Action (Behavioural): Oliver (1999) During this last phase, the consumer is ready to make a full commitment and is able to achieve the target brand without encountering any roadblocks.. Blut et al (2007) Include the fact that clients are willing to make an attempt to receive the providing and that the offering has little attraction compared to offers provided by rivals. In conclusion, purpose is the precursor to action (purchase, or repurchase).

2.3.5. Factors That Affect Customer Loyalty

Another important aspect of customer satisfaction is customer loyalty, The effect of satisfaction in The most popular subject in marketing theory has been loyalty, Therefore, many studies have It has been proven that satisfaction and loyalty are inextricably linked, As satisfied customers Loyal customers and customers who are not satisfied are vendors (Heskett et al., 2008; Khadka et al., 2017). It is difficult to develop loyal customers, even if they are happy with the services and products. Customers' real actions and attitudes regarding certain items and services are perhaps the most important considerations. For those clients who have shown positive behavior toward the service provider, they are considered to be loyal customers (Abdullah et al., 2012; Khadka et al., 2017). If a customer is not satisfied with something, they can always complain to a competitor, However, the research has found that 60-80 % of the Customer are satisfied and extremely happy on the survey just before the defection, As a result, there ought to also be additional factors besides satisfaction that have a particular effect on customer loyalty (Khadka et al., 2017; Reichheld & Schefter, 2000).

By 1980, customer loyalty used to be an important factor in determining product longevity and service quality, But In the late 1980s and 1990s, when the retailers began In order to better comprehend the preferences and prerequisites of their clients, radical adjustments were made. occur, These days, in this modern era, the businesses have become different, This concept is directed towards initial target consumers by manufacturing regular product benefits to be able to achieve ordinary product benefits Persuade customers' satisfaction and loyalty (Abdullah et al., 2012) Price, quality of product, service quality Customer loyalty is determined by four factors: strategy, store attributes, and store attributes. Quality of service measures client satisfaction with the company's products and services, as well as their impressions of the program's execution (Grönroos, 2007). Until recently, there was no way to evaluate quality based on how well a service is provided. In most cases, a customer satisfaction survey is conducted to find out precisely how satisfied customers are with a certain service Future generations will be grateful to Leonard Berry and his colleagues for the SERVQUAL (Services Quality) instrument they developed, The complaints of disgruntled customers are used to analyse the relationship between customer satisfaction, customer loyalty, and the quality of service (Khadka et al., 2017; B. Zeithaml, 2003). involves encouraging repeat

business from existing clients Persuade repeat customers to tell their friends and family about your goods and services (Heskett et al., 1994). Customer loyalty is the feeling that a customer feels when they are associated with a certain brand (Duffy, 2003). This feeling motivates customers for getting a good service again and again.

This subsequently generates for the firm sizeable and better financial results. Below are six assumptions that can be used to form customer loyalty:

- 1) It is the end product of a series of mental operations.
- 2) It is subject to partiality (that is random).
- 3) It involves a unit that is responsible for making decisions.
- 4) It might be connected to a few other alternative brands;
- 5) The reaction of the consumer's behaviour (the actual purchase);
- 6) It is communicated during the course of time (post-purchase behaviour).

Generally speaking banking companies are focused on growing their profits, diversifying their offerings, and capturing a larger share of the market gradually (Mahmood & Khan, 2014). This basic aim of customer loyalty can be helped positively by the banks (Hayes, 2008). because it is an efficient strategy for creating recurring business from a company's already established customer base (Chu & Shiu, 2009). In addition to this, these devoted clients might be quite effective. marketers When they tell their friends and family about their savings account, current customers help to the growth of the business by expanding its reach. the customer base and market share of their respective banks, Any bank's financial position depends largely on its financial base This particular phenomenon (Mahmood & Khan, 2014).

2.3.6. Customers' Loyalty Levels

Four distinct degrees of loyalty are represented by the loyalty model (Figure 2.3) Over time, different degrees of devotion are earned and rewarded.

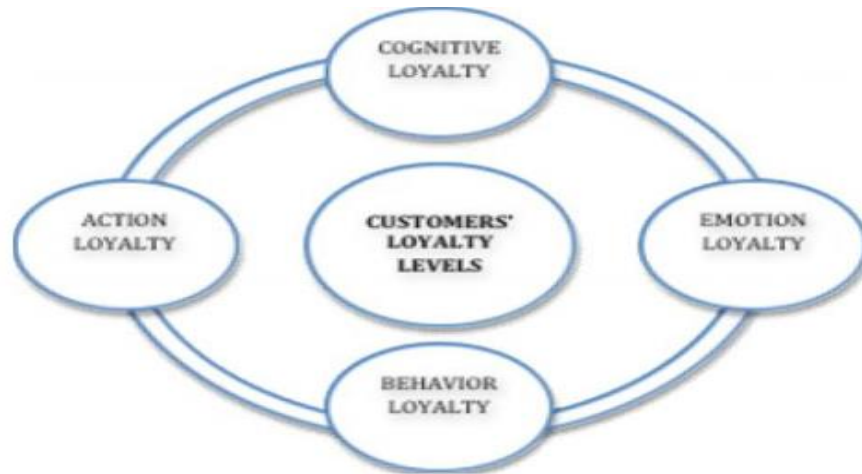


Figure 3. Customers' loyalty levels.

Source: Created by (Martisiute et al., 2010; Oliver, 1999) Whence consumer loyalty? p. 33-44.

There are just a few different degrees of loyalty. Each of these has its own set of considerations. Each of these elements effect s a customer's loyalty distinctly. The first degree of loyalty is cognitive loyalty, which is the most basic level of allegiance (Martisiute et al., 2010). The knowledge of the subject is the most important aspect. Product characteristics include pricing, quality, and so on (Oliver, 1999). There is no brand loyalty, or at the very least, it is extremely weak. The experience of consumers has an effect on their cognitive loyalty. This implies that there is a relationship between the benefit of the product and its price (Evanschitzky & Wunderlich, 2006).

2.4. CUSTOMER SATISFACTION

2.4.1. Definition Satisfaction

According to Cronin Jr and Taylor (1992) It was discovered that satisfaction is a particular measure of transaction. Zeithaml (2000) Satisfaction is understood as to whether the service (product) meets the requirements and expectations of the customer or not. The specific fulfilment of the transaction is an immediate judgment after the purchase and thus a good response to the latest experience with a company (Anderson & Sullivan, 1993). Therefore, the overall satisfaction is a summary of all the particular satisfactions The encounters during the transaction (Veloutsou et al., 2005).

Anderson et al (1994) indicate that fulfilment is a general assessment based on general consumption and shopping experience. Overall, satisfaction is a measure of the previous purchase event and it is dependent on all encounters with the service provider (Bitner & Hubbert, 1994). The particular emphasis placed on the transaction lends credence to the notion that post-consumer contentment may be achieved after a single engagement with the service provider (for example, satisfaction with a particular employment) (Yang & Lay, 2011). The extent to which one is pleased with the transaction will differ from one individual's experience to the next. The overall level of pleasure is represented by a moving average that is quite consistent and rather high, while the experience is represented by a moving average that is analogous to the typical attitude towards the act of acquiring a brand (Nam et al., 2011).

In services marketing, the concept of customer satisfaction is very important. Researchers disagreed about the nature and type of relationship, but they did not agree. A number of them view it as the same level of service, other people see it as different; There're many. Some definitions had been developed by researchers to satisfy customers with money of them as outlined below will be the customer's solution to its satisfaction It's believed that a characteristic a pleasure The item or service has an acceptable degree of contentment about its consumption (Oliver, 2010). As Table 2.2 shows, researchers' definitions of satisfaction:

Table 2. Defining Satisfaction.

Author	Year	Definition
Fornell	1992	Customers that are devoted to a corporation are not necessarily pleased with their purchases. Their amount of satisfaction has an impact on their level of loyalty.
Anderson	1993	It is the loyalty of customers that adds to the retention of customers. In addition, it has an impact on the company's profitability and gives a competitive edge to the organization.
Taylor and Baker	1994	Loyalty on the part of consumers is one of the characteristics that contributes to the maintenance of existing client relationships. Additionally, it has an effect on the profitability of the firm and offers the organisation a competitive edge as a result of its implementation.
Jones and Sasser	1995	Consumers' loyalty and the stability of financial results are both enhanced by high levels of customer loyalty.

Heskett et al	1997	Our customer loyalty and contentment, as well as product and service perks, as well as employee benefits and facilities, are all directly related to profit and growth.
Sivadas and Baker Prewitt	2000	Customer pleasure has been proven to be a necessary prerequisite for customer loyalty in many studies.
Reynolds and Arnold	2000	It is more probable for customers who are delighted with a product or service to recommend that other customers try the product or service as well.
Giese and Cote	2000	Integration of varying intensities of emotional reactions with a time-specific point of determination and a restricted duration directed at the sites of purchase and consumption of the product

Source: Adapted from (Martisiute et al., 2010)

Bitner and Zeithaml describe the customer's satisfaction as the customer's analysis of a program to find out if that service met its anticipations and requirements (V. A. Zeithaml, 2013). Customer loyalty and satisfaction are essential for modern-day business for 2 primary factors First, customers are scarce resources it's a lot simpler to get from an old customer than from a brand new one Second, customers The company's loyalty and satisfaction have a good effect on its profitability revenues (Rosenberg & Czepiel, 1984).

Satisfaction will be the sensation that emerges from the assessment process, i.e. if the customer is content with the acquisition of a product or service analyses what was obtained against what is likely from the making use of that product or service or service (Kotler, 2009).

2.4.2. Definition Customer Satisfaction

It has long been recognised as one of the most important factors contributing to a prosperous company. Definition: An overall evaluation, based on the whole of the consuming and purchasing experience, with either excellent or terrible service throughout the course of time (Fornell et al., 1996). Along with marketing comes customer satisfaction, which implies that it develops the expectation of the consumer about the manner in which the services and goods are presently being enabled by the companies. This is because marketing is an integral part of the customer experience.

Instructional material on the many ways in which clients may be expanded As a result, contentment is a very important consequence (Oliver, 1999). Customer satisfaction is determined by the quality of the product or service and the perception of customer satisfaction is also affected by the emotional responses of the customers, and their attitudes toward their perception of equity (Zeithaml, 2003). Improved customer satisfaction can provide company benefits.

Customer loyalty, extending the life cycle of a person prolonging the lifetime of products the consumer buys, and improving customers' good person-to-person communication, Once the consumer is satisfied with the service or product of the business, it can make the customer purchase often and also recommend products or services to prospective customers (Khadka et al., 2017). If a company consistently ignores or fails to meet the expectations of its clients, the company will never be able to mature into a successful firm (Tao, 2014).

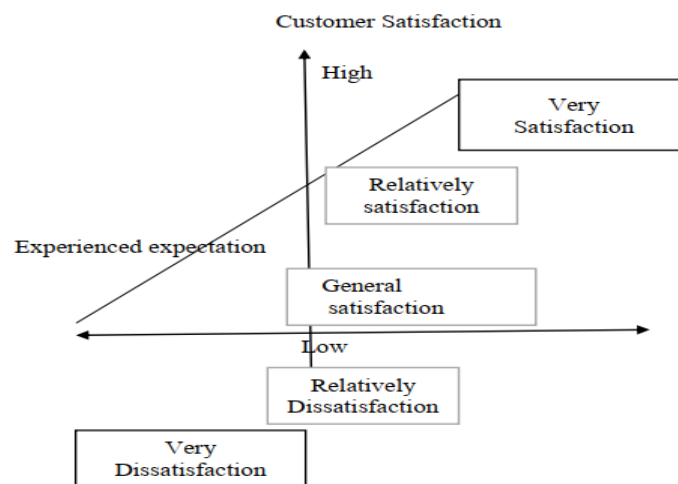


Figure 4. Customer satisfaction analysis.

Source: Adapted from (Tao, 2014).

According to the triangle law of customer "Customer expectations minus customer satisfaction" is a formula used in relationship management to calculate "customer satisfaction.," According to the graph that is shown, a negative correlation between customer satisfaction and satisfaction can be detected. It is essential that client expectations be satisfied. The figure 2.4 a clear contrast may be seen between the customer experience and the customer outlook As a result, it is broken up into five different intervals: general dissatisfaction, relative dissatisfaction, very dissatisfaction,

satisfaction, moderate contentment, and extreme satisfaction When customers' needs are met in a manner that is consistent with their expectations, levels of customer satisfaction tend to rise On the other hand, when the actual events are contrasted to the customer's perceptions of what should have happened, the customer's level of satisfaction decreases There are two ways that companies may improve the happiness of their customers: First, there will be an increase in the quality of the service, which will result in a better overall experience for the client Secondly, there will be an attempt made to more effectively manage customer expectations by lowering the level demanded The first strategy, on the other hand, is used extensively and has been met with significant success across the firm In the future, in order for businesses to maintain their state of continuous development, modifications will need to be made (Tao, 2014).

2.4.3. Measuring the Satisfaction Level

The following requirements have been stipulated by Liu et al (2008) assessing the amount of contentment that customers have with the products or services they have purchased and continue to use after making such purchases:

1. Satisfaction is the feeling that a customer has after concluding that the goods or services they have purchased meet their needs in an adequate manner.

2. Content: The qualities of the services or items, in addition to the advantages that lie beyond the surface, provide the client a wonderful experience when they are used.

3. Relieved: the process of removing the negative impressions that have been created in the minds of consumers as a result of the items or services that are provided.

4. Originality: The client experiences excitement and a sense of newness as a result of the services or products.

5. Surprise may be defined as the unexpected pleasure and wonder that is provided to consumers by the products or services they purchase.

2.5. Factors Affecting on Customer Loyalty

2.5.1. Quality Service (SEQ)

The word service has several different meanings, covering a broad range of personal services, serve a service. Kotler & Armstrong (2016) It has described it as an exercise or benefit that the other side provides to the other side, and it's essentially intangible because it does not involve ownership of something. Generally, service is an exercise or group of activities with more or less although not always intangible characteristics, that happen among Customer and service providers to resolve customers' problems, Generally, service is an exercise or group of activities with more or less not always intangible characteristics, that happens among Customer and service providers to resolve customers' problems (Esmailpour et al., 2017). Kotler & Armstrong (2016) Have supplied four features for service which include tangible and invisible, inseparable, variable, and can't be saved or perishable.

2.5.1.1. Definition of Quality

Quality is a concept with different meanings in business literature that may be explored From different angles, From the standpoint of a manufacturer, quality is the ability of the product to carry out the tasks created for it (Esmailpour et al., 2017). From a customer perspective, however, quality refers to the qualities of the product or service that affect the satisfaction of the customer (Yarimoglu, 2014). Quality is all about satisfying customer needs from a marketing management perspective. Consequently, any product which has features supplying customer needs is a top-quality product (Jalali et al., 2014). Understanding the quality is what leads to quality the distinction between customer expectations and actual results The organization's performance in providing services and the quality of its services reflects on just how much the service or product meets The wants and expectations of the customer are crucial (Lee et al., 2015). From the consumer perspective, in case of expectations are more than perceptions, the gotten quality is poor, followed by customer dissatisfaction, nevertheless, in case of perceptions are more than expectations, the received quality is high, This is followed by loyalty and customer satisfaction (Esmailpour et al., 2017; Kao & Lin, 2016).

2.5.1.2. Definition of Service Quality

There is no consensus on the topic in the theoretical literature, definition of service quality, nevertheless, industry experts in management and advertising have supplied several quality, Service quality management, thanks to its distinctive The attribute been a major challenge for companies Offering the service since big investments along with a high Low-quality service can reduce the effectiveness of organizational activities when the volume of activities is affected (Esmailpour et al., 2017). Organizations of service must develop their responsibilities, to satisfy their Customer, so that they can In a competitive environment, one must achieve success (Loke et al., 2011). All organizations are working hard to provide their customers with the best possible service to survive and compete in their marketplace (Esmailpour et al., 2017). In addition to customer happiness, the quality of the service offered has a significant impact on how customers feel about the business and how they behave. However, how can a firm differentiate itself from competitors in terms of service quality Developing a strong brand is an important part of marketing For goods and products, the Applied Strategy is utilized to distinguish the market and get a larger market share (Usakli & Baloglu, 2011). A company's desire to maintain and improve service quality, as well as minimize damage to the brand's reputation, is boosted when it invests in its brand (Alam & Yasin, 2010). It is likely that the consumer would choose a brand that they feel has a positive image (Wu et al., 2011). A company's brand is one of its most important monetary assets. Researchers feel that branding is a key component for service firms and that this should be the foundation for service advertising in the twenty-first century, they say (Krystallis & Chrysochou, 2014). Brand reputation and trust are important factors in determining differentiation for service organizations, among other factors, Whenever customers believe in a brand, they feel the organization's services have too high a quality that they reduce the unreliability brought on by various other cases (Han et al., 2015). To establish longstanding relationships with your customers, you need to cultivate trust and reputation (Lee et al., 2015). It also brings about decreased unreliability in the environment, which is where consumers feel most vulnerable, When it comes to improving customer behaviour, brand trust is crucial, It indicates that raising the customers' satisfaction causes it to be easy for them to promote and suggest their banks to other people and their tendency to move their small business to some other bank account decreases (Esmailpour et al., 2017). Since the seventies of

the previous century, quality standards of service received the interest of a lot of researchers, anywhere the initiatives have cantered on attempting to search for the correct strategy to determine the quality of services, several types of research have varied in this specific region, for instance, the research of (Zeithaml et al., 1990).

They identified ten dimensions to assess the quality of services, specifically: embodiment, honesty, responsiveness, competition, respect, credibility, security, freedom, communication, and understanding of the customer, and then created the design to include five distinct dimensions to evaluate the quality of banking products as follows (Aladwan & Alsinglawi, 2016; Parasuraman et al., 2002) :

1. Tangibility represents tangible aspects of the service such as modern technologies and building banks used in it and facilities for internal structures needed to provide service and the look of equipment and staff.

2. Dependability indicates the capability of the bank from the point of view of the customer to offer the service at the time needed by the customer and accurately meet his ambitions and the extent of the bank's obligations to the customer.

3. Responsiveness is the capability to deal efficiently with all consumer needs and also respond to their issues and also work to solve them efficiently and quickly like persuading Customer that they're valued and respected by the bank, who's dealing with them, in addition, the responsiveness reflects the effort to offer service by the employees with pleasure.

4. Security is reassuring to customers by the service provider as free from error or danger or suspicion comprehensive mental and physical reassurance.

5. Empathy, which displays a spirit of companionship and concern for the customer, and alerted him to the importance and desire to supply the service based on his desires. This model measures quality through the gap between customer expectations and what they receive from actual Services, every time the bank was able to control the dimensions of places to offer top quality services and can develop Services and obtain a competitive advantage. The banking gap is connected to customer needs and is dependent upon his expectations if the provision is in line with the requirements and also expectations of service or exceeds them, was believed to be characterized by quality service. Quality of service is regarded as a measure of just how well the service exceeds the expectations of the customers and is perceived by the buyer service. The difference

between customer expectations and actual performance is reflected in the availability of these proportions.

2.5.1.3. Measure the Level of Quality of Banking Services

The five dimensions of the above that are used to evaluate the quality of banking services make up a fundamental framework to test quality measures and figure out their level, so we are going to focus on the level of quality of services, and also in this specific area, it is important to note that there're five degrees of quality banking services which may be identified as follows (Aladwan & Alsinglawi, 2016; Payne & Payne, 1993) :

1. The level of quality the customers expect from their bank, which is the quality they should expect from their bank.

2. Quality is perceived by bank executives in the quality of service offered to their Customer and which it believes will satiate their needs and desires at a high level.

3. The banking service provided by the bank is professional quality, which meets the specifications of the quality banking service provided.

4. The actual quality of the service that reflects the scope of compatibility as well as the ability to make use of the techniques of service well and also satisfy customers, or rather how to raise the employees of the bank out of the number of people expect to obtain the banking service.

5. The sought-after quality for just about any degree of satisfaction and acceptance which could be attained by the banks for receiving these services.

2.5.2. Trust (TRU)

Trust is an important factor in retaining customers and attracting new ones (Gefen, 2000). As such, trust is at the heart of customer engagement (Fung & Lee, 1999). When trust is established in a relationship, individuals in the relationship tend to cooperate in cooperative interaction (Nahapiet & Ghoshal, 1998). Therefore, trust can be argued as a factor of customer engagement because it encourages cooperation and interaction which is essential for long-term relationships (Gefen & Straub, 2003; M.-H. Hsu et al., 2007; Jarvenpaa & Todd, n.d.; Pavlou, 2003). There are a variety of factors that contribute to the significance of trust in the connection that exists between a bank and a client Customers are more likely to complete transactions if they trust one another Customers do not need to be concerned about the protection of their interests, the

security of their savings accounts at the bank, or the quality of the financial products they have bought from the bank or want to acquire in the future. These products include mortgages and insurance policies. Customers of the bank have a high degree of confidence in the institution, therefore they are convinced that the institution will look out for their best interests. To a certain extent, a high level of trust is characterized by It also has the potential to act as a buffer against negative experiences that consumers have. Consumers have a tendency to "forgive" a negative experience. They trust the bank with their money, and when they have a negative emotion, they prefer to see it as an exception. On the other hand, if the degree of confidence is low, a negative experience can be seen as evidence that the bank is not reliable enough to be trusted (van Esterik-Plasmeijer & Van Raaij, 2017). Confidence in the banking system, trust in trust, and banks' faith in financial institutions have all increased as a result of the financial crisis. The percentage of business conducted by insurance firms and pension funds has shrunk in a number of nations, including the United States (Anneli Järvinen, 2014; Hurley et al., 2014). The crisis additionally brought to light the crucial role of trust in the banking system (Shim et al., 2013). Many people believe that the current economic crisis may be traced back, at least in part, to the banking system and particular institutions. As a result, there has been a breach of trust, which has to be evaluated from the standpoint of both a limited and a wide range of possible outcomes (Grayson et al., 2008; Gulati & Unit Head, 2013). Individual trust will be the faith we have in other people. Trust may be put on an object (person, system, or organization) that can be trusted (or not) (van Esterik-Plasmeijer & Van Raaij, 2017). In a country with high trust levels (Fukuyama, 1996), There is a great level of confidence in other people, even those who are not related to the family, community, or town. In a nation with a high-trust environment, the practice of trusting another person is the high-trust norm (default). System trust refers to confidence in financial institutions in general, including the international or national banking system as well as the transfer of currency, with the exception of situations in which there is proof that one party cannot be trusted (van Esterik-Plasmeijer & Van Raaij, 2017). The importance of trust within this particular banking network extends to include relationships between other types of financial organizations (Bülbül, 2013). "the belief that customers within a specific company type are typically dependable and can be counted on to deliver on their commitments," is one definition of broad-scope trust, which is also known as "system trust" (Sirdeshmukh et al., 2002). Those individuals

who possess a specific amount of If there is interest, the trust is of the opinion that financial institutions won't take advantage of the situation to behave opportunistically at their cost, nor would they use the opportunity to do so (Nooteboom, 1996). Consumers, to put it simply, have faith in the financial institutions' intentions to not defraud them and to carry out their duties in an appropriate manner, regardless of those intentions (Gambetta, 2000).

Ennew & Sekhon (2007) have investigated levels of faith in several financial services, They define trust as "the acceptance of vulnerability based on positive expectations about the motivations or conduct of others in a context marked by dependency and risk." Their definition of trust may be summarized as follows: "the trust of a person." Regarding this specific definition of confidence, it is positioned within the framework of the connection between the two parties (the bank and the consumer), as well as the perceived risk, Customers and banks are dependent on one another, and because neither can predict the behavior of the other, they must behave in accordance with the explicit and tacit agreements they have made with one another, as well as the commitments they have made to one another In the context of this discussion, the term "risk" refers to the fact that both parties acknowledge the existence of the chance that the other party may behave in a way that is unfavorable to them and, as a result, might be detrimental to their interests (van Esterik-Plasmeijer & Van Raaij, 2017).

Sheppard & Sherman (1998) It should be pointed out that there are five primary concepts connected to trust: (1) Trust is contingent upon there being potential for harm and an absence of knowledge on the outcomes. (2) Trust is predicated on the interdependence that exists between the actors involved. (3) Trust is inextricably linked to the precarious position that the actors find themselves in. (4) Trust necessitates an optimistic outlook regarding the actions that will be taken by the other party. (5) Trust is present in the majority of romantic partnerships.. Berry (1995) added: "There is a role for trust as there is an ailment, risk, and interdependence, with the purchase of financial services.

2.5.3. Perceived Value (PEV)

The perceived value, thus defined, A product's usefulness to a customer is determined by the sum of its projected benefits and its actual outcomes (Mohd Satar et

al., 2019) Consumer perception of value (PV) according to one definition, it is "the consumer's general assessment of the usefulness of a product based on" perceived outcomes compared to expectations and actual results" Accordingly (Selvakumar, 2015) This is how it works: The most important asset and criteria for assessing and delighting consumers is quality in the banking business, which increases customer loyalty and the average retention rate.

Holbrook (1994) suggests that the customer's perceived value be defined as an interactive, relativistic preferred experience, which is a more thorough description "because Typically, a consumer value relates to an individual's evaluation of a certain thing, therefore the value is based on the characteristics of a number of mental or physical objects "an essential building block for all marketing (Ullah, 2021)." In addition, consumer value is a multi-dimensional structure that focuses on hedonistic and utilitarian values and includes multiple linked aspects (Morris & Holbrook, 1996). In the following Table 2.3, there are some definitions of the customer - perceived value from various researchers:

Table 3. Perceived Value Definitions.

Author (s)	Definition
Holbrook, M.B. ed., 1999.	Consumer value is the opinion of the customer's experience with the products and services delivered.
Satar, Safie, Dastane, and Ma'arif, 2019	CPV is what is predicted and what is delivered about a product and service.
Yang, Z. and Peterson, R.T., 2004	Customer-perceived value results from an evaluation of the relative rewards and sacrifices associated with the offering (i.e., products and services)
Satar, M., Safie, N., Dastane, O. and Ma'arif, M.Y., 2019	Customer perceived value is the prime driver of competitive advantage.
Laukkanen, T. and Lauronen, J., 2005	Perceived value has been defined as a result or a perceived benefit a customer receives in relation to total sacrifice or cost.
Heinonen, K., 2004	Customer perceived value is the differentiation between benefit and sacrifice.

Source: Adapted from (Ullah, 2021)

The Holbrook model is used to explain the perceived value of the banking industry to customers. The following typology is issued according to the model to explain the consumer's perceived value.

Table 4. The Holbrook Typology of Consumer value .

		Extrinsic	Intrusive
Self-oriented	Active	Economic Value Efficiency (convenience) Different types of products and services Open 24/7 Location of branch every places Applicability of mobile apps and perform banking transactions Available to all kinds of people	Hedonic Value Play (fun) Online service 24/7 hours' customer services Arranging program with customers along with their family
	Reactive	Excellence (quality)	Aesthetics (beauty)
		Followed rules and regulation assigned by banking regulatory bodies and Bank Negara Malaysia Good reputation along with maintaining rules and regulations. Evaluate each project and give good consultant to the customers.	24/7 ATM services Auto message to the customer mobile Easy to track each transaction
Other-oriented	Active	Social Value Status (success, impression) Self-experiences from purchasing high quality product and services	Altruistic Value Ethics (virtue, justice) Opportunity to have good products and services A range of products and services Corporate social responsibility (CSR)
	Reactive	Esteem (reputation, materialism) Social esteem associated with reputation and brand name of the bank	Spatiality (faith) The desire to increase reputation and brand name The feeling of accomplishment when finding something wrong

Source: Adapted from (Holbrook, 2005)

Based on Table 2.4 previously mentioned, A customer value typology outlined by Holbrook includes self- or other-orientation, an inherent extension continuum, and an active or other-orientation-reactive component (Gallarza et al., 2017; Smith & Colgate, 2007; Ullah, 2021). Firstly, the intrinsic-extrinsic continuum says that it is related with the capacity to do a task, but not itself. As a result, the customer is able to personally feel the value of the product, whilst others can only see it. Consumption becomes a part of the process once the value that is directed toward others is captured. As a last option, you may choose to be either reactive or active, Once consumers consume some goods physically or mentally, Then, the active value is produced (Ullah, 2021). According to the analysis, Liu (2006) The Holbrook These three aspects are used to identify eight types of consumer value: efficiency, quality, status, respect, play, aesthetics, morality, and spirituality. In addition, there are four main kinds of consumer

value, namely economic, hedonic, altruistic, and social value, which are broken down into eight varieties Perceived values of customers are all shown in these examples (Turnbull, 2009).

2.5.4. Brand Reputation (BRR)

2.5.4.1. Definition of Brand

The specialists in management and marketing each have their own unique conception of what a brand is A brand may be a name, word, symbol, shape, or design—or any combination of these—that is used to identify the services and goods of a seller or class of sellers in order to differentiate them from other sellers in the market (Kotler & Armstrong, 2016). The company is an extract of identity, originality, feature, and distinction that combines information in a single word or sign (Suomi, 2014). Brands are seen as a mixture of psychological and mental signals that increase the perceived value of a service or product (Keller, 1993; Wijaya, 2013). The brand is at the cutting edge of the product and it's the original vision that enables customers to identify those products (Haigh & Knowles, 2004). A company's reputation, or brand, is often regarded as one of the most valuable assets it has. If the brand is managed well, the company will be able to increase its market share and increase its profitability (J. L. Aaker, 1997). With regards to services, it can be said that the brand name of the service product is the foundation for building reliable relationships. The strength of an assistance brand is determined by factors such as organizational characteristics like the level of service offered by the company employee and also the relationships between the corporate and customers (Alexandris et al., 2008).

The brand thus becomes one of the most significant stages in identifying a business for customers, but it is also vital for the firm to stand out from the competition:

Table 5. Defining a Brand.

Authors	Year	Definition
(Kapferer)	1997	In the first place, brands are intangible assets that will ultimately be recognised on the balance sheet as one of the many distinct forms of intangible assets that may be identified. This eventual recognition will occur since there are many different types of intangible assets (a category that includes patents, databases, and other similar assets). Second, brands are assets that can and will change over time as new information becomes available.
(Keller)	1998	A customer's mental connections with a product or service that contribute to the product's or service's perceived value make up a customer's brand. A brand is a collection of these mental associations.
(Chernatony and McDonald)	2003	A successful brand is a product, service, person, or location that is easily recognisable and has been improved in such a manner that the purchaser or user sees additional features that are relevant, distinctive, and long-lasting and that are adapted to meet their specific requirement. One of the most important aspects of a successful brand is that it is tailored to meet the specific needs of the purchaser or user.s.
(Kotler and Pfoertsch)	2006	"A brand is more than a commodity," according to Arun Sinha, the company's Chief Marketing Officer. "A brand may be viewed of as a shorthand for capturing a person's feelings about an organization or a piece of products." A brand elicits emotional responses, has a distinct personality, and is memorable. Great brands can persist if they are effective in winning the hearts and minds of their customers. As a result of the company's strong position, competitors and market trends are assaulting it. They are in the business of building connections with customers.
(Chernatony)	2006	Brands are important to both companies and the people who buy their products. It is the way in which businesses attempt to provide value to the lives of their customers that determines their potential to build wealth. A brand's most fundamental features are a set of useful traits. as well as psychological and emotional values
(Business Dictionary)	2010	Utilizing a one-of-a-kind design, sign, symbol, or slogan—or any combination of these—is an effective strategy for establishing an image for a product that differentiates it from those of its rivals and causes it to stand out from the crowd. As time has gone, this picture has come to be connected with a certain degree of difficulty on some level. When making purchases, customers put a premium on honesty, quality, and the overall satisfaction of the brand (see positioning). As a result of this, companies make an effort to give support to anxious consumers who are present in crowded and chaotic environments. Differentiation refers to the ability to identify

	<p>oneself in a competitive market by highlighting unique advantages and principles. Differentiation may be achieved by putting more emphasis on certain benefits. Legal The act of registering a brand name as a trademark is referred to as "trademarking," while brand names that are used to identify or represent a company are referred to as "service marks." In this particular setting, one might refer to it as a brand name..</p>
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Sources: Adapted from (Martisiute et al., 2010).

Everyone who is an expert comes up with their definition or at least a nuance to the word. As already stated in Table 2.5 It separates brand assets that are both intangible and conditional (Kapferer, 1997). Not all brands are as successful as others. The distinctive qualities that correlate to the consumer's requirements and aspirations must be highlighted by a good brand for it to be successful in the marketplace, It is important to remember that brands produce emotional values (Chernatony & McDonald, 2003).

2.5.4.2. Ways Of Defining A Concept Of Brand

A brand has a distinct personality and a strong emotional connection with its consumers (Kotler et al., 2006). The Ways of defining a concept of brand is presented in Figure 2.5.



Figure 5. Ways of defining a concept of brand.

Source: Adapted from (Martisiute et al., 2010)

There are many writers who each explain a distinct brand idea. Some of them place a strong emphasis on brand architecture as well as other purposes. According to the opinions of several writers, a classification system for concepts was developed, Product and brand development are two steps in the creation of advantages that are intended to meet the demands and preferences of consumers (Martisiute et al., 2010). It is thought that the product is at the beginning of the product offering, while the brand is towards the end of the product offering (Torres-Moraga et al., 2008).

2.5.4.3. Definition Brand Reputation

Brand reputation Another idea that results in keeping a long-term relationship between the company and additionally the buyer is yet another concept that leads to maintaining a long-term relationship between the corporate and the customer's brand reputation (Esmailpour et al., 2017). Researchers believe that brand reputation has become increasingly important over the last few decades. So, the success and earnings of a company will be heavily dependent on the reputation of its brand (Veloutsou & Moutinho, 2009). Reputation is the perception that people have of a company or brand, Brand reputation refers to the degree of satisfaction of the customer with the corporate and evaluation of different audiences of the brand (Fombrun & Rindova, 2000). To attract customers, companies and brands must have a good reputation, A brand having a negative reputation can not, therefore, achieve its marketing goals and objectives (Esmailpour et al., 2017), The consumer views the brand as a character, while the manager wants to keep the brand alive, On the flip side, consumers who look for brands are often viewed as celebrities. Brand reputation refers to customer perceptions of services quality related to a brand name (Veloutsou & Moutinho, 2009). Brand reputation has been shown to protect companies in the past against economic downturns, and studies have shown that this can still be true today (Sengupta et al., 2015). A company's brand reputation can be a source of lasting success during a time of business crisis (Koh et al., 2009). They think that well-known companies with a good track record in society accept less risk of releasing negative news. The investors have an optimistic view of these companies if they report a reduced stock return rate because they've been in a position to produce a sense of loyalty and trust among their shareholders in light of their reputation (Esmailpour et al., 2017; Lange et al., 2011). This brand reputation is

effective in recruiting staff members in the group and in motivating customers to buy goods, (Kapferer, 2012) believes that companies make use of the brand as a way to build and maintain their social status and attain the desired goals in the labour markets, particularly in the financial markets and enterprise (Esmailpour et al., 2017). A well-known brand can be used to identify and validate brands, which can lead to the creation of mutually beneficial business relationships, Brand reputation differentiates one company from its competitors, For this reason, standing could be utilized as a strategic tool that other competitors cannot imitate, not just thanks to its power to create value, but also as a result of its intangible nature (Lin & Huang, 2012).

2.6. Underpinning Theories

This study employed the American index of customer satisfaction theory (ACSI), justice theory , and theory of brand reputation for enhancing and supporting the framework. The American index of customer satisfaction theory (ACSI) encapsulates the focus of the study by taking into consideration the relationship of the variables. The focus of this study is primarily on how the customer loyalty can be identity to achieve the service quality, trust, perceived value, and brand reputation. In this study, the American index of customer satisfaction theory (ACSI) is supported the customer loyalty, and the justice theory and theory of brand reputation are adopted to explaining the relationship of the independent variable.

The fundamental theories used as the basis for this study are covered in this section. American index of customer satisfaction theory (ACSI), justice theory , and theory of brand reputation are employed as the underpinning theories for this study. These theories are modified to include certain characteristics that are peculiar to consumer within the environment of the Iraq banks, They are elaborated upon in further detail in the paragraphs that follow.

2.6.1. The American Index of Customer Satisfaction Acsi

Since 1994 (Center et al., 1994): probably the most important national customer satisfaction indices are the ' Sverige Kundbarometer' (Since 1989), The ' Deutsches Kundbarometer' (Since 1992), and the', American index of customer satisfaction

(ACSI; Since 1994). owing to the similarity of the Swedish and the US approach the following paragraphs focus on the ACSI.

The ACSI was created after Swedish model In 1994 In the beginning, the first national survey was done Customers' happiness with a company or industry, as well as the overall health of the national economy, are the primary goals of the American Customer Satisfaction Index (ACSI) The University of Michigan Business School's National Quality Research Center is doing the fieldwork for the ACSI Arthur Andersen, the National Quality Research Center, the University of Michigan Business School, and the American Society for Quality collaborated on the ACSI (Bruhn & Grund, 2000; Fornell et al., 1995, 1996). The ACSI relies on the assistance of around 25 corporate sponsors Six latent variables make up the structural model on which the ACSI is built According to this model, variables and their connections are shown in Figure 2.6 (Arbor, 1995; Bruhn & Grund, 2000; Fornell et al., 1996). The latent variables are measured by a multiitem approach. Using the causal analysis, the weights for the indicator variables as well as the relationships between the latent variables are estimated with the partial least squares (PLS) method.

The ACSI survey uses a 10-point scale. In scale tests a positive relationship between the number of scales and the reliability of the research has been identified. The higher the possible number of answers the more reliable the measurement (Churchill & Peter, 1984; Drew & Bolton, 1991).

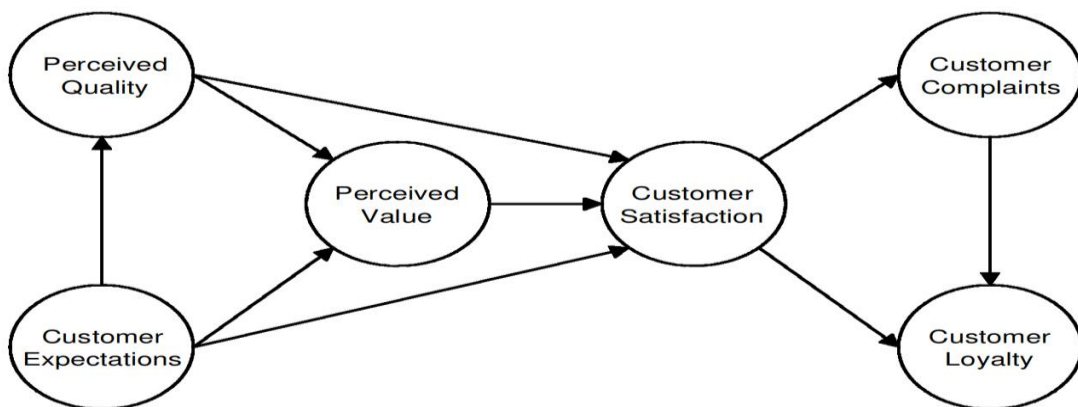


Figure 6. Structural Model Of The ACSI.

Source: Adapted from (Center et al., 1994).

2.6.2. Justice Theory

In academic research there have been multiple types of justice evaluated and proposed distributive justice (Adams, 1965), procedural justice (Thibaut & Walker, 1975), and interactional justice (Bies, 1986). Every one of these variables was proven to have a unique impact on how people see a company. It is defined as a private's belief that "the result was equitable" (Adams, 1965). Several techniques of assessment, such as equality, equity, or need, may be used to assess distributive justice (Meyer & Dornach, 1998). Interactional justice (Bies, 1986) has been defined by Novelli Jr et al (1995). Interpersonal fairness is defined as "the perceived fairness of the interpersonal interaction received in a decision process." Individuals should use interactional justice as a response to agents (such as salesmen or supervisors), whereas individuals should use procedural justice as a response to decision-making mechanisms (I.E. businesses) justice according to the law (Thibaut & Walker, 1975). Confidence in the journey. According to the dictionary definition of procedural justice, it refers to "the perceived fairness of the processes or procedures employed to decide who receives what result" (Novelli Jr et al., 1995)." defined procedural justice as "the perceived fairness of the processes or procedures used to decide who receives what result, not the fairness of outcomes themselves," if fair standards are adhered to, the process is considered fair (Leventhal, 1980). If the participants have process control through voice or information (Folger, 1977; Lind & Tyler, 1988). They found that there are 3 levels of voice: No voice, non-instrumental voice, and instrumental voice (Hunton & Beeler, 1997). Voice has been regarded as an antecedent of commitment or loyalty in organizational literature (Folger & Bies, 1989). The literature voice has been examined mostly in sales and marketing as an antecedent to satisfaction (Bitner et al., 2000; Hunton & Beeler, 1997). Organizational studies also imply that distributive justice rather than procedural fairness may be a more important factor in employee happiness and loyalty (Colquitt et al., 2001). A few practitioner reports based on anecdotal data have argued that the CRM process needs a higher degree of consumer interaction (Malesiewski, 2001). There is a lack of consumer interaction in today's CRM systems, according to interviews with CRM consultants and firms that have implemented CRM systems, (L R Wetsch, 2004).

2.6.3. Customer Value and Distributive Justice

As a way to better serve their clients, businesses have devised several tactics (Reichheld, 1996). According to some, the most important judgment of worth is the one based on the following criteria (Webster Jr, 1994) Is an all-around assessment of worth (Zeithaml, 1988) or a value assigned by the individual Advantages to the customer in CRM deployments resulting in product or service modifications are based on the perceived value of the customer's sacrifices in light of prospective changes in price or service quality, and this value perception is based on the benefits that they have received. The buyer has a negative sense of distributive justice if they do not perceive that they have gotten an increase in subjective value from the service provision changes, but if they obtain an increase in subjective value in return, they will have an optimistic view of distributive justice have received tice they have obtained (Lyle R Wetsch, 2006).

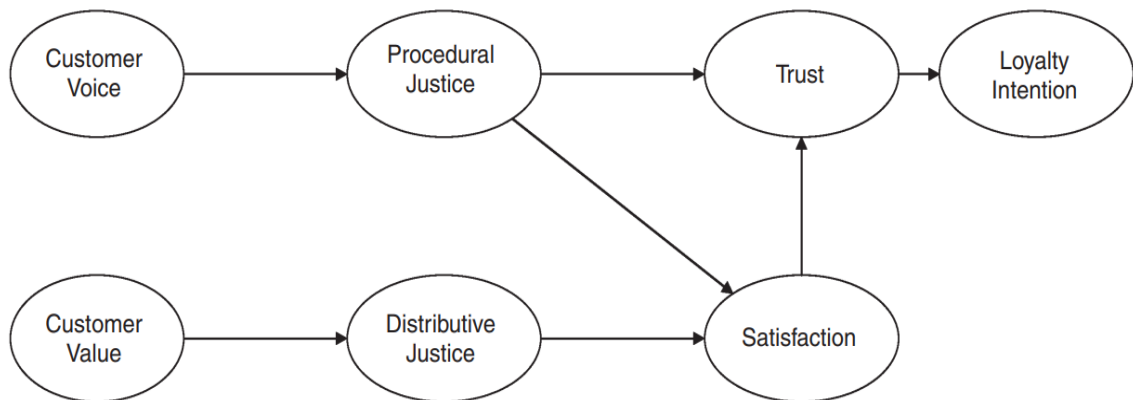


Figure 7. Customer Value and Distributive justice

Source: Adapted from (Lyle R Wetsch, 2006).

Customers' subjective value assessments suggest the following impact P1: The sense of distributive fairness will improve as a result of a higher level of perceived subjective value for customers (Lyle R Wetsch, 2006).

2.6.4. Theory of Brand Reputation

Brand reputation was defined as the perception of quality as associated with a certain brand (Aaker & Keller, 1990). Theorists in marketing and advertising have debated the definition of brand loyalty, though they are mostly in agreement that the d

reputation has a strong effect on loyalty (Jacoby & Chestnut, 1978). Brand loyalty is thus an important factor in determining loyalty, Relationship among Quality, Brand Reputation, and Customer Satisfaction Intended:

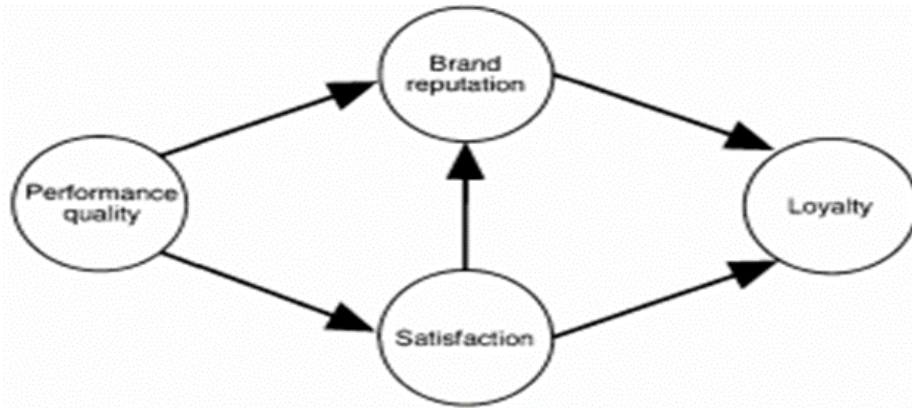


Figure 8. A Theoretical Model for the Relationship between Quality, Customer Satisfaction, Brand Reputation, and Intended

Source: Adapted from (Lyle R Wetsch, 2006).

2.7. Hypothesis Formulation

2.7.1. The Relationship Between Service Quality on Customer Loyalty

In both the service and manufacturing sectors, customer loyalty is an indicator of effective quality management practices. Because of the rapid development of the services sector in many economies, there's a need to understand exactly how this concept is connected with business practices for supporting quality in the services sector. The research examined the connection between service quality and customer loyalty in the Kenyan Mobile Telecommunication Service Sector. . The research investigated the relationship between providing excellent service and retaining satisfied customers within the Kenyan mobile telecommunications service sector (Agyei & Kilika, 2013). Customer loyalty is referred to as the intent of a consumer to remain with a particular brand of product or service provider (V. A. Zeithaml et al., 1996). It represents a commitment from the customer to buy more and varied goods from the central business and to help it be successful where possible (e.g., through word-of-mouth suggestions). Using a behavioural intentions perspective on loyalty instead of a behavioural or repeat

purchase perspective stays away from confusing and attitude toward the business but is restricted to repeat purchases (Dick & Basu, 1994). Qu purchases the functional service pertains to the nature of the interaction between service p video and the customer and the method by which core service is delivered, Quality of the technical support describes the quality of service output (Sharma & Patterson, 1999). Such dimensions of service quality, as will become apparent, have the potential to contribute to customer attitudes and actions differentially, However, generally, good quality perceptions on both dimensions of service will be associated with the attitude of customers toward the group and their likelihood to remain a customer area's established literature that offers empirical proof for this statement (Bloemer et al., 1999; Chiou et al., 2002; Cronin Jr et al., 2000; Sharma & Patterson, 1999; Wong & Sohal, 2003; Zeithaml et al., 1996). The Following Hypotheses Are Proposed:

H1: There is positive and significant relationship between service quality (SEQ) and customer loyalty

2.7.2. The Relationship Between Trust on Customer Loyalty

When considering the business-to-consumer market, trust development is better suited for trade. Customers tend to trust more very reputable organizations, and advertising organizations have to place much more emphasis on the corresponding organizational distinctiveness than on the product features (Keh & Xie, 2009). Reputation is a measure of customer trust (Bruhn & Grund, 2000; Chen, 2010; Chen & Chang, 2012) performance,(Chang & Chen, 2008; Chen, 2010; Chen & Chang, 2012), claims (Y.-S. Chen, 2010; Y. Chen & Chang, 2012) expectation,(Y.-S. Chen, 2010; Y. Chen & Chang, 2012)), and commitment (Chang & Chen, 2008; Chen, 2010; Chen & Chang, 2012). This research suggests a five-dimensional structure of customer Trust utilizing reputation, claim, performance, expectation, and dedication All Social relationships Would not work Out Or function Irregularly without Trust Definition Defunctionalized Expectancy Hold That Word Of Another May Maybe. Regarded Customer Trust As Thoughts, Emotions, Feelings, Or Behaviours Manifested When Customers Feel That the Provider May be Relied Upon To Act In their Best Interest Whenever they Quit Direct Control (Patrick, 2002). Trust As Confidence That one Party Has On Another Due To Honesty And The Reliability Of the Other Partner (Robert M

Morgan & Hunt, 1994). Definition of trust as the confidence that one party has on another due to the honesty and dependability of the other partner Trust may be defined as: (Bibb & Kourdi, 2007; Chaudhuri & Holbrook, 2001; Gul, 2014; Hsu, 2008; Liang & Wang, 2007). When a Customer Is Loyal To a Service Or Product He's Trusting In It (Gul, 2014). Brand Loyalty Is Determined By Trust, which Is The Bond Between Brand And Customer (Robert M Morgan & Hunt, 1994). Believe Is a rearranger Emotion satisfaction Predicts Loyalty (Ranaweera & Prabhu, 2003). Therefore, The Following Hypotheses Are Proposed:

H2: There is positive and significant relationship Between Trust (TRU) and Customer Loyalty

2.7.3. The Relationship Between Perceived Value on Customer Loyalty

Specifically, one definition of store loyalty describes it as the biased behavioural response expressed over time by a decision-making unit regarding an establishment in comparison with other shops This response is a direct result of psychological decision making and evaluative processes that lead to the dedication to the store (Ishaq, 2012; Knox & Walker, 2001). In the field of retailing, there is data that points to a correlation between customer loyalty and attitude in a good way (Macintosh & Lockshin, 1997). The Better customer loyalty leads to better productivity in service industries, The connection of customer loyalty with its ancestors has been the focus of several types of research (Aydin & Özer, 2005; Cronin Jr et al., 2000; Ibáñez et al., 2006; Ishaq, 2012; A. H. Liu et al., 2005; McMullan & Gilmore, 2008; Sirdeshmukh et al., 2002; Yi & Gong, 2008). Researchers have also looked at the impact that fluctuating expenses have, to some extent, on the relationship between satisfied customers and continued business (Bell et al., 2005; Jones et al., 2000). Previous studies have also investigated the connection between the image of a company, the value they are considered to provide, and the quality of the service they provide, and how this influences customer loyalty., apart from the antecedent role of customer satisfaction (Andreassen & Lindestad, 1998; Ishaq, 2012; J.-W. Park et al., 2006). The Following Hypotheses Are Proposed:

H3: There is positive and significant relationship Between Perceived Value (PEV) and Customer Loyalty

2.7.4. The Relationship Between Brand Reputation on Customer Loyalty

The research appears to be solid that when we discuss loyalty, we should mention customer satisfaction (Ha et al., 2009; Mao, 2010). Some experts have argued that satisfaction is a critical factor for customer performance and attitude, For example, the researcher gets data from different countries, Although the culture differs, the conclusion is identical, Weaker effect on a brand by itself It's a common opinion, nonetheless, that several people think that the problem of the effect of satisfaction depends, An excellent illustration of this is that satisfaction is much more important when you singly check a product, On the other hand, its function becomes weaker when the brand is applied by itself (Torres-Moraga et al., 2008). Internal branding is an alias of a valuable contact of brand loyalty, Internal branding mostly affects employee identification, Employee identification also increases the likelihood of loyalty among customers, Therefore internal branding must be recognized as a major factor in building customer loyalty (Punjaisri et al., 2009). With this being said, it is obvious that Corporations can put some effort into building loyalty, and with several efforts, businessmen can achieve customer brand loyalty, Supporters of the viewpoint point out that to be a competitive business, businesses must treat customers as friends Managers should use Brand ambassadors, Brand reps, and street teams to achieve this, according to the author, Yet street teams work well, only if the audience fits the target (Mao, 2010). The Following Hypotheses Are Proposed:

H4: There is positive and significant relationship Between Brand Reputation (BRR) and Customer Loyalty

2.8. Conceptual Framework

This study examines the link between customer loyalty and service quality, brand reputation, trust, and perceived value. Using the theories of ACSI, customer value and distributive justice , and theory of brand reputation to interpret and explain the customer's loyalty action in banks, the researcher utilizes this study to interpret and explain the customer's loyalty in banks.

Studies on client loyalty in the past focused on customer satisfaction as a measure of loyalty, but this has changed (Dick & Basu, 1994). Customers who are very happy

with their service providers are expected to stick around and sign up for long-term contracts. Even while customer pleasure may have a beneficial impact on customer loyalty, it is not always adequate and in certain cases, may not lead to the desired effect. In light of these fi Based on the recommendations, future studies were relied on the three dimensions (perceived value, trust and service quality) based on (Yee & Faziharudean, 2010). As for the fourth variable (brand reputation, the proposals for future studies (Ahmad & Worlu, 2019).

This thesis develops the American index of customer satisfaction, fairness theory, customer value, distributive justice, and brand reputation theory with the assistance of a comprehensive literature review. These theories integrate factors that have been excluded from a single model by previous studies. As can be seen in Figure 2.9, the purpose of this thesis is to make an effort to paint a picture of an efficient customer loyalty program by positing that factors such as service quality, trust, perceived value, and brand reputation are significant contributors to customer loyalty.

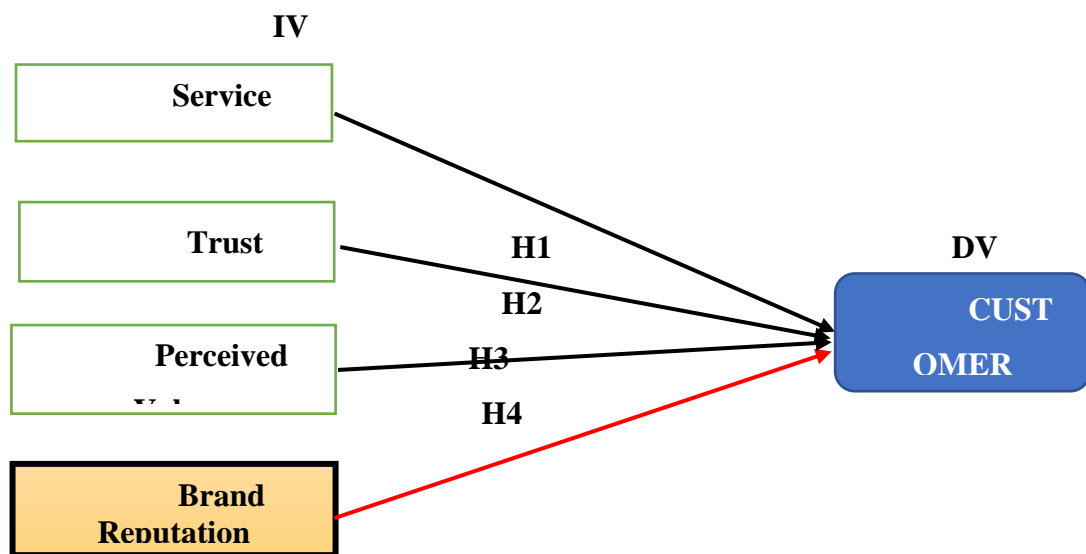


Figure 9. Research conceptual model.

As mentioned above, the relationship between quality of service , brand reputation, trust , value perceived on (customer loyalty) is important, therefore; One of the objectives of this research is to test the relationship between service quality, brand reputation, trust and perceived value on customer loyalty in banks.

2.9. Summary

This study, as well as earlier research on each of the variables service quality, trust, perceived value, and brand reputation , gave valuable information to assist the present study. There is much documentation on customer loyalty, and the literature illustrates service friendliness, trust, perceived value, and brand reputation, in addition to customer loyalty. Both of these variables are used throughout the course of this research. This chapter also discusses previous research on the theories of quality, trust, perceived value, and brand reputation, as well as the effect of these theories on customer loyalty. In the next chapter, the research methods and theoretical framework will be created in order to demonstrate the link between the variables.

3. RESEARCH METHODOLOGY

3.1. Introduction

The previous chapter containing the literature review describes studies devoted to the effect of the service quality, trust, perceived value, and brand reputation, on customer loyalty. More specifically, the variables examined in the framework of this research include; Trust, service quality, perceived value, brand reputation, and customer loyalty. This chapter presents the study methodology, theoretical framework, and hypothesis development based on a literature review to clarify the relationships between variables (independent and dependent variables). The questionnaire was used as a data collection tool to achieve the research objective. Besides, this chapter will also provide an overview of research design, data sampling, data tool, and research objective testing.

3.2. Research Design

The research design is a framework or a model to carry out the research projects. It describes the necessary process for obtaining the useful data and information used to build or solve research questions. Simply, it is the overview plan indicates how you design your research.

The present study employs a quantitative research approach as this is the most suitable research method for this study type. The quantitative method covers a system of inquisition by associating distinct variables that can be summarized into numerical data, and be generalizable to the general population (Finnerty et al., 2013). Quantitative research concentrates on the research participants' inputs and the results can be easily collected, understood, and linked to the subject matter under examination, Moreover, quantitative outcomes are based on the ability and arguments of the author presented to reinforce the theory and outcomes. It refers to an approach that extensively makes use of systematic empirical relationships to increase information. Research of this type uses a basis and impression premise that leads to accurate elements, hypotheses, and concerns, using evaluation and observation, and theories analysis (Creswell, 2017). This research used descriptive measurement and survey methods. This descriptive methodology was used to search for the effect of customer satisfaction dimensions and

brand reputation on customer loyalty in 6 private commercial private banks, as well as to determine the characteristics that answer who, when where, and type of problems. In addition, this research is designed to apply a survey method to build questionnaires to obtain answers and enhance our customers' satisfaction, loyalty to banks and effect. According to (Zikmund et al., 1994). A questionnaire is a measurement technique for collecting data from a sample of the research community. Therefore, the data will be collected by distributing the questionnaire to the customers of 6 banks in northern Iraq in the city of Erbil.

3.3. Population and Sample

The estimated population size for this research, as well as the sample size determination for this study, are explained in this section. In addition, the sample frame and sample approaches are emphasized in more detail in order to facilitate a better grasp of the subject matter

In research, the term "The term "population" refers to the total number of people, events, or other things of interest that are the subject of the investigation's must explore (Bougie & Sekaran, 2019). According to Cresswell (2012), a population is defined as a collection of individuals that share similar qualities and other characteristics that may be identified and studied by a researcher. Because it includes departments such as houses or organizations, as well as persons to whom the findings of the survey must be generalized, the population is the global component from which the sample is drawn.

Erbil city boasts the largest population, the greatest cultural diversity, and the greatest diversity of nationalities in northern Iraq, as well as a varied range of economic activity. The people that participated in this study are all customers of six different financial institutions. Based on the statistics published by the World Population Review (2022), the Erbil population is estimated to be 877,888. The target population of this study consists of customers who deal with the banks.

It is found between several items and sample size (Hinkin et al., 1997; Kozak, 2002; Tinsley & Tinsley, 1987) Largely size is invaluable for obtaining accurate results of the analysis, as the sampling error decreases with increasing sample size as shown by (Osborne & Costello, 2004; Uhl & Schoner, 1969).

3.3.1. Sample Size Determination

The size of the sample has to be substantial and enough to provide accurate estimates of the characteristics of the population and provide trustworthy findings on the investigation (McMillan & Schumacher, 2014). As suggested by: (Bougie & Sekaran, 2019), In order to acquire reliable results, the sample size has to be large enough as well as comprehensive enough to allow for a reasonable assessment of the important features of the total population This will lead to the successful completion of the research project As a result, the overarching idea that emerged from this prior research is taken into consideration (Krejcie & Morgan, 1970). Based on the statistics of the World Population Review (2022), The total population of Erbil was 877,888 in 2022. Hence and for sample size decisions using the (Krejcie & Morgan, 1970), Using the procedures outlined in the sample determination table, a total of 382 customers were chosen to comprise the sample size for this investigation. In order to make the sample size more exact and trustworthy, to limit mistakes in the sample size, and to prevent the difficulties of lack of replies, which often happened when doing a survey study, the purpose of this research was to conduct a sample size calculation the present study adopts the frequently used technique for fine-tuning sample size that was introduced by (Bartlett, 2001).

Table 6. Sample size calculation.

N	S	N	S	N	S
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10 000	370
150	108	750	254	15 000	375
160	113	800	260	20 000	377
170	118	850	265	30 000	379
180	123	900	269	40 000	380
190	127	950	274	50 000	381
200	132	1000	278	75 000	382
210	136	1100	285	1 000 000	384

Source: “Research Methods for Business A skill-building approach” by (Bougie & Sekaran, 2019)

In order to mitigate the consequences of recalcitrant respondents and the possibility of missing surveys, Salkind suggested increasing the sample size by between 40 and 50 percent This research used a total sample size of 382, plus an extra 50 percent

of the sample as recommended by Salkind and implemented in (Bartlett, 2001), This means that the total number of participants in the sample for this particular research is 573.

Where x is some unknown percentage increase above the first 50%, and 382 is the actual size of the sample.

$$Y = 50/(100) \times 382$$

$$Y = 50/100 \times 382$$

$$Y = 0.5 \times 382$$

$$Y = 191$$

191 is equivalent to fifty percent of the entire sample size of 384, which is represented by its value in the equation. As a result, the number of clients used to determine the size of the sample for this research came to 573 ($573 = 382 + 191$). This suggests that 573 questionnaires were chosen at random for the purpose of conducting a sample research study on people using the bank.

3.3.2. Sample Techniques

According to Jawale (2012) using a sampling design in Studies Social Sciences has both advantages and disadvantages, (1) it helps you save both time and money, this strategy saves time and money since the researcher does not have to analyze and test every hypothesis, while conducting research, a small number of units or a small population were evaluated, (2) reliability: the data was collected using a sampling approach, and the analysis was done on the basis of that data, the researcher will be able to get reliable results based on the information provided above, (3) flexibility and adaptability: many issues, especially those requiring specific individual transactions, cannot be covered in full, be included in the census in this case, the sample is the sole method of investigation accessible, (4) possibility of implementation: in comparison to the sophisticated sampling plan, the administrative feasibility of sampling plan the organization that will be responsible for the census of the whole population, types of sampling include: the techniques of sample design shown below are some examples, simple random sampling is as follows: this sort of The term "sampling" can also refer to

"random sampling" or "probability sampling the case of a random sample, each person in the population has an equal probability of being selected for inclusion in the sample." the population as a whole is represented in the sample, and the sample is representative of the population. technique for selecting random numbers samples of the human population, containing drawings on lot-numbered scraps of paper from a random sample of people a container, tables of random numbers, and a roulette wheel are all examples of random number generators, as an illustration, changes in material circumstances, juvenile offenses, the allocation of social assistance, and voting are all topics covered, registration, tax listings, and so forth, only if one chooses from a systematic list will one get random samples, they will be distributed at random, rather than at regular intervals, because the numbers were placed in the table in a completely random manner, there is no way to tell what they are the sample chosen as a result is completely random, this process ensures that each item has an equal chance of being selected, being chosen as a candidate in the event of an unlimited population, each item is chosen at random from the others, sample is controlled by the same probability as the previous choices and that consecutive selections are made at random they are not reliant on one another, the following are some of the benefits of random sampling: (1) every element in a population has a chance of occurrence that is proportional to but independent from one another. found (2) included : this approach is utilized in combination with all other probability sampling strategies, including the random sampling method, the basis upon which all forms of random samples are built is consequently provided by this sample, (3) of all the probability methods, the simple random sampling approach is the most straightforward to implement, plans, (4) it is the most straightforward form of random sampling procedure, (5) the researcher is not required to know the real demographic makeup of the population, prior to the event random sampling is believed to be the least biased technique of sampling and, as a result, is used most often.

According to (Jawale, 2012) the methods of critical multiples, this way is selected as the preferred method, it is the case because of this, Because of the intrinsic structure of the random selection process, it is the method with the least amount of bias for obtaining estimates of population parameters. This is because random samples are likely to be representative of the population as a whole. include errors, comprise components that are representative of the differences seen in the overall population random the use of sampling allows for the establishment of causal linkages via the use

of random assignment to participants, be extended beyond the sample to include the whole target population the following are the disadvantages of random sampling:

- It is necessary to populate the accounting system completely
- It is time-consuming to assign a unique designation to each member of the population.

According to (Bougie & Sekaran, 2019) In the course of this research, a simple random sampling approach was used so that the researcher could get a more accurate representation of the population as a whole. In the field of statistics, a simple random sample, also known as a S.I.S., is a subset of people (a sample) picked at random from a larger set (a population) in which a subset of individuals are chosen randomly, all with the same probability. An unprejudiced sample may be obtained by the use of a simple random sample. The most fundamental kind of sampling is known as simple random sampling, and it is often used as an element in other, more involved forms of sampling. The Bank that participated in the data gathering process by completing and returning the questionnaire. The period of time between February and April 2022 was used to obtain the data for this investigation. In order to aid in the dissemination of the questionnaire across Bank, research assistants were brought on board.

3.4. Elements of Analysis

Elements of the analysis refer to entities being examined under a given case study. In the marketing study, elements of the analysis are divided into the organization, the community and the individual (Kumar et al., 2013).

The main objective of this research is to study the effect of service quality, trust, perceived value and brand reputation on customer loyalty in private banks in the city of Erbil.

3.5. Data Collection Method

It is possible to gather data in a survey in a variety of methods; however, the major data used in the statistical analysis of this research was acquired via the use of a questionnaire sent to people living in the city of Erbil in Iraq. The Statistics World Population Review includes data from a selection of countries and regions for persons

(2022). The researcher used the information that was supplied by the to determine that the population of Erbil was 877,888.

The approach of data gathering that was used in this investigation made it possible to amass an extensive amount of information at a particular instant in time. The researcher also used quantitative measurement as a means of confirming the findings of the study and assisting in the process of understanding the findings of the investigation. The researcher chose to utilise the usage of hand delivery in order to collect the completed questionnaires since this approach is both quicker and more efficient in terms of time management, and the collecting method is ideal for the particulars of Iraq, where it anticipates a high response rate.. This method of collecting questionnaires is necessary because empirical evidence shows that using mail order to administer questionnaires with a low response rate of 3 percent and 4 percent, respectively, results in a slow and incomplete rate of return. This makes the use of this method of collecting questionnaires necessary (Asika, 1991).

The researcher chose this method despite the fact that it is more expensive than the postal survey. This is due to the fact that this method has a number of outstanding benefits. Some of these benefits include the ability to collect the entire questionnaire in a short amount of time. Additionally, it can provide the researcher with additional explanation of the items that are required. To be elucidated by the respondents, and it also has the potential to convince the respondents to take part in the survey and provide their sincere ideas (Sekaran & Bougie, 2016).

3.6. Measurement of Instruments

The primary data have been employed in this study. Primary data is based on the survey questionnaire distributed to identify respondents mainly to answer the main research questions of this study. Descriptive data were gained from articles, journals, newspapers,s, and internet sourcesDescriptiveve dais ta mainly used to understand the phenomena and understand the research gaps also benefits the researcher to develop the literature review and strengthen the research framework.

Data instrument tool is the tools employed by the researcher to gather information for the analysis of the topic under study, to reach a conclusive truth. In the

present study, the questionnaire is adopted as the data collection tool. It is known to be the most practical and easy tool for data collection out of the resentment and in this study, the questionnaire chosen is a close-structured questionnaire developed by the researcher where the respondent has to answer one of five questions. It is based on the 5-Lithe kert Scale by designing some special questions and restricting the options.

Based on recent studies that are relevant to this context, the measuring technique is being used and modified in the present study activity (Churchill & Churchill, 1999). As a result, the study model is comprised of five definitions of variables: service quality, confidence, perceived value, and brand reputation, among others. The quinquennial measure that will be utilized in the research is shown in the following Table 3.2 : Illustrates the five liker.

Table 7. The five liker.

1	2	3	4	5
Strongly Disagree	Disagree	Neither Agree/ nor Disagree	Agree	Strongly Agree

3.6.1. Customer Loyalty

In this study, the loyalty definition is described through dimensions that effectively encapsulate the term. Prior studies indicate (Caceres & Paparoidamis, 2007; Ehigie, 2006) limitations in the use of a single approach and therefore, in this thesis, Thus, this study measures overall customer satisfaction with 6 items (Table 3.3).

Table 8. Customer Loyalty Scale Items.

Ser.	Attributes
1	I conduct all my banking affairs with my bank.
2	I never seriously considered changing banks.
3	I would recommend my bank to friends and relatives.
4	I prefer to pay my bank higher prices than leave for a competitor.
5	I like to say positive things about my bank to other people.
6	I will consider my bank as my first choice in the future.

Sources: Adapted from (Caceres & Paparoidamis, 2007; Ehigie, 2006; Mujtaba Abubakar et al., 2013; Zeithaml et al., 1996).

3.6.2. Service Quality

Service quality variable which is used in many studies, The questions below are adapted in (Table 3.4) of the banking field, according to (Buée et al., 2002; Mujtaba Abubakar et al., 2013) because it suits Iraq's banking environment.

Table 9. Service quality Scale Items.

Ser.	Attributes
1	This Bank offers fast and efficient services.
2	Friendliness of bank personnel.
3	I am satisfied with my bank's response to service failure recovery.
4	My bank's service recovery quality exceeds my expectation.
5	My bank's service recovery quality is high.
6	My bank's service recovery gives me pleasant feelings.
7	I think this Bank is easier to change its transactions way than other Banks.

Sources: Adapted from (Buée et al., 2002; Mujtaba Abubakar et al., 2013).

3.6.3. Trust

Trust development was conceptualized in accordance with prior research dedicated to relationship marketing (Lin et al., 2003; R M Morgan & Hunt, 1994; Roberts et al., 2003), In this research, it has two dimensions: the credibility of trust, which is represented by honesty, trust, and benevolence, and the benevolence of trust. Trust is assessed using a validated methodology (Roberts et al., 2003), in which five questions were used to gauge credibility and three items were used to measure goodness (Table 3.5). In this case, the scale is suitable since it accurately depicts the notion of confidence supplied in the document. Based on findings from the literature review, items are the most important items used to measure confidence because they are based on global scales used by (Crosby et al., 1990; Moorman et al., 1992) To quantify trust from the standpoint of end users A confidence variable which is used in many studies, The questions below are adapted in (Table 3.5) of the banking area, as they are appropriate for Iraq's banking environment.

Table 10. Trust Scale Items.

Ser.	Attributes
1	My bank is trustworthy.
2	I have confidence in my bank.
3	My bank is concerned with the security of my transactions.
4	My bank is consistent in providing quality services.
5	My bank's promises are reliable.
6	My bank employees show respect to customers.

Sources: Adapted from (Álvarez et al., 2010; Chattananon & Trimetsoontorn, 2009; R M Morgan & Hunt, 1994; Mujtaba Abubakar et al., 2013; Ndubisi & Wah, 2005).

3.3.4. Perceived Value

The perceived value variable (PV) is inherited from different approaches to marketing strategies, which are used in many studies. However, many researchers adopted questions in their field of study. For the banking sector, (Babić-Hodović et al., 2011; Hansen et al., 2008) adapted elements suitable for construction. This research adopted the questions used by these studies to suit banks, as shown in Table 3.6.

Table 11. Perceived value Scale Items.

Ser.	Attributes
1	My relationship with the bank is very beneficial to us.
2	My costs have decreased more than we expected when the relationship with the bank was established.
3	It is more valuable to me to do business with banks than with other banks in the banking sector.
4	I consider it very advantageous to be a customer of the bank.
5	After my relationship with the bank was established, I spent fewer resources monitoring other banking sector suppliers.
6	As a customer of the bank, I get more value for money.

Sources: Adapted from (Babić-Hodović et al., 2011; Hansen et al., 2008).

3.6.5. Brand Reputation

Numerous studies have shown that brands have varying levels of reputation as a result of various marketing methods being implemented in different situations. Many researchers, on the other hand, embraced questions that were relevant to their area of

study.(Babić-Hodović et al., 2011) altered components suited for building in order to create banks. As stated in Table 3.7, the questions utilized in these investigations were adapted to fit the needs of the banks for this study.

Table 12. Brand reputation Scale Items

Ser.	Attributes
1	Bank has a good reputation among your colleagues and friends.
2	Bank has a good reputation compared to their competitors.
3	Bank has a good reputation in the market in general.

Sources: Adapted from (Babić-Hodović et al., 2011).

3.7. The Technique of Data Analysis

Data analysis is used to examine, clean, inspect, transform, and model data to discover important information, find inference, and support decision-making. In this research project, the researcher will use SPSS version 26.0 to analyze the data. There are some elements such as reliability testing, correlation analysis, etc. in SPSS version 26.0 that are suitable for writing the response in this study .

3.7.1. Reliability Analysis

The reliability evaluation is the first step in the validation test process (Wells & Wollack, 2003). To look at measurement items in terms of their internal consistency, reliability analysis is used, It is carried out specifically by computing the Cronbach alpha reliability coefficients for the new dimension for assessment and testing of items, The alpha value of Cronbach describes a statistic that evaluates the internal questionnaire of the questionnaire items (Cronbach, 1951). The alpha of Cronbach varies from zero to 1.00, having an alpha close to 1.00 indicating good consistency (Wells & Wollack, 2003) Internal consistency coefficients of more than 0.90 are put on to standardized tests with high stakes, while internal consistency coefficients of more than 0.80 or 0.85 are applied to standardized tests with lower stakes. The reliability coefficient is proposed to be 0.70 or greater (Lehman et al., 2005; Wells & Wollack, 2003) Based on the study by (Bougie

& Sekaran, 2019), established a reliability analysis below 0.60 is bad, while 0.80 is good, Table 3.8 is presented a summary of the reliability coefficient of the items obtained.

Table 13. Summary of Reliability Coefficient.

Reliability coefficient	Remarks
Less than (0.60)	Poor
(0.70)	Acceptable
(0.80)	Good
(0.90) and more	Excellence

Sources (Bougie & Sekaran, 2019).

3.7.2. Descriptive Statistics

Statistical analysis with a descriptive focus highlights the general opinion that respondents have for each category of the questionnaire and contains frequency, mean, percentages, and standard deviation (Cavana et al., 2001). The use of descriptive statistics is preferred because these statistics provide an accurate portrayal of qualities such as the behaviour of an individual, group, organisation, or circumstance as well as their views, capabilities, beliefs, and knowledge. It is in accordance with the study that is being done now that investigates bank behaviour, which involves gathering evidence to test a theory. The determination of the mean, the median, and the standard deviation from interval data is part of descriptive statistics, as was just indicated up there (Wen, 2006). In specifically, the mean score as well as the standard deviation are employed in order to ascertain the predominant trend as well as the amount of variation present in the distribution of the variables.. In light of the fact that the Likert scale was used to evaluate the results of the variables' measurement products, the interpretation of the mean score may be broken down into the following levels: High, moderate, and low scores, with scores between 5.00 and 7.00 being regarded high, mean scores ranging from 3.00 to 4.99 being considered moderate, and mean scores between 1-2.99 being considered low (Oliveira et al., 2012).

Table 14. Summary of Descriptive Analysis.

Mean score	interpretation
1.00 – 1.99	Low
2.00 – 3.49	Moderate
3.50 – 5.00	High

Source : (Oliveira et al., 2012)

3.7.3. Correlatio Analysis

Based on a prior study conducted by (sekeran et al., 2001). Evaluating the variant in a variable to another set provides the correlation. The relevant statistical method is therefore to determine the presence of any relationship between 2 variables (Bewick et al., 2003). according to Hair et al (2007) In addition, the R-value of the correlation coefficient speaks about three objectives, specifically :

- (1) To examine is whether the correlation coefficient is statistically significant.
- (2) To measure what strength of association.
- (3) To know the relationship between the variables; positive or negative.

Coakes et al (2010); Sekaran (2003) In their studies, the value of 1.0 (plus) indicates that there is a perfect positive correlation if the value is. Otherwise, there is a perfect negative correlation which is -1 (minus 1) (Coakes et al., 2010).

3.8. Summary

This chapter is used as a guide in conducting this research. Research design and procedures are discussed from stage to stage at the beginning of this chapter, starting with questionnaire development and data collection. This chapter also summarizes the analysis tools that have been adapted to conduct this research project. Upon completion of the complete data collection from the questionnaire-based questionnaire, the researcher will use SPSS version 26.0 software for analysis and interpretation. Furthermore, the structure and workflow involved in research design, measurement, data collection, and data analysis procedures are described in this chapter.

4. RESULTS AND FINDINGS

4.1. Introduction

This chapter is split into three sections, as follows: The first part consists of a discussion of the demographic attributes of the respondents, and the subsequent component provides the psychometric attributes of the scales used in the study, specifically the Cronbach Alpha reliability test. The third section, the final section offers a discussion on the analysis of research concepts.

4.2. Response Rate and Demographic Profile

The response rate and the demographic profile of respondents are crucial in explaining the implications of the study results. Response rates and profiles of respondents (demographic characteristics) are therefore presented and talked about in the present section of the study.

4.2.1. Response Rate

The present study examined the loyalty of bank customers. The customers banks were selected to distribute the questionnaires, which is one of the most effective options for customer loyalty. Following from February to April of information collection, which included the distribution of 573 questionnaires, 406 questionnaires had been obtained, while the remaining (167) hadn't been returned and were incomplete.

Table 15. A summary of the questionnaire distributed is distributed.

Iraq	Total	Present (%)
Distributed questionnaires	573	100
Usable questionnaires	406	70.85%
Unreturned/incomplete questionnaires	167	29.15%

4.2.2. The Respondents' Demographic Characteristics

The demographic profiles of respondents, including gender, age, educational, marital status, income, occupation, and years of interacted with the bank are, presented in Table 4.2.

Table 16. Frequency and percentage of demographic information.

		Frequency	Percent
Gender	Male	268	66.0
	Female	138	34.0
	Total	406	100.0
Age	Less than 20 years	57	14.0
	21- 30 years	131	32.3
	31- 40 years	128	31.5
	41- 50 years	50	12.3
	More than 51 years	40	9.9
	Total	406	100.0
Education	High School	64	15.8
	Diploma	94	23.2
	Bachelor	201	49.5
	Master	29	7.1
	PhD	8	2.0
	Others	10	2.5
	Total	406	100.0
Marital Status	Single	104	25.6
	Married	249	61.3
	Divorced	28	6.9
	widowed	25	6.2
	Total	406	100.0
Income	Less than 500000	58	14.3
	500001 – 599999	32	7.9
	600000 – 699999	27	6.7

	700000 – 799999	55	13.5
	800000 – 899999	71	17.5
	900000 – 999999	70	17.2
	More than 1000000	93	22.9
	Total	406	100.0
Occupation	Student	17	4.2
	Retired	25	6.2
	Business owner	118	29.1
	Government officer	64	15.8
	Private officer	168	41.4
	Others	14	3.4
	Total	406	100.0
How Many Years Have You Interacted with The Bank	Less than 12 Months	33	8.1
	1- 2 years	78	19.2
	2 - 3 years	81	20.0
	3 - 4 years	129	31.8
	More than 5 years	85	20.9
	Total	406	100.0

Starting from gender, it is evident from the table that in the Iraqi banks, the majority of the respondents (60.0%) were male, while the remaining (30.0%) were female. According to Figure 4.1:

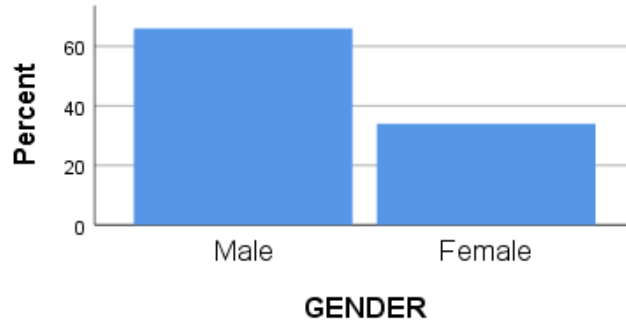


Figure 10. A comparison of the respondents gender.

Moving on to age, it was less than 20 years 14%, from 21-30 years it was 32.3%, from 31-40 years 31.5%, from 41-50 years 12.3 and more than 51 years and over 9.9%.

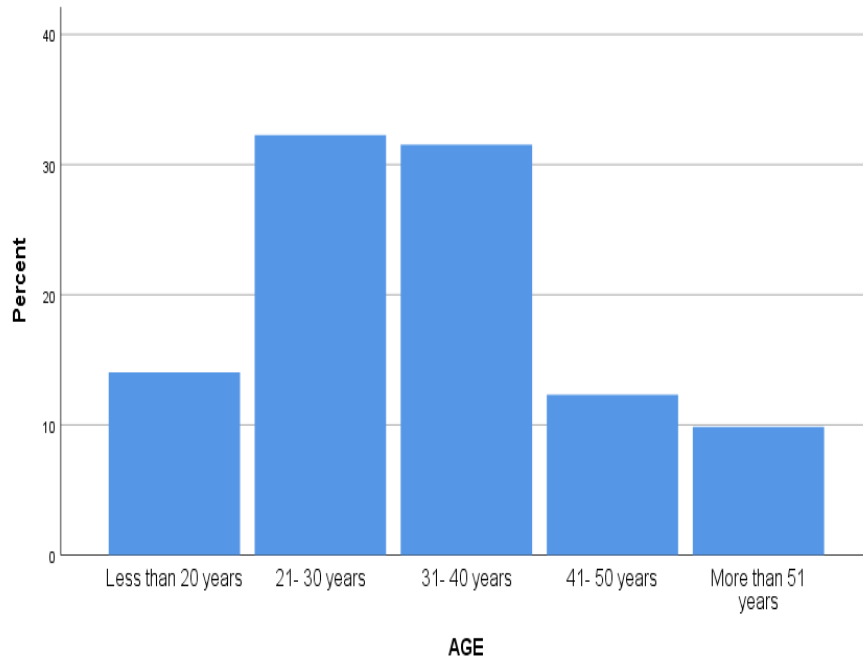


Figure 11. A comparison of the respondents ages.

As for the educational level of the bank, respondents mostly (49.5%) received the first degree, while the least (2%) received a Ph.D.

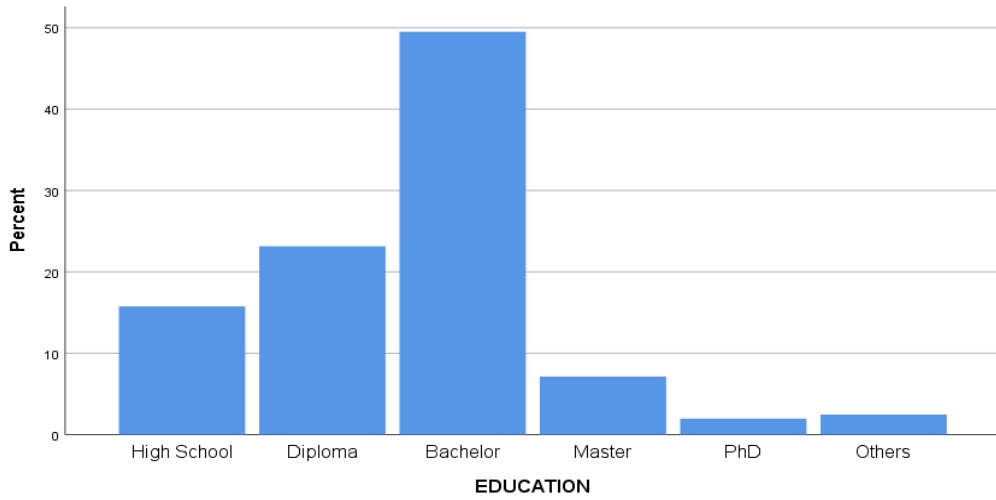


Figure 12. A comparison of the respondents education level.

The results revealed that the research sample included the largest percentage of unmarried people, as 104 individuals represented 25.6 percent of the study sample, and the lowest percentage of widowed , as 25 people represented 6.2 percent of the study sample.

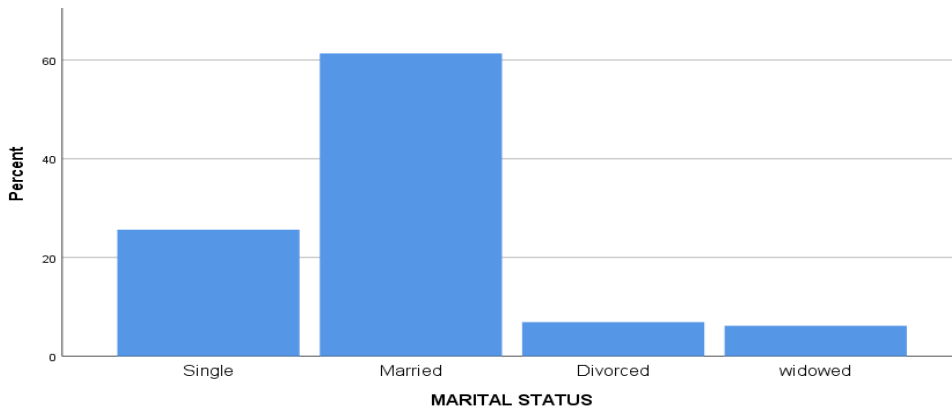


Figure 13. A comparison of the respondents' marital status.

The results revealed that the research sample included the highest percentage of the monthly income of more than 1,000,000 million Iraqi dinars, represented by 93 people, representing 22.9% of the study sample, and the lowest percentage of monthly income ranged between 600,000 and six hundred thousand. Iraqi Dinar. 6999999 Six hundred and ninety-nine thousand Iraqi dinars, represented by 25 individuals, representing 6.2% of the study sample, respectively.

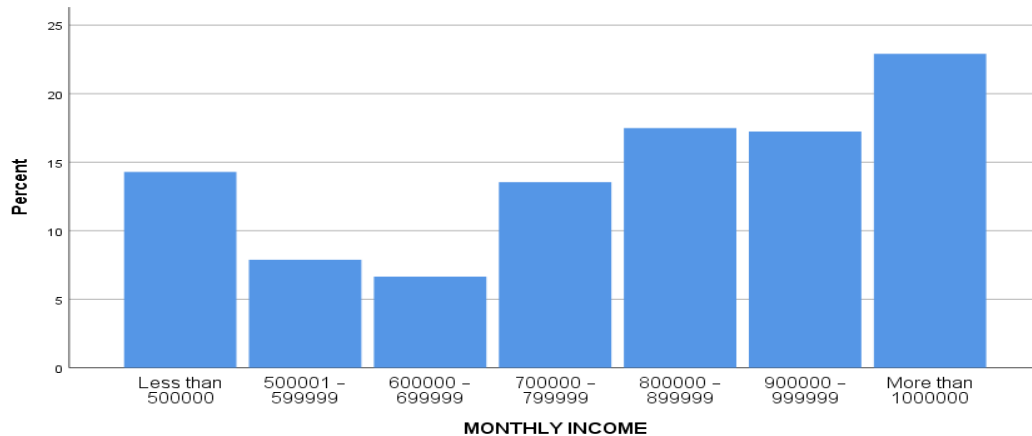


Figure 14. A comparison of the respondents' monthly income.

The results revealed that the research sample included the highest percentage of employees with the bank, more than 168 people, representing 41.4% of the study sample, and the lowest percentage of Customer with the bank represented by another, numbering 14 people, representing 3.4% of the study sample.

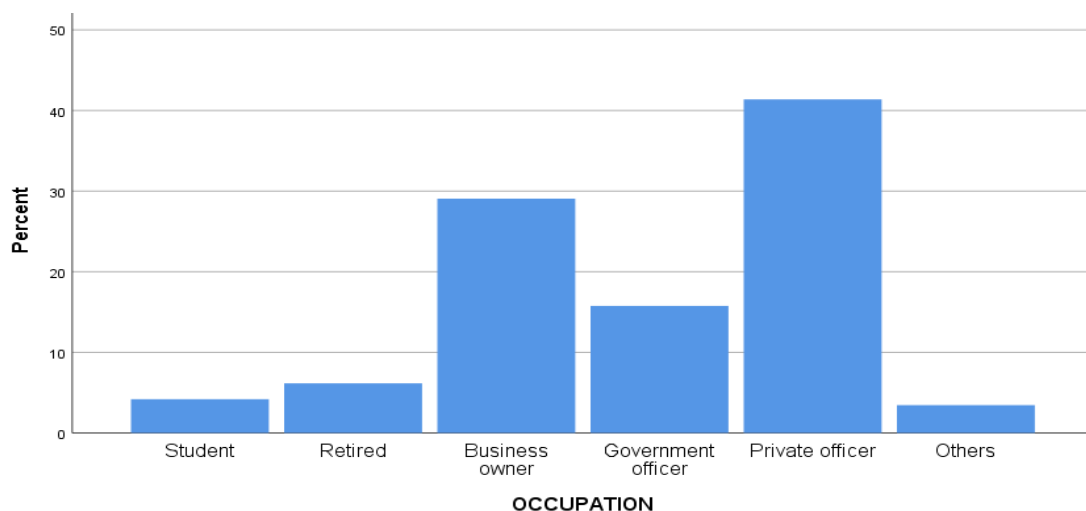


Figure 15. A comparison of the respondents' occupation.

The results revealed that the research sample included the highest percentage of Customer with the bank in years from 3 to 4, numbering 129 people, representing 31.8% of the study sample, and the lowest percentage of Customer with the bank in years from less than 12 months, numbering 33 people, or 8.1% of the study sample.

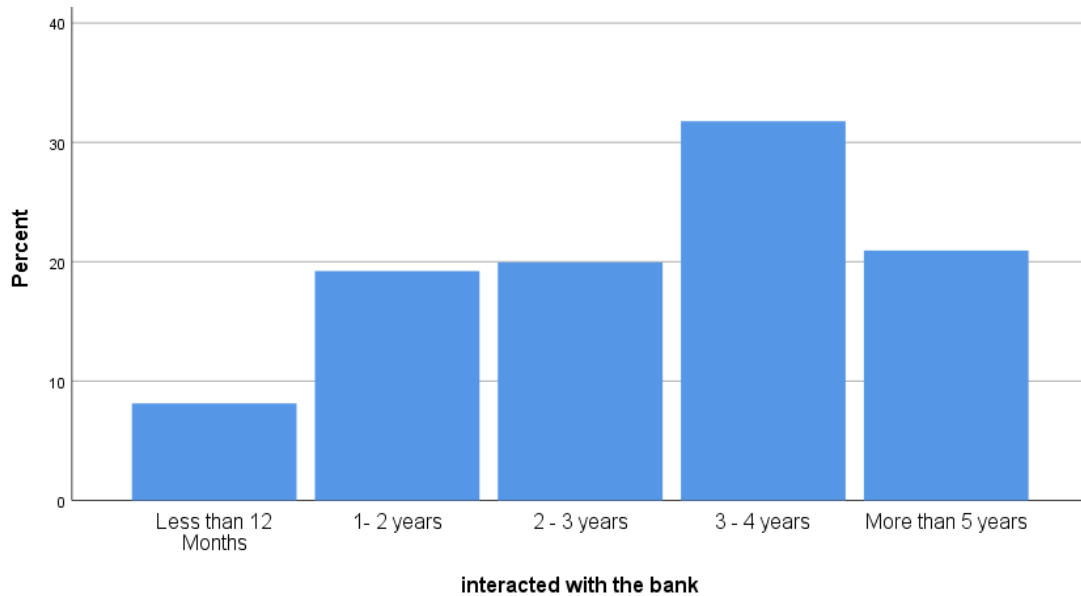


Figure 16. A comparison of the respondents' interacted with the bank

4.3. Reliability Analysis

According to Bougie & Sekaran (2019), The reliability test is used for measuring the consistency and stability of the variable, the primary tool for the test is Cronbach's Alpha. Cronbach's Alpha coefficient close to 1.00 shows better information reliability, A value of less than 0.70 is considered poor, while a value of greater than 0.80 is considered good (Bougie & Sekaran, 2019).

Table 17. The stability of the instrument Cronbach's alpha for the variables in banks.

No	Study variables	Cronbach's Alpha	N of Items	Remarks
1	Customer Loyalty (COL)	.855	6	Good
2	Service Quality (SEQ)	.874	7	Good
3	Trust (TRU)	.869	6	Good
4	Perceived Value (PEV)	.832	6	Good
5	Brand Reputation (BRR)	.864	3	Good
Total		0.85	28	Good

In Table 4.3, the reliability analysis of the variables from the depleted data is presented. The table shows that the obtained Cronbach's alpha coefficient of customer loyalty (the dependent variable) is 0.855, and for the independent variables, the Cronbach's alpha coefficients are as follows; 0.874 for service quality, 0.869 for trusts, 0.864 for brand reputation, and 0.832 for perceived value, indicating an excellent determination of the exact level of customer loyalty in banks. All results obtained from Cronbach's alpha coefficients as well as the independent variables ranged good.

On the whole, all the measures obtained high Cronbach's alpha reliabilities that ranged from 0.838-0.874 in Iraqi banks case, all surpassed the cut-off value of 0.70 recommended by prior studies (Lehman et al., 2005; Nunnally et al., 1967; Wells & Wollack, 2003) Considering the above good values, all the items were retained, particularly because the customer loyalty values were 0.855 in bank respectively.

4.4. Test of Normality

The following figures show the typical distribution of the variables of this particular study: dependent variable

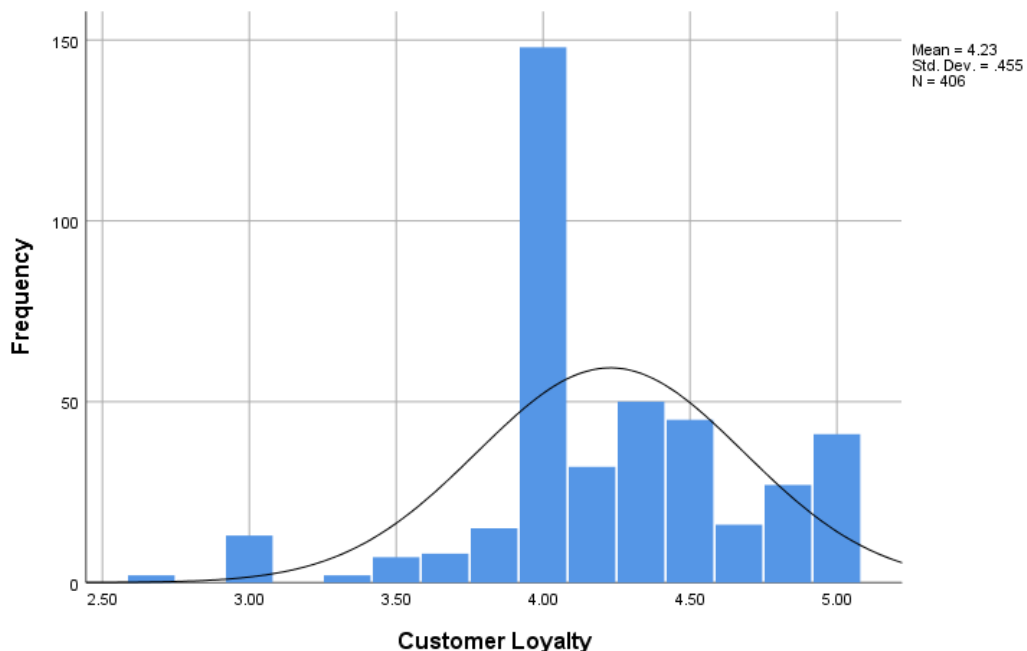


Figure 17. Normal Distribution for customer loyalty.

4.5. Factor Analysis

According to the data shown in the following table for the (KMO) test, "Bartlett" We have determined that the value of the "Olkn" scale corresponds to (0.909), which is a number that is more than (0.5) This demonstrates the growing reliability of the factors that we get from factor analysis, as well as to judge the adequacy of the sample size, as we find probability value (P-value) of "Bartlett" test equal to (0.00) and is less than (0.05). This indicates that the correlation matrix is not equal to the matrix unit and that there is a link between some of the variables in the matrix, which enables it to make a global analysis of the data. In addition, this shows that the sample

The table that follows is: "Kaizarr Mir UConn" measures to judge the adequacy of the sample and test "Bartlett" of the data.

Table 18. KMO and Bartlett's Test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.909
Bartlett's Test of Sphericity	Approx. Chi-Square	7368.432
	Sig.	.000

4.6. Descriptive Finding

Based on the descriptive analysis findings, a summary of the respondents' perceptions of variables was obtained to confirm their validity and reliability. More specifically, descriptive analyses were conducted on the entire measurement constructs of customer loyalty, (service quality, trust, perceived value, and brand reputation) and the results are presented in Tables 4.5 4.6, 4.7, 4.8, 4.9, and 4.10. Scores that were less than 1.99 were considered low, while those higher than 3.50 were considered high. The values that fell between (2.00 and 3.49) were considered moderate or neutral (Lopes, 2012).

Table 19. Results for Customer Loyalty.

No	Code	Items	Minimum	Maximum	Mean	Std. Deviation
1	COL1	I conduct all my banking affairs with my bank	2	5	4.29	.581
2	COL2	I never seriously considered changing bank	1	5	4.33	.654
3	COL3	I would recommend my bank to friends and relatives	2	5	4.27	.567
4	COL4	I prefer to pay my bank higher prices than leave for a competitor	2	5	4.08	.595
5	COL5	I like to say positive things about my bank to other people	2	5	4.24	.577
6	COL6	I will consider my bank as my first choice in future	2	5	4.17	.606
Customer Loyalty			2.67	5.00	4.2291	.45475

From Table 4.5, range, customer loyalty in Iraqi banks range from 4.08 to 4.33, with the highest “**COL2**” level (4.33 ± 0.654), and the lowest “**COL4**” level (4.08 ± 0.595).

Table 20. Results for Service Quality.

No	Code	Items	Minimum	Maximum	Mean	Std. Deviation
1	SEQ1	This Bank offers fast and efficient services	1	5	4.35	.600
2	SEQ2	Friendliness of bank personnel	2	5	4.41	.601
3	SEQ3	I am satisfied with my bank's response to service failure recovery	1	5	4.11	.555
4	SEQ4	My bank's service recovery quality exceeds my expectation	2	5	4.20	.567
5	SEQ5	My bank's service recovery quality is high	2	5	4.15	.536
6	SEQ6	My bank's service recovery gives me pleasant feelings	2	5	4.19	.587
7	SEQ7	I think this Bank is easier to change its transaction way than other Banks	1	5	4.13	.598
Service Quality			3.00	5.00	4.220 6	.43659

Table 4.6 presents the average quality of service. It indicates that the average range of Iraqi banks ranges between 4.11 and 4.41, with the highest “**SEQ2**” level (4.41 ± 0.601), and lowest “**SEQ3**” level (4.11 ± 0.555).

Table 21. Results for Trust.

No	Code	Items	Minimum	Maximum	Mean	Std. Deviation
1	TRU1	My bank is trustworthy	3	5	4.38	.543
2	TRU2	I have confidence in my bank	3	5	4.42	.577
3	TRU3	My bank is concerned with the security of my transactions	2	5	4.29	.558
4	TRU4	My bank is consistent in providing quality services	1	5	4.27	.561
5	TRU5	My bank's promises are reliable	1	5	4.29	.582
6	TRU6	My bank employees show respect to customers	2	5	4.30	.561
Trust			3.00	5.00	4.3239	.43820

Table 4.7 presents the mean range of the independent variable for trust in Iraqi banks, the average range is between 4.27 and 4.42, with the highest mean obtained for “TRU2” level (4.42 ± 0.577), and the lowest obtained mean for “TRU4” level (4.27 ± 0.561).

Table 22. Results for Perceived Value.

No	Code	Items	Minimum	Maximum	Mean	Std. Deviation
1	PEV1	My relationship with the bank is very beneficial to us.	2	5	4.39	.580
2	PEV2	My costs have decreased more than we expected when the relationship with the bank was established.	1	5	4.31	.606
3	PEV3	It is more valuable to me to do business with banks than with other banks in the banking sector.	1	5	4.17	.593
4	PEV4	I consider it very advantageous to be a customer of the bank.	1	5	4.23	.576
5	PEV5	After my relationship with the bank was established, I spent fewer resources monitoring other banking sector suppliers.	2	5	4.13	.606
6	PEV6	As a customer of the bank, I get more value for money.	1	5	4.11	.621
Perceived Value			2.67	5.00	4.2217	.43993

Table 4.8 presents the average range for the perceived value of Iraqi bank customers, with the mean range being between 4.11 and 4.39, with the highest average obtained for “PEV1” level (4.39 ± 0.580) and the lowest mean score for the “PEV6” level (4.11 ± 0.621).

Table 23. Results for Brand Reputation.

No	Code	Items	Minimum	Maximum	Mean	Std. Deviation
1	BRR1	Bank has a good reputation among your colleagues and friends.	1	5	4.32	.601
2	BRR2	Bank has a good reputation compared to their competitors.	2	5	4.36	.600
3	BRR3	Bank has a good reputation in the market in general	1.00	5.00	4.23	.59067
Brand Reputation			2.33	5.00	4.3062	.52960

Table 4.9 displays the mean range for the brand reputation of Iraqi bank customers, the mean range being between 4.23 and 4.36, with the highest mean score obtained for “BRR2” level (4.36 ± 0.600) and the lowest mean score for “BRR3” level (4.23 ± 0.590).

Table 24. Summary of Descriptive Findings.

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Customer Loyalty	406	1	5	4.2291	.45475
Service Quality	406	1	5	4.2206	.43659
Trust	406	1	5	4.3239	.43820
Perceived Value	406	1	5	4.2217	.43993
Brand Reputation	406	1	5	4.3062	.52960

4.7. Pearson Correlation Analysis

In the present study, the significance of the linear bivariate relationship the relationship between the independent factors (such as service quality, trust, perceived value, and brand reputation) and the dependent variable (customer loyalty) was measured with the help of Pearson correlation analysis. Tables 4.11 display the results of the analysis in Iraq bank. The correlation analysis was primarily conducted to determine the relationship strength between each independent variable and the dependent variable.

Table 25. Pearson's Correlation Analysis of Variables.

	Customer Loyalty	Service Quality	Trust	Perceived Value	Brand Reputation
Customer Loyalty	1				
Service Quality	.699**	1			
Trust	.635**	.604**	1		
Perceived Value	.615**	.671**	.680**	1	
Brand Reputation	.560**	.581**	.599**	.578**	1
**. Correlation is significant at the 0.01 level (2-tailed).					

*Correlation is significant at the 0.01 level, **Correlation is significant at the 0.05 level

This study employed the rule of thumb establishing that R-value of 0.10, 0.13 and 0.50 indicate low, medium and strong relationship as recommended by Green et al. (1997). On the basis of this rule of thumb, in the case of Iraq bank, all the correlation coefficients in the table are positive and significant. In particular, Trust, brand reputation, perceived value and service quality (independent variables) all registered positive and significant relationships (dependent variable). The findings shows that the independent variables all positively correlated at the level of 0.01, with the highest

correlation obtained between Service Quality and Customer Loyalty ($r=0.699$, $p<0.01$), and the lowest between Brand Reputation and Customer Loyalty ($r=0.560$, $p<0.01$).

With regards to the relationships between the independent variables and the dependent variable, the results showed the following Service Quality with customer loyalty at ($r=0.699$), Trust with customer loyalty at ($r=0.635$), while Perceived Value and customer loyalty correlated at ($r=0.615$). In addition, Brand Reputation with customer loyalty at ($r=0.560$).

All correlation transactions were found to be positive and important. In other words, independent variables are associated with (quality of service, trust, perceived value, brand reputation positively and well with customer loyalty (approved variable). All independent variables were also positively associated at the 0.01 importance level, with the highest correlation between the quality of service on customer loyalty ($r = 0.699$, $p < 0.01$) and the lowest between brand reputation and customer loyalty ($r = 0.560$, $p < 0.01$). In summary, all variables in Iraq bank are positively correlated with one another and with one another.

4.8. Hypothesis Testing Result of Direct Relationship of Variables

The hypotheses were tested in the desired model through three measures, the significance of Correlation Coefficients (R), the Coefficient of Determination (R^2), and lastly, the Multiple Regression (Beta).

The considered possible correlations ranged from +1 to -1, and according to the rule of thumb r values of 0-0.2 are weak, 0.3 to 0.6 are moderate, while 0.7 to 1 are strong (Brace et al., 2000). The coefficient of determination, often known as R^2 , is a statistical measure that determines the extent to which one variable can be explained by the behavior of another variable given its value. It evaluates the accuracy of one's ability to draw conclusions based on a certain model or graph. Last but not least, in terms of multiple regressions (beta), it evaluates the extent to which each group of predictor variables (independent variables) influence the variable that serves as the criteria (dependent variable). It is feasible to evaluate hypotheses and models on the manner in which a certain set of factors affect behavior by using the multiple regression analysis. In general, the correlation coefficient, also known as R^2 , is used to assess the

influence that exists between two variables, while multiple regression is used to test the association that exists between a collection of factors and a single variable. On the other hand, the linearity between variables may be determined by looking at the coefficient (R²). In the current investigation, the value of r was investigated with the assistance of the Pearson Correlation Coefficients that were computed for variable pairs. This was done to validate the importance of the correlation coefficients. In relation to this, the value of Beta may be determined by using the technique of linear regression analysis. Table 4.12 presents the results obtained from the major hypothesis testing. According to the hypothesis:

H1: Service Quality, Trust Perceived, Value, and brand reputation are positively correlated with customer loyalty in Iraq.

Table 26. The results of the regression Brand Reputation, Perceived Value, service Quality, Trust direct positively correlate with the customer loyalty.

Variables	B	t	Sig.	R	R Square	F	Sig.
Service Quality	.433	8.815	0.000	0.757 ^a	0.574	134.861	0.000
Trust	.257	5.129	0.000				
Perceived Value	.107	2.065	0.040				
Brand Reputation	.095	2.507	0.013				

According to the findings presented in Table 4.12, in the case of the Iraqi bank, there is a statistically direct significant effect between service quality, trust, perceived value, brand reputation, and customer loyalty at the level of statistical significance ($p = 0.05$). This finding is supported by the findings presented in Table 4.12. The results indicate that the value of the correlation coefficient (R) is 0.77, that the value of the coefficient of determination (R²) is 0.59, and that the value test (F) is 140.53. As a result, we are able to demonstrate that the hypothesis is accurate.

4.9. Summary of Findings

According to the multiple regression analysis results, the following table summarizes the study findings.

Table 27. Summary of Hypotheses.

The Hypotheses	Result	
H1	There is effect a positive between service quality and customer loyalty	Supported
H2	There is a positive between service quality and customer loyalty	Supported
H3	There is a positive between service quality and customer loyalty	Supported
H4	There is a positive between service quality and customer loyalty	Supported

Based on table (4.13) Summary of hypotheses indicated that **H1, H2, H3,** and **H4** had shown a statistically significant and positive association with the variable of interest. In conclusion, all of the study hypotheses are validated, hence supporting the acceptability of the model suggested in the research.

4.10. Conclusion

In this chapter, the ideas that were provided in the previous chapter were investigated. The research used SPSS Version 26 to carry out the necessary analyses, which included a frequency table, a descriptive analysis, as well as reliability and validity checks. This chapter also provided an explanation of the presumed model with the goals of analysing the quality of the indicators of suitability, confirming the relationship between the quality of service and trust, and determining the impact that the perceived value of the brand reputation has on the customer's loyalty. All of the hypotheses that were suggested were given support by the findings, which demonstrated

that there is a correlation between customer loyalty and factors such as service quality, trust, perceived value, and brand reputation.

5. DISCUSSION AND CONCLUSION

5.1. Introduction

In the prior chapter, the results for all the hypotheses testing suggested in chapter two was discussed. The obtained results are reviewed in the current chapter in order to attain the thesis objectives in agreement with the four research questions supplied in the first chapter. Based on the obtained results and previous results reported in the literature, the researcher talks about the results in relation to the supporting theories. This chapter additionally presents limitations, contributions, and suggestions for future studies.

5.2. Recapitulation of the Study

The main objective of this study is to keep customers' satisfaction away from the loyalty of customers at Iraqi private banks in the city of Erbil. To achieve the main objective, the sub-objectives can be classified :

- 1- To examine effect (service quality, trust, perceived value, brand reputation).
- 2- To examine the effect (service quality, trust, perceived value, brand reputation) on customer loyalty.

This study has utilized a survey technique in which the sample was selected using probable sampling technology where information can be collected from bank Customer through the questionnaire. Thus, 573 questionnaires in Arabic, English, Kurdish, and Turkish had been distributed, and after that 406 were recovered. The ultimate virtual model has been verified for validity and reliability.

On the basis of hypothesis testing, **H1** results were supported. This indicates that customers in banks have good positive perceptions service quality and these affect their loyalty to banks. It also supported the results **H2**, was also supported by the findings that were obtained confirming the influence of was also supported by the results that were obtained demonstrating the effect of Trust on the customer loyalty Now we'll move on to **H3** The findings demonstrated favourable and statistically significant outcomes, indicating that customers' perceptions of value have a constructive influence on the level of loyalty they exhibit. The last hypothesis that was suggested, **H4**, was also supported

by the acquired data, which confirmed the influence of brand reputation on customer loyalty. These results also supported the last proposed hypothesis that was supported the last proposed hypothesis that was supported by these results.

5.3. The Relationship Between Service Quality Trust, Perceived Value, Brand Reputation, and Customer Loyalty

The first hypothesis stated that there is an impact between service quality and customer loyalty, and the outcome confirms it with a high degree of ($=0.433$). Additionally, the second hypothesis claimed that there is no influence between service quality and customer loyalty. The same hypothesis also suggested that there is an effect between trust and customer loyalty, and the results showed that customer loyalty is an important factor in determining customer loyalty with a high percentage ($= 0.257$). Similarly, the same hypothesis also suggested that there is an effect between trust and customer loyalty. As for the third variable in the hypothesis, it was anticipated that the perceived value, like the previous two factors, had an influence on customer loyalty, and the outcome indicated a high positive value ($= 0.107$). This led to the conclusion that the hypothesis was correct.

Concerning the third and final component, brand reputation, there was an effect on customer loyalty, and the findings revealed a high and positive value ($= 0.095$). According to the information shown above, the four factors of trust, perceived value, quality of service, and reputation of the brand are the most significant predictors of customer loyalty among the bank's clientele..

5.4. Theoretical Contributions

According to relationship marketing theory, acquiring new consumers incurs more expenses than maintaining existing customers does. Researchers discovered that a little rise in the number of loyal customers leads to a big improvement in the profitability of a firm in the banking industry, according to the findings (Shoemaker & Lewis, 1999). Customers' loyalty may be difficult to establish and maintain, as proven by the fact that only a small percentage of businesses succeed in doing so (Wang et al., 2006). A response to this was undertaken by the researcher, who conducted this thesis in order to

propose a relationship marketing model that may be utilized successfully to build consumer loyalty. Through an investigation of the relationship between service quality, brand reputation, trust, and perceived value, the current thesis contributes to the growing body of research on consumer loyalty. This association highlights the necessity for more research into whether or not factors promote customer loyalty in financial institutions. According to the literature, the four criteria of service quality, brand reputation, trust, and perceived value indicate consumers' overall perception of banks and, as a result, define future connections with those institutions. The results, which are consistent with the marketing theory that underpins this research, provide credence to the existing literature by showing a beneficial effect of IV on and DV. The findings of this study demonstrate that a focus on service quality, bank brand reputation, trust, and perceived value may lead to increased customer loyalty. This research helps to add to the existing body of information about the reciprocal benefits of social exchange relationship theory, which already exists.

Because of this, by looking at how sentiment affects both customer loyalty and happiness, we may get insight into the evolution of ties between the suppliers of banking services and the customers of such services. Customers are known as conscious of their connections with service providers, since this has an effect on their happiness and loyalty, according to the findings of the study. The brand reputation are important predictors of consumer loyalty and satisfaction in a model of customer loyalty and satisfaction, and this suggests a substantial addition to relationship marketing theory. As previously stated, the relevance of trust as a variable in relationship exchanges has been thoroughly proven in empirical investigations, while the source and effect of the concept are still being investigated. The current research further adds to relationship marketing theory by demonstrating that customer loyalty toward banks is essential as a factor of service quality in connection to brand reputation, trust and perceived value. The findings also revealed that high-quality service and trust go hand in hand in establishing customer loyalty, which is the ultimate aim of boosting bank customer numbers. Despite the fact that this association has already been proven, further research is required to explore the two structures as part of a single model of the brain.

More importantly, it offers a rigorous systematic method that articulates each of the fundamental structures; for example, various global items were incorporated to assess each construct, and the use of CFA allowed for the reliability and validity of the

constructs to be examined and evaluated. This guarantees that the rules governing the relationship between empirical and theoretical notions are consistent (Bagozzi, 1984). A strategic direction for future empirical research in the area of relationship marketing may be established as a result of the combination of methodology and exact measurement components.

The findings of the study generally suggested that service quality, brand recognition, trust, and perceived value are major factors in determining customer loyalty in Iraqi privately held banks.

5.5. Managerial Implications

It is recommended that bank managers and employees focus on the important elements identified in the study that have been shown to contribute to customer loyalty as a result of this research. Instead, banks must focus on variables such as service quality, perceived value, brand reputation, and trust in order to achieve customer satisfaction. They should be conversant with the requirements and expectations of their Customer in terms of the above factors. Banks managers and employees can bridge the gap between the quality of their services and their customers' perceptions about their brand and their expectations. It is also important to increase customer confidence in order to achieve customer satisfaction and loyalty.

Depending on the managerial viewpoint taken into consideration, the study results might have a number of significant ramifications. The most significant finding is that, in order to accurately measure human behaviour in customer loyalty, it is necessary to concentrate on the quality of service, since this variable had the biggest effect on the variable (customer loyalty). As a consequence of these findings, the banks' brand reputation will soar even higher than before. Promotional marketing and other customer connection methods used by banks must be maintained since they help increase customer satisfaction and loyalty to the bank. managers should concentrate on enhancing the bank's reputation in order to enhance customer flow, income, and long-term viability of the business.

This letter also stresses the necessity of creating and sustaining relationships with Customer via activities that foster customer loyalty in Iraqi private banks in the city of

Erbil, as stated in the letter. Customer satisfaction should be improved by taking advantage of the study variables. They should also remember that the benefits of service quality, trust, perceived value, and brand reputation must be enhanced through high-quality interactions – because customers perceive the benefits offered by competing banks as well. Otherwise, they will have difficulty establishing and keeping high-quality connections with their customers. The findings of this study demonstrate that when consumers are happy with high-quality connections with service providers, they are more likely to remain loyal to such providers in the long run. The quality of a customer's connection is the most important predictor of the chance that the customer would seek further contact with the same service provider (Crosby et al., 1990). This lends support to the notion that managers should embrace brand reputation, trust, perceived value, and service quality in order to remain competitive in the marketplace because doing so will allow them to maintain the effectiveness of their offering, which is especially important when offering financial incentives. More precisely, bank service managers may be required to use service quality, trust, value, perception and brand reputation as a must rather than a sufficient condition for establishing customer loyalty, according to a recent study.

5.6. Limitations

A research project is only as strong as its capability to recognize its limitations. The contributions from this thesis to marketing literature were presented in the previous section, but such contributions, together with such contributions, are only effective when limitations are pointed out in respect of them. Like other studies, the results of this thesis have weaknesses, and they have to be recognized when interpreting the results and when highlighting the possibilities for future research. The limitations will be discussed in the following paragraphs.

First, this thesis used a limited sample confined during two months. As such, the result may be applicable to customers in this time period.

Second, the scope of this study is restricted in terms of the variables included in the research model, which include a variety of factors, including but not limited to service quality, brand reputation, trust, perceived value, and customer loyalty. Due to the fact that the opinions of the respondents are restricted to Iraqi private banks in the

city of Erbil, it is possible that the results are not reflective of the whole interpretation of the major criteria of bank performance across the board for all banks. In addition, the level of service provided, the reputation of the brand, the degree of trust, and the perceived value are all factors that have an effect on customer satisfaction and loyalty from complicated connections, and it may not be possible to summarize them all in a single search because of the large number of variables. The fact that the research model includes variables that are essential for research is further supported by the fact that many other variables that may affect customer satisfaction and customer loyalty (e.g., customer commitment, total quality management (TQM), price, perceived value, reputation) are excluded from consideration in this study model.

5.7. Recommendations For Further Research

In light of the aforementioned constraints, further empirical research is required to expand the study's scope. In order to improve the reliability of the results and make up for the shortcomings of the study, the previously conducted research framework might be extended and broadened. It is possible to apply the study components in a range of businesses, from hospitals to restaurants, to assess how they affect customer happiness and loyalty.

Through the use of a new approach in future investigations, it is possible to get a deeper grasp of the thesis structures. Future research may, for example, explore the function of trust in a variety of service situations to evaluate if or not the findings can be applied to other high-end service providers. Future research may compare premium services to other services to see if there are any variations, since brand image may play a significant impact in the decision to buy when pricing is the primary factor in the decision. Furthermore, when findings are examined through the eyes of different cultural groups, they may vary. Therefore, future studies should include In order to determine whether or not unique clients behave the same way all across the world, cross-cultural research is being conducted. The writers of Sheth & Parvatlyar (1995) and Arnold & Bianchi (2001) Both emphasised the significance of cultural differences in the relationships between consumers and businesses as a crucial issue. For global service companies who serve a wide range of consumers in their worldwide operations, this is a crucial issue. Additionally, it may be worthwhile to look into the differences between

financial institutions, as outlined above. A effective relationship marketing campaign was shown in the study model, but many additional areas might be studied in the future. While this research only looked at banks, future studies might look at all of the banks and compare the results. The use of closed-ended questions in the questionnaire, as previously stated, is one of the study's limitations; as a result, As was previously said, open-ended questions might be included into future research in order to give channels via which respondents could freely express their ideas and comments in the interest of enhancing the study results. In the last portion of the survey, respondents are prompted to provide their feedback and suggestions in order to guarantee that the questionnaires used in future research are of the best possible quality In addition, despite the fact that the proper variance has been accounted for both customer happiness and customer loyalty, other determinant factors, such as customer commitment, have been shown in earlier research to be significant (K. Chang, 2013; Razak et al., 2016), price (Shamsudin, 2012), perceived value, and reputation, among others, may be included in the model in order to provide a more in-depth and complete explanation of the variables.

In conclusion, it has been suggested that future research take into account both the direct and indirect impacts of the factors on one another in order to investigate the moderating effects that exist between them. For instance, future research may concentrate on the influence that trust has on the relationship between consumer emotion and customer loyalty, as well as the effect that convenience has on the relationship between customer happiness and customer loyalty. This would provide a more in-depth knowledge of the connections between the variables. (Ghaith et al., 2018).

5.8. Conclusion

In conclusion, the hypotheses suggested in this research are shown to be valid. Customer loyalty was shown to be favourably affected by brand reputation, suggesting that strong brand reputation in the views of bank customers would result in them showing higher loyalty to the bank and influencing their loyalty to the bank in question. The findings demonstrated the appropriateness of the positive correlation with each of the customers' faith in banks has a favourable impact on their loyalty to those banks' products and services, confirming prior results that customers' trust in banks' products and services has a good impact on customers' loyalty to those banks. Real benefits that

customers and service providers experience as a consequence of their contacts are the foundation of relationship marketing's philosophy and practise. The objective is to build and maintain client loyalty via this. On the other side, establishing meaningful connections is a huge obstacle to overcome. Customers' opinions on their connection with Iraqi private banks in Erbil are examined in this thesis, which is an important addition to relationship marketing literature.

By looking at the link between the quality of service provided and the level of customer commitment in one model, this study model sheds light on how service providers and bank executives interact. However, only those pairings that have been demonstrated to develop successful relationship marketing strategies have been included in this list. This study's results show that customer happiness and loyalty to banks are closely linked to the quality of the service they get.

By providing data to confirm previous findings in specific instances involving Iraqi private banks in Erbil, the purpose of this research is to fill a need in the existing marketing literature. Previous studies have shown significant links between trust and a banks devotion to its customers. According to the findings of this research, bank service managers should prioritise analysing the relationship between customer happiness and customer loyalty in their work (service quality, trust, perceived value, and brand reputation).

To put it another way, if Iraqi consumers have a positive connection with the service quality, trust, perceived value, or brand reputation of a banks, they are more likely to continue doing business with that banks. The findings of this dissertation provide credence to this assertion.

In conclusion, the present research makes a significant contribution to a better understanding of relationship marketing in the context of loyal clients of Iraqi private banks in the city of Erbil, where the primary variables in the study are (service quality, trust, perceived value, brand reputation, and customer loyalty).

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APPENDIX A

QUESTIONNAIRES

Dear Respondents,

You are invited to participate in this survey about **”The effect of customer satisfaction dimensions and brand reputation on customer loyalty in Iraqi private banks Industry” (a field study in Erbil)**. This research is the fulfilment of completing my Master of Business Administration from Karabük University, I would appreciate it if you could spare some time and think about completing the survey. I hope that you would co-operate in completing the questionnaire to the best of your ability. This questionnaire consists of three parts/sections. Part one consists of questions about your demographic profile; continue with part two about Customer Loyalty, and the third part about (Trust, Service Quality, Perceived Value, and Brand Reputation). All information provided in this survey will no means reflect the identity of the participants. It will be kept strictly confidential and will be used merely for academic purposes.

THANK YOU

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SECTION A: Demographic

1. GENDER

Male	Female

2. AGE

Less than 20 years	21- 30 years	31- 40 years	41- 50 years	More than 51 years

3. EDUCATION

High School	Diploma	Bachelor	Master	PhD	Others

4. MARITAL STATUS

Single	Married	Divorced	widowed

5. MONTHLY INCOME (IRAQI DINAR (IQD))

Less than 500000	500001 – 599999	600000 – 699999	700000 – 799999	800000 – 899999	900000 – 999999	More than 1000000

6. OCCUPATION

Student	Retired	Business owner	Government officer	Private officer	Others

7. How many years have you interacted with the bank?

Less than 12 Months	1- 2 years	2 - 3 years	3 - 4 years	More than 5 years

SECTION B: CUSTOMER LOYALTY

No.	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	I conduct all my banking affairs with my bank					
2	I never seriously considered changing bank					
3	I would recommend my bank to friends and relatives					
4	I prefer to pay my bank higher prices than leave for a competitor					
5	I like to say positive things about my bank to other people					
6	I will consider my bank as my first choice in future					

SECTION C: SERVICE QUALITY

No.	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	This Bank offers fast and efficient services					
2	Friendliness of bank personnel					
3	I am satisfied with my bank's response to service failure recovery					
4	My bank's service recovery quality exceeds my expectation					
5	My bank's service recovery quality is high					
6	My bank's service recovery gives me pleasant feelings					
7	I think this Bank is easier to change its transaction way than other Banks					

SECTION D: TRUST

No.	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	My bank is trustworthy					

2	I have confidence in my bank					
3	My bank is concerned with the security of my transactions					
4	My bank is consistent in providing quality services					
5	My bank's promises are reliable					
6	My bank employees show respect to customers					

SECTION E: PERCEIVED VALUE

No.	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	My relationship with the bank is very beneficial to us.					
2	My costs have decreased more than we expected when the relationship with the bank was established.					
3	It is more valuable to me to do business with banks than with other					

	banks from the banking sector.					
4	I consider it very advantageous to be a customer of the bank.					
5	After my relationship with the bank was established I spend fewer resources on monitoring other suppliers in the banking sector.					
6	As a customer of the bank, I get more value for money.					

SECTION D: BRAND REPUTATION

No.	Items	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	Bank has a good reputation among your colleagues and friends.					
2	Bank has a good reputation compared to their competitors.					
3	Bank has a good reputation in the market in general					

APPENDIX B

PUBLICATION


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Original Article

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The Relationship between Organizational Justice, Organizational Trust, and Organizational Citizenship Behavior: A Case Study of the Employees of the Karabük University

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