

The Impact Of Consumer Behavior On Brand Loyalty: An Applied Study In Zain

By

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Abstract

The study aimed to identify the impact of consumer behavior on brand loyalty among a sample of Zain Mobile Telecommunications customers in Iraq, and the study followed the descriptive approach of analysis, after which the researcher prepared and designed a major questionnaire tool to collect the necessary data, as he distributed the questionnaires to a sample size of (900) individual customers, and retrieved (813), and after tabulating the data, it was found that the number of questionnaires valid for analysis amounted to (760), This means that the response rate of the sample is (84.45%), and the analysis and description of the study data necessitated the use of the statistical package of the (SPSS) program. V.27) for data processing, and in light of this, the results of the study resulted in a statistically significant impact relationship for consumer behavior in brand loyalty, and as a result, the study recommended the need for the company to reduce the unit cost for one of the communication costs, which requires a review of the reality and income of customers dealing with it, which contributes to gaining customer satisfaction and loyalty towards its brand.

Keywords: consumer behavior, brand loyalty, motivations, perception, learning, attitudes, behavioral loyalty, attitudinal loyalty.

Introduction

The study of consumer behavior is an important part of the administrative approach to marketing. This concept supports the widespread belief that if academics and industrialists can come to a better understanding of why individuals behave as they do, it should be possible to develop products that have a better chance of success in the market. In addition to corporate interests, there is a societal interest in seeking to understand consumer behavior, for the first time many consumers live in societies, in that consumption has much broader effects than that of buyer-seller transaction, as many individuals in the world live in consumer societies where goods and services exercise much more than just a simple economic role (Stone & Desmond, 2007).

The policies and strategies followed by companies affect the consumer's tendency towards buying products, and therefore this leads to affecting their performance directly, and this is what the current study has deliberately done in investing consumer behavior in order to influence brand loyalty, as consumer behavior contributes to enhancing the capabilities of customers to buy the offered products, since loyalty to the brand deliberately uses products with behaviors that affect customer decisions, Which leads to the demand of consumers towards purchase, and consumer behavior contributes to building awareness, culture and attitudes of consumers towards the adoption of products with a well-known brand (Eid Al-

Agha, 2017: 8), which in turn affects the preferences of customers in a way that pushes them towards the trend to identify products that are harmless to the environment and modify their consumption habits in line with that, and work to adopt an integrated brand that satisfies this trend, The end result is customer retention, customer protection and satisfaction and achievement of the company's profitability goal (Saleh et al.,2020:131).

Brand loyalty is also a logical extension of the traditional brand concept, so the elements of the brand do not differ in their name, but the variation lies in the content of each element. In particular, the impact of brand loyalty elements seems to be evident among the conscious consumer who is aware of the method of purchase and the importance of the branded product for his health and the health of future generations. Consumer behavior is called a set of activities planned to achieve the greatest impact on the consumer and achieve profit, it is a set of marketing tools used by the organization to achieve its marketing goals of continuity and growth in a world characterized by fluctuations and rapid changes in an unstable environment in order to achieve loyalty to its brand.

Part One: Study Methodology

First: study problem

The world today is witnessing a set of changes, developments and transfers that affect various areas of life, which do not stop at a certain limit, as the development in modern technologies contributed to the difference and variation of customer tastes towards accepting one product and reluctance to another product, and this is what prompted the current study to the need to understand the study of consumer behavior as it represents an important part of the administrative entrance to marketing, Customer requirements represent the main engine through which the company can focus on meeting it and making it the main and long-term goal through which the company's level can be promoted mainly.

Accordingly, organizations began to suffer from the pressures of the global competition unit produced by the wave of globalization, and to reach what these organizations seek, they must employ their abilities in understanding consumer behaviors by pushing them to be loyal to the brand, so the researcher focused in the problem of the study on determining the extent to which consumer behavior can be employed in order to influence brand loyalty, Therefore, the problem addressed by this study can be formulated in the following main question:

To what extent can Zain Telecom employ consumer behavior to influence brand loyalty?

Second: objectives of study

The study seeks to achieve the following objectives:

1. Standing on the intellectual aspects of consumer behavior and brand loyalty.
2. Identify the extent to which Zain Telecom has the level of brand loyalty.
3. Determining the nature and type of relationship between consumer behavior and brand loyalty at Zain Telecom.
4. Diagnosing the current reality of consumer behavior in the telecommunications sector in Iraq.
5. Find out if there is a discrepancy between the opinions of customers under study about consumer behavior at Zain Telecom Company.
6. Find out if there is a discrepancy between the opinions of customers under study about brand loyalty at Zain Telecom.

7. Presenting a number of findings and recommendations aimed at increasing the awareness of the company and customers in particular regarding the importance of studying consumer behavior and brand loyalty.

Third: the importance of the study

The importance of the study is highlighted in a number of important points:

a. Scientific importance

The scientific importance is represented by what the study came out with adding some information that many researchers started with in the field of research on consumer behavior and the brand, as well as increasing the enrichment of the balance of the Tunisian and Iraqi Arab scientific libraries, which is one of the important and modern topics in the field of marketing, and we hope that it will help The study subjects the reader to know the extent to which consumer behavior influences brand loyalty.

B. importance to society

The importance of the current study for the community is highlighted by the results and recommendations it provides that benefit customers in particular and the company under study in general, by setting appropriate perceptions and foundations for applying consumer behavior and brand loyalty and improving the level of communication performance in order to improve and upgrade its services that benefit the community as a whole.

Fourth: the study sample

The study sample consisted of a group of customers of Zain Telecom Company, through the inclusion of (760) customers in the study sample, as a result of which (900) questionnaire forms were distributed, and (813) forms were retrieved, including (53) damaged forms, and (87) A non-returnable form, which means that the response rate of the study sample amounted to (84.4%).

Part Two: The Theory Side

1. The concept of consumer behavior

Man lives in an environment that affects and is affected by it and he has to adapt to this environment because it affects him and issues different types of activities in order to satisfy his needs and achieve his goals, and perhaps the study of human behavior is one of the most important studies that enable us to understand, analyze and interpret all these behaviors.

Where human behavior is defined: "A succession of actions and reactions issued by man in his continuous attempts to achieve his goals and satisfy his evolving and changing desires, as well as the actions and responses by which man expresses his acceptance or rejection of attempts to influence directed at him from the elements of the surrounding environment, whether human or material elements (Al-Ghaith, 2015)

Consumer behavior falls within the human behavior through which he can have a certain direction towards the products and services that he wants to obtain and make a purchasing decision based on this awareness and behavior, and ensures that the consumer is fully aware of what can be obtained from the benefits, advantages and benefits of his direction towards a product or service and the formation of a mental image that drives him to want to buy for the first time or repeat the purchase for many times. (Al-Rawashdeh, 2013).

Consumer behavior is defined as: the path through which an individual or group chooses goods or services to consume to satisfy a need. (Ramadan et al., 2009: p. 24) He also defined consumer behavior as "human behavior affected by all factors and pressures (economic, social, psychological..) , and expressed by the decision on it, it is possible to know the individual out of his behavior. (Obeidat, 2004: 13) He also defined consumer behavior as: "all direct actions and actions performed by individuals to obtain a particular good or service (Al-Askari, 2003: 74) and also defined consumer behavior as: the pattern followed by the consumer in his behavior to search, buy, use or evaluate goods, services and ideas that are expected to satisfy his needs and desires. (Abdul Hamid, 2002: 95) Angel believes that consumer behavior is the direct actions and actions of individuals in order to obtain the product and includes making a purchase decision, (Sumaidaie and Othman, 2001: p. 18) Molina believes that consumer behavior is the actions and actions that individuals take in planning and purchasing a product and then consuming it (Sumaida'i, 2001: 18)

Martin pointed out that consumer behavior represents the final point of a series of actions that take place within the consumer and that these actions represent needs, perception, motivation, intelligence and memory. (Obeidat, 2000: 192) He defined consumer behavior as: "It is the process associated with an individual or a group of individuals selecting, buying, using and disposing of a product or service, including the decision-making process that has previously determined these behaviors." (Al-Sahn and Al-Sayyid, 2001: 145) and his definition (Iyada and Rizq Allah, 1998: 31) It is the behavior carried out by the individual consumer when he searches, buys, uses, evaluates and disposes of goods and services after their use and who is expected to satisfy his needs. As well as custom is an economic behavior that is based on study and management and its goal is to maximize the benefit and satisfy the desires of the individual.

2. The importance of studying consumer behavior

The consumer is the important element in the marketing process, as it represents the starting point for planning policies and formulating marketing strategies for the institution, as knowing the needs, desires, tastes and purchasing potential of consumers is necessary to produce what can be marketed, and the reason for giving the consumer great importance is due to the tremendous technological development, and the increase in competition as a result of global economic openness, which resulted in the availability of available alternatives of goods and services, This led institutions to search for marketing opportunities in order to survive and continue in the market as well as growth and increase market share, and this comes only through the study of consumer behavior and the various factors affecting it, and then the production of goods and services that correspond to the needs, desires and purchasing capabilities of consumers (El-Sherbiny, 1996: 128).

3. The concept of brand loyalty

Brand loyalty is a state in which a customer is willing to buy a brand in the future. It also shows the concept of brand loyalty as "an established commitment to constantly repurchase or rearrange a preferred product/service in the future, causing the same brand to duplicate or purchase the same brand, despite attitude influences and marketing efforts that have the potential to cause a switch behavior. Brand works to increase customer satisfaction and loyalty (Malik et al., 2012:124) and Lin et al., 2012:34) that branding represents an important issue that creates a cognitive, emotional, and behavioral customer response to products.

Brand loyalty is defined as "an established commitment to continually repurchase or rearrange a preferred product/service in the future, causing the same brand to be replicated

(Alhaddad,2014:28). Saw (Matthews et al.,2014:4; Guo et al.,2017:523) that brand loyalty represents a firm commitment to continually repurchase a preferred brand or service in the future. Lazarevic&Petrovic-Lazarevic,2007:28) noted that brand loyalty indicates positive feelings towards the brand and a deeply entrenched dedication to buying the same product/service from the same brand repeatedly.

Brand loyalty is defined as maintaining preference for a particular product or service. To rephrase it, loyal buyers tend to pay money for the same brand (Mao,2010:213; Agung et al.,2019:138). Dwidienawati et al., 2022:2) show that brand loyalty refers to a customer's commitment to continuously repurchase the brand in the future regardless of any circumstances occurring in the environment.

4. The importance of brand loyalty

The importance of brand loyalty is highlighted by the following points:

Loyalty reduces the marketing costs of the organization, as seeking to gain a new customer is considered more expensive than maintaining existing customers (138: Catharine Viott, 2006).

Loyalty gives time and slows down the response to competitors' attacks in the event that a new product is sent by the competition. The element of loyalty gives sufficient time for the organization to respond to competition according to loyal customers in a state of saturation, so they do not necessarily search for new products, whatever their price. (Malaval Philipp 1998:123).

Loyal customers represent an expressive value of the firm's fixed capital.

Loyalty strengthens the position of the producers, as the nature of the relationship between producers and distributors is often determined by the strength of the relationship. If the loyalty of customers is strong, then this supports the bargaining power of the producers.

5. Dimensions of brand loyalty

Brand loyalty can be measured through two dimensions:

a. behavioral loyalty

This dimension is represented by a form of buyback, such as a positive word towards a product or service or a recommendation to acquaintances, etc. (Pezeshki, 2009:35), while (Shubbar, 2014: 72) referred to behavioral loyalty as referring to the customer's behavior in buyback to indicate brand or service preferences. Pérez & Rodriguez (2015:16) asserted that behavioral loyalty is one of the most representative ways where customers express satisfaction with the organization's performance and is closely related to the organization's profitability. Kandampully & Suhartanto (2000:347) reinforce that behavioral loyalty usually refers to repeated purchases, leading to a preference for an organization's brand or a preference for the service it provides over time. Believed (Al-Anzi and Sabr,2017:39) Nyadzayo&Khajehzadeh,2016:264;) Behavioral loyalty refers to the customer's behavior represented by repeat purchases and preference for a particular brand or service, as well as it focuses on repeating purchases according to aspects of influence on others rather than psychological attraction or attitudes towards the product or service provided. He claimed (polatcan. M&titrek.o, 2014:1293) that most of the behaviors that individuals feel towards their organizations ...

The brand is often inappropriate and ethically violated in communication or when providing bad service, which affects the general perceptions of the attitudes and behaviors of the brand, sympathetic, honest and consistent attitudes and behaviors between promise and reality, good service, and concern for the environment and society at large are likely to form good perceptions towards the brand, so the behaviors and attitudes of the brand include communication attitudes and activities associated with the brand when dealing with customers (Brexendorf & Kernstock, 2007:32).

The follower of this concept notes that there is great interest by writers and researchers in this topic, as customer loyalty is the ultimate goal of any organization (Kiran & Diljit, 2017:97). Pezeshki (2009: 35) showed that behavioral loyalty is one of the marketing methods through which the intention to buy back can be strengthened by customers, such as a positive word towards the product or service or recommendation to acquaintances and others, and found (Polatcan & Titrek, 2014: 1293) that most of the behaviors that individuals feel towards their organizations are only a statement of lack of credibility, as well as sharp criticism and negative expectations that the organization is exposed to. Martínez (2015:901) argues that green behavioral loyalty is defined as the consumer's obligation to buy back or continue to use a green brand.

b. attitude loyalty

This dimension indicates the customer's intention to buy back and commit (Shubbar, 2014: 72). Martínez & Del (2013:91) argues that standing loyalty means that a positive evaluation of the organization is carried out in conjunction with an emotional relationship between the customer and the organization that in turn creates true loyalty, or at least, the desired loyalty. Kandampully & Suhartanto (2000:347) argue that attentive behavior refers to the intention to return to buyback and recommend, which in turn indicates good indications of loyal customers of the organization. (Al-Enezi and Sabr, 2017: 39) concluded that the loyalty of the situation results in a high commitment to the actions of customers towards the service and the behavioral response of the customer, as well as it is related to the customer's attitude based on interest, attraction and psychological and emotional tendencies towards the organization and its services provided and continue to deal with them alone and resist other competitive offers. Quach et al. (2016:105) pointed to attentive loyalty as it relates to the inner thoughts of customers, which are attachment, word of mouth, and recommendations.

The relationship between customer trends and the organization is an important and interesting dynamic relationship for organizations, as it represents the peak of the decision-making system in the organization, and therefore it is necessary to study the subtle differences between customer trends and the organization in order to determine the importance of the participation of customer members in improving positive results in the organization. Based on the above, the following hypotheses can be formulated:

The main hypothesis

There is a statistically significant effect of consumer behavior on brand loyalty. Several sub-hypotheses branch out from it:

The first sub-hypothesis

There is a statistically significant effect of the motives dimension on loyalty to the brand in its dimensions (behavioral loyalty, attitude loyalty).

The second sub-hypothesis

There is a statistically significant effect of the perception dimension on brand loyalty in its dimensions (behavioral loyalty, attitude loyalty).

The third sub-hypothesis

There is a statistically significant effect of the learning dimension on brand loyalty in its dimensions (behavioral loyalty, attitude loyalty).

The fourth sub-hypothesis

There is a statistically significant effect of the attitudes dimension in loyalty to the brand in its dimensions (behavioral loyalty, attitude loyalty). Figure (1) shows the study model

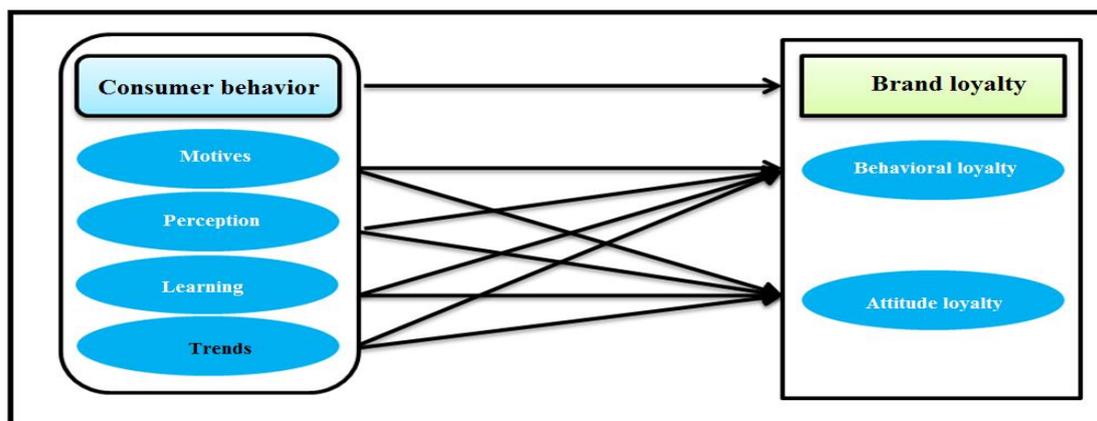


Figure (1) Study model

Part III: Practical Aspect

First: Data Moderation Test

The results of the Kloumgrove-Siemenrov normal distribution test in Table (1) show that the test value is higher than (0.05), indicating that the internal data in the analysis is acceptable because it meets the required conditions, indicating that the alternative hypothesis can be acceptable, states that (the data included in the analysis, is characterized by the condition of undergoing the normal distribution), and the rejection of the null hypothesis, which states that (there are no data included in the normal distribution analysis), so it can be said It says that the data can be analyzed according to the statistical benchmark test, because it meets the test requirement for normal distribution.

Table (1) Results of the normal distribution of the study variable

Variables		Kol-Smi	
		Sig.	p.
1	Motives	5.128	
2	Perception	5.348	3.622
3	Learning	4.374	
4	Trends	3.546	
Consumer behavior			
1	Behavioral loyalty	3.480	2.559
2	Attitude loyalty	3.123	
Brand loyalty			

Second: Stability of the paragraphs of the measuring instrument

The results of Table (2) note the Cronbach alpha coefficients for the variables and paragraphs of the study, which can be summarized as follows:

a. The results show that the paragraphs of the measuring tool are characterized by stability as they obtained a strong correlation coefficient between their two parts of (0.724) and an individual relative division of (0.908) and an even fragmentation of (0.900) to settle at the correlation coefficient -Spearman Brown reached (0.840), for his part supports the Cottman fractionation coefficient of the half fractionation by a consistent amount of (0.839), and this shows the consistency of the paragraphs of the measuring instrument.

In. It is noted from the results that the consumer behavior variable represented in (motives, perception, learning, and attitudes) by (16) items, is characterized by relative stability with a Cronbach alpha coefficient of (0.910), and this shows the interest of Zain Telecom in its customers

c. The results explain the stability of the measuring tool towards the brand loyalty variable represented by (8) items and by two dimensions and the stability coefficient of Cronbach's alpha value of (0.920) and this is due to the stability of the dimensions of the measurement tool by (0.925-0.928), which is an acceptable value according to the indicators (Hair et al., 2010).).

Table (2) Cronbach alpha stability coefficients for the study measuring instrument

Variables	Dimensions	Paragraphs	Alpha Cronbach	
Consumer behavior	Motives	4	0.923	0.910
	Perception	4	0.924	
	Learning	4	0.916	
	Trends	4	0.917	
Brand loyalty	Behavioral loyalty	4	0.928	0.920
	Attitude loyalty	4	0.925	
Correlation coefficient between the two parts of the resolution			0.724	Stable
Half Segmentation Coefficient		0.908	Individual	Stable
		0.900	My husband	Stable
Spearman-Brown Laboratories			0.840	
Cotman's half-fractionation coefficient			0.839	

Third: Statistical Description

1. Consumer behavior

1.1 Description after motives

The results of Table (3) indicate that the working rate of the arithmetic and special averages in the motives dimension amounted to (4.02) and a standard deviation of (0.658), and this is due to the company's interest in the first paragraph that (the **consumer's need** for the company's services is the main motive for its use) with an arithmetic average of (4.17) and a standard deviation equal to (0.895) and a relative importance of (83%), while the disturbing paragraph came (the motive for consumer purchase of the company's services to encourage local services) ranked last with an arithmetic mean of (3.68) and a standard deviation of (1.062) and relative importance (74), which means that Zain Telecom is working to study the needs of consumers in a way that contributes to encouraging customer motivation to try its services.

Table (3) Description of the responses of the study sample towards the dimension of motivations

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
CBMO1	4.17	0.895	High	agree	83%	1
CBMO2	4.11	0.912	High	agree	82%	2
CBMO3	3.68	1.062	High	agree	74%	4
CBMO5	4.11	1.078	High	agree	82%	3
Rate after motives						
	4.02	0.658	High	agree	80%	----

2.1 Description after perception

The results of Table (4) indicate that the working rate of the arithmetic and special averages in the perception dimension reached (3.98) with a standard deviation of (0.738) and a relative interest of (80%), and this is due to the company's interest in the first paragraph (the purchase process precedes the collection of information about services) with an arithmetic average of (4.03) and a standard deviation equal to (0.977) and a relative importance of (81%), while the second paragraph came to the effect that (consumer perception depends on the size and accuracy of the information available about the services) ranked last with an arithmetic mean of (3.91) with a standard deviation of (0.990) and a relative importance of (78%), which means that Zain Telecom is interested in setting competitive priorities by realizing the amount of purchases that the customer can try as a result of his awareness of the quality of services provided by the company.

Table (4) Description of the responses of the study sample towards the dimension of perception

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
CBPE1	4.03	0.977	High	agree	81%	1
CBPE2	3.91	0.990	High	agree	78%	4
CBPE3	4.02	0.977	High	agree	80%	2
CBPE4	3.97	0.949	High	agree	79%	3
Post-cognitive rate						
	3.98	0.738	High	agree	80%	----

3.1 Description after learning

The results of Table (5) indicate that the working rate of the arithmetic and special averages in the learning dimension reached (3.96) and a standard deviation of (0.729), and this is due to the company's interest in the first paragraph (the consumer tends to choose the services that he has accurate information about) with an arithmetic average of (4.11) and a standard deviation equal to (1.028) and a relative importance of (82%), while the second paragraph came to the effect that (the accumulated knowledge of services contributes to saving time and effort for the consumer to obtain them).) ranked last with an arithmetic mean of (3.86) with a standard deviation of (1.040) and a relative importance of (77%), which means that Zain Telecom is important to encourage consumers to choose the best services at the expense of the cost provided, which contributes to saving time and effort on searching for information that the customer performs for a particular product or service.

Table (5) Description of the responses of the study sample towards the learning dimension

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
CBLE1	4.11	1.028	High	agree	82%	1
CBLE2	3.86	1.040	High	agree	77%	4
CBLE3	3.92	1.043	High	agree	78%	3
CBLE4	3.96	0.966	High	agree	79%	2
Rate after learning				agree	79%	----

4.1 Description after the trends

The results of Table (6) indicate that the working rate of the arithmetic and special averages in the dimension of trends amounted to (3.90) and a standard deviation of (0.739), and this is due to the company's interest in the third paragraph (the high quality of the company's services contributes to building positive trends for the consumer) with an arithmetic average of (4.09) and a standard deviation equal to (0.987) and a relative importance of its value (82%), while the fifth paragraph came to the effect that (consumer beliefs contribute to building a positive attitude towards the company and its services) ranked last with an arithmetic mean of (3.74) and a standard deviation of (0.964) and a relative importance of (75%), and this means that Zain Telecom realizes the importance of attention to quality as it reflects the attitudes and attitudes of customers towards the company and thus this affects the reputation and position of the company compared to competing companies.

Table (6) Description of the responses of the study sample towards the dimension of trends

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
CBDI1	3.86	0.961	High	agree	77%	3
CBDI2	3.89	1.059	High	agree	78%	2
CBDI3	4.09	0.987	High	agree	82%	1
CBDI5	3.74	0.964	High	agree	75%	4
Rate after directions				agree	78%	----

2. Description of the brand loyalty variable

1.1 Description of the dimension of behavioral loyalty

The results of Table (7) indicate that the working rate of the arithmetic and special averages in the behavioral loyalty dimension reached (3.63) and a standard deviation of (0.748), and this is due to the company's interest in the second paragraph (when asking about the organization's mark, my favorite mark immediately comes to my mind) with an arithmetic average of (3.86) and a standard deviation equal to (0.963) and a relative importance of (77%), while the first paragraph came to the effect that (ready to pay a higher price for the organization's mark compared to other organizations even if you get the same Value) ranked last with an arithmetic mean of (3.20) with a standard deviation of (1.138) and a relative importance of (64%), which means that Zain Telecom cares about its brand by building their services in a way that remains in the minds of customers as a result of their preference for these services.

Table (7) Description of the responses of the study sample towards the behavioral loyalty dimension

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
BLLO1	3.20	1.138	Mild	agree	64%	4
BLLO2	3.86	0.963	High	agree	77%	1
BLLO3	3.83	0.979	High	agree	77%	2
BLLO4	3.63	1.063	High	agree	73%	3
Behavioral loyalty dimension rate						
	3.63	0.748	High	agree	73%	----

2.1 Description of the dimension of attitude loyalty

The results of Table (8) indicate that the working rate of the arithmetic and special averages in the dimension of attitude loyalty amounted to (3.72) and a standard deviation of (0.706), and this is due to the company's interest in the second paragraph (I want to continue buying and dealing with the organization's products) with an arithmetic average of (3.84) and a standard deviation equal to (0.940) and a relative importance of its value (77%), while the fourth paragraph came (I will continue to buy my favorite products from the company even if some say negative words about them) ranked last with an arithmetic mean of (3.55) and a standard deviation of (1.118) and a relative importance of (71%), which means that Zain Telecom is interested in the desire of customers to buy and try its services, which contributed to reducing the spoken word of mouth.

Table (8) Description of the responses of the study sample towards the dimension of attitude loyalty

NO.	mean	S.D	Answer Level	Answer direction	Materiality	Order of importance
SILO1	3.80	1.119	High	agree	76%	2
SILOUK	3.84	0.940	High	agree	77%	1
SILO3	3.68	1.055	High	agree	74%	3
SILO4	3.55	1.118	High	agree	71%	4
Rate after attitude loyalty						
	3.72	0.706	High	agree	74%	----

Fourth: Hypothesis Testing

The first main hypothesis

The existence of a statistically significant correlation between consumer behavior and brand loyalty.

It is clear from the results of Table (9) that increasing Zain's interest in the needs and desires of consumers contributes to improving the relationship between consumer behavior and brand loyalty strongly (0.557), which is a high positive correlation relationship, and a set of sub-hypotheses emerge from this hypothesis:

- A - The existence of a statistically significant correlation between the dimension of motives and behavioral loyalty and its value (0.416), which is a positive correlation medium.
- B - The existence of a statistically significant correlation between the dimension of motives and attitude loyalty and its value (0.464), which is a positive correlation medium.
- C - The existence of a statistically significant correlation between the dimension of perception and behavioral loyalty and its value (0.429), which is a positive correlation medium.

- D - The existence of a statistically significant correlation between the dimension of perception and loyalty attitude and its value (0.402), which is a positive correlation medium.
- C - The existence of a statistically significant correlation between the dimension of learning and behavioral loyalty and its value (0.456), which is a positive correlation medium.
- H - The existence of a statistically significant correlation between the dimension of learning and attitude loyalty and its value (0.494), which is a positive correlation medium.
- G - The existence of a statistically significant correlation between the dimension of attitudes and behavioral loyalty and its value (0.466), which is a positive correlation medium.
- D - The existence of a statistically significant correlation between the dimension of trends and attitude loyalty and its value (0.522), which is a positive positive correlation high.

Table 9 Correlation matrix

	1	2	3	4	5	6	7	8
Motives (1)	1							
Perception (2)	.616**	1						
Learning (3)	.746**	.735**	1					
Trends (4)	.669**	.689**	.824**	1				
Consumer behavior (5)	.847**	.862**	.934**	.901**	1			
Behavioral loyalty (6)	.416**	.429**	.456**	.466**	.499**	1		
Attitude loyalty (7)	.464**	.402**	.494**	.522**	.531**	.707**	1	
Brand loyalty (8)	.476**	.450**	.514**	.534**	.557**	.928**	.919**	1

****.** Correlation is significant at the 0.01 level (2-tailed). **Sig.=0.00**

The second main hypothesis:

Increasing Zain's interest in the needs and desires of consumers contributes to enhancing the ability of consumer behavior to influence brand loyalty.

The results of Table (10) and Figure (2) indicate that the increased interest of Zain Mobile Telecommunications Company in Iraq in consumer behavior leads to an improvement towards brand loyalty by (0.628) with a standard error (0.072) and a critical value equal to (8.722), which means that Zain Telecom Company realizes the importance of improving consumer behavior, which contributes to improving the capabilities of Zain Mobile Telecommunications.

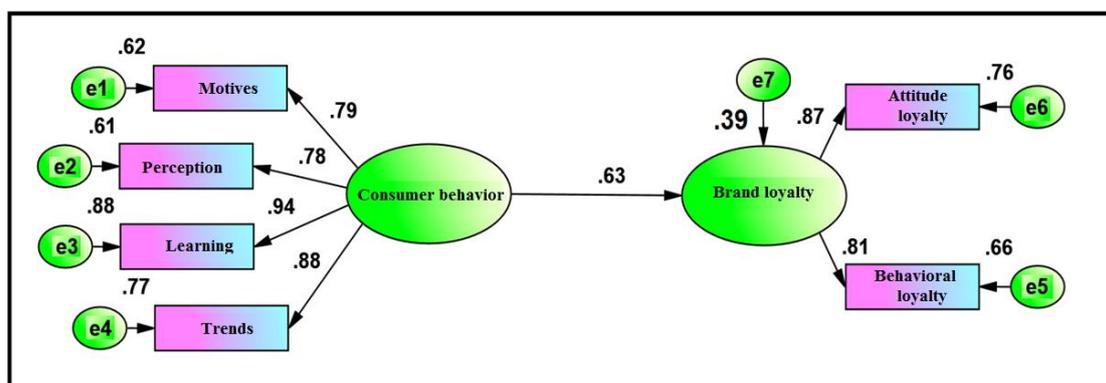


Figure 2 Standard Model of the Impact of Consumer Behavior on Brand Loyalty

The results of Table (10) show the contribution of the consumer behavior variable by explaining (0.394) the amount of variation in brand loyalty, which means that the efforts

made by Zain Mobile Telecommunications Company in Iraq contribute to gaining consumer loyalty and achieve the desired level.

Table (10) *Results of the Impact of Consumer Behavior on Brand Loyalty*

path		S.W	S.R	C.V	R ²	P
Consumer behavior	<--- Brand loyalty	0.628	0.072	8.722	0.394	0.001

Part Four: Conclusions And Recommendations

First: Results

1. Zain Mobile Communications Company in Iraq is keen to meet the consumer's need for the company's services as it is the main motivation for using them by focusing on the diversity of the company's services as an important motivation for purchase.
1. Zain Mobile Communications Company in Iraq is keen to achieve the consumer's desires to obtain services that satisfy his material and psychological needs.
2. Zain Mobile Communications Company in Iraq is keen to build the needs of the consumer to choose services that he has accurate information about.
3. Zain Mobile Telecommunications Company in Iraq is keen to achieve consumer preference for the high quality of the company's services in building positive trends among the consumer, which contributes to anticipating the purchase process and collecting information about the services preferred by customers.
4. Zain Mobile Telecommunications Company in Iraq is keen to improve the various consumer options of important information in making a purchase decision by providing the company's promotional means to increase consumer awareness.
5. Zain Mobile Communications Company in Iraq is keen to increase consumer motives towards repeating the purchase process by repurchasing the company's services from the consumer's experience in it, which encourages the preferences of the initiator in dealing with the company's agents who have knowledge about it.

Second: Recommendations

1. The company must be keen to reduce the unit cost for one of the communication costs, which requires a review of the reality and income of the customers dealing with it, which contributes to gaining customer satisfaction and loyalty towards its brand.
2. The company should ensure that the accumulated knowledge of the services is improved in saving time and effort for the consumer to obtain them.
3. The company must ensure that consumer trends play a key role in purchasing decisions.
4. The company must be keen to respond to customer complaints and address them by listening to the customer's questions and addressing them in a way that gains customer satisfaction and loyalty.
5. The company should be keen to encourage customers to continue buying the organization's products and dealing with them by offering discounts that push the customer to purchase the service and try it more than once.
6. The company should be keen to encourage customers to recommend their colleagues to visit the company's services and try them, by providing material and moral rewards that improve the customer's services during the experiment

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