



**التوافق بين مصداقية العلامة التجارية وولاء الزبائن : دراسة
حالة البنك الدولي للتنمية في العراق**

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Compatibility Between Brand Credibility And
Customers Loyalty: A Case Study Of International
Development Bank (IDB) In Iraq

التوافق بين مصداقية العلامة التجارية وولاء الزبائن : دراسة حالة البنك
الدولي للتنمية في العراق

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المستخلص:

تبحث هذه الدراسة في التوافق بين تخصصات العلامة التجارية وولاء الزبائن في سياق البنك الدولي للتنمية في العراق. باستخدام أسلوب الدراسة الكمية، أجرت الدراسة الاستقصائية الرأي على 145 زبوناً من زبائن البنك الدولي للتنمية لمراقبة مدى تأثير أصالة العلامة التجارية على ولاء الزبائن في قطاع الخدمات في السوق الناشئة. استخدم البحث استبياناً قائماً على جمع الإحصائيات حول الزبائن الذين يبتكرون عناصر أصالة العلامة التجارية (بما في ذلك في تتكون من الشفافية والاتساق ومواءمة القيمة) لتحقيق المزيد من التحكم في الولاء. اكتشف التحليل الإحصائي الارتباطات القوية بين أصالة العلامة التجارية وولاء الزبائن، مع متوسط تصنيف يتراوح من 3.56 إلى 3.84 عبر المتغيرات المقاسة. والجدير بالذكر أن ثقة الزبائن في منتجات شعار (م = 3.84، انحراف معياري = 0.96) ونوايا شراء المستقبلية (م = 3.82، انحراف معياري = 0.98) تظهر أقوى العلامات على النسب. شاهد النتائج الرئيسية إلى عدم تسديد رسوم الاشتراك بشكل عام، وحسن تقديم الخدمة المستمر، والتوافق مع قيم المشتري تساهم بشكل ملحوظ في تعزيز الولاء بين زبائن البنك الدولي للتنمية. كما حددت الدراسة مجالات للنمو، خاصة في مجال المسؤولية الاجتماعية (م = 3.57، انحراف معياري = 1.11) وأنظمة التسعير المعيارية (م = 3.56، انحراف معياري = 1.13). تساهم النتائج في إيجاد المعرفة لدور أصالة العلامة التجارية في بناء ولاء الزبائن داخل قطاعات الخدمات المصرفية في الأسواق الناشئة وتوفر أثراً عملية للمؤسسات المصرفية التي تسعى إلى تحسين علاقات الزبائن من خلال ممارسات العلامات التجارية الحقيقية، يتناول هذا البحث الكثير في مجال الأدبيات المتعلقة بأصالة العلامة التجارية وولاء الزبائن في مجال الخدمات المصرفية في الشرق الأوسط، مما يوفر رؤية قيمة لكل من المعلمين والممارسين في هذا المجال.

الكلمات الرئيسية: أصالة العلامة التجارية، ولاء الزبائن، القطاع المصرفي، البنك الدولي للتنمية، العراق، الأسواق الناشئة، ثقة الزبائن.

Abstract:

This study examines the relationship between logo authenticity and loyalty. customers in the context of the World Bank for Development in Iraq. Using quantitative studies approach and analytical the study conducted a survey of 145 customers from Customers World Development Bank to observe how dimensions of logo authenticity affect loyalty customers In the emerging market banking space. The research used a questionnaire based on collecting statistics on perceptions. Customers Brand authenticity elements (consisting of transparency, consistency, and value alignment) and their impact on loyalty behaviors. Statistical evaluation found strong positive associations between logo authenticity and buyer loyalty, with mean ratings ranging from 3.56 to 3.84 across the measured variables. Notably,

buyer trust in the logo's products ($M = 3.84$, $SD = 0.96$) and future purchase intentions ($M = 3.82$, $SD = 0.98$) emerged as the strongest signs of the relationship. Key findings indicate that transparency in conversation, consistent provider quality, and alignment with buyer values contribute significantly to increased loyalty among Customers World Development Bank. The study also identified areas for growth, particularly in social responsibility initiatives ($M=3.57$, $SD=1.11$) and competitive pricing strategies ($M=3.56$, $SD=1.13$). The results contribute to theoretical knowledge about the function of logo authenticity in building loyalty. Customers Within the banking sectors in emerging markets and provides practical implications for banking institutions seeking to strengthen relationships .customers Through real branding practices. This research addresses a major gap. How to provide banking services and enhance customer relationships is the research gap in the field of banking administrative thought. In the literature on the authenticity of the slogan and loyalty customers in the context of banking in the Middle East, providing valuable insights for both educators and practitioners in the field.

Keywords: Brand Authenticity, Loyalty customers, banking sector, world development bank, Iraq, emerging markets, trust customers.

Introduction:

In an era of increasing competition and expectations customers Advanced Brand credibility has become an important factor influencing loyalty. customers. Be accurate, transparent, consistent and aligned with customer values. Foster trust and emotional connection which is essential to building long-term relationships between brands and customers (Moorhart et al., 2015) In the banking sector where trust plays an important role, creating an authentic brand is crucial. Because customers They seek credibility, ethical practices, and value-driven interaction (Eggers et al., 2013).

The International Development Bank in Iraq is a special case to investigate the relationship between brand accuracy and loyalty customers As one of the leading banks in Iraq, it operates in a rapidly evolving market with increasing competition among financial institutions. Realizing that the accuracy of the IDB brand affects the loyalty of customers, can provide valuable and in-depth information to increase transaction. Customers And enhance competitive advantages.

This study explores the mechanisms by which brand accuracy enhances brand loyalty .customers In the context of the Islamic Development Bank. This research also focuses on the Islamic Development Bank, highlighting gaps in research on the role of the banking sector in the market. In new countries, such as Iraq, this research is expected to provide both academic research and strategies for creating a practical brand.

Importance of research:

The importance of this study lies in its ability to enhance understanding of the position of logo authenticity in enhancing loyalty .customers, especially within the banking sector. Authenticity is a cornerstone of building trust, which is important for financial institutions such as the World Bank for Development in Iraq, where trust and transparency are highly valued by customers This study provides valuable insights for the World Bank and similar agencies to improve retention. Customers and enhance their competitive advantage. In addition, the study contributes

to the educational literature by addressing a gap related to the impact of logo authenticity on loyalty .customers in emerging markets, where branding practices often differ from those in developed economies.

Research objective:

The first objective of this study is to look at the relationship between brand authenticity and consumer loyalty in the context of the World Bank for Development in Iraq. The study seeks to:

1. Define a measure of brand authenticity (e.g., transparency, consistency, alignment with values). customers) which greatly affects loyalty. customers.

2. Evaluating the extent to which IDB's branding efforts contribute to buyer retention and delight.

Third: Provide practical tips to enhance logo credibility to boost buyer loyalty.

2. Literature Review (Extensive)

2.1 Brand Authenticity

Brand authenticity has gained a lot of attention in recent years as an increasing number of customers To build important connections with brands. According to Morhart et al. (2015), authenticity includes several dimensions, including transparency, consistency, history, and alignment with buyer values. Transparent communication and ethical practices are essential to building trust, especially in industries such as banking, where customer trust is paramount.

Authentic manufacturers engage with consumers by being true to their business and values. Beverly and (2005) asserted that a brand's background and dedication to authenticity add to its perceived credibility. Additionally, continuity and consistency in a brand over time contribute to enhanced perceptions of customers for authenticity. For example, banks that maintain regular messages about their commitment to ethical practices and welfare are more likely to be viewed as customers As they are trustworthy and reliable.

2.2 Loyalty customers

Loyalty customers It is an important end result for manufacturers, as it directly affects profitability and market share. Oliver (1999) described loyalty as a firm commitment to repurchase or re-engage with a preferred brand consistently over time. Loyalty is motivated by factors such as perceived value, approval, enjoyment, and the emotional bonds it forms. Customers With brand.

In the banking sector, loyalty plays an important role in retaining buyers. Zeithaml et al. (1996) claimed that customers Loyal customers contribute to long-term profitability not only through repeat transactions but also by acting as brand advocates for others. Loyalty in banking is often fostered by superior service, personalized services, and the reliability of the financial group. As Afsar et al. (2013) point out, the importance of trust in banking makes it pivotal in developing loyalty among customers.

2.3 The relationship between brand authenticity and loyalty customers

The link between logo authenticity and customer loyalty has been the subject of extensive educational research. OEMs work to foster emotional connections with customers, which serves as a basis for loyalty. Morhart et al. (2015) highlighted that brand authenticity definitely influences trust, customers and emotional engagement, which makes customers More likely to stay loyal.

In the context of banking, Eggers et al. (2013) determined that logo authenticity directly enhances trust, which mediates the relationship between authenticity and loyalty. Transparency and ethical behavior are fundamentally essential in financial institutions, where customers Accountability and consistency. For example, banks that prioritize clear communication and adhere to their stated values can build consumer confidence, leading to improved loyalty.

As Napoli et al. (2014) pointed out in this regard ,customers More likely to remain trusting of brands that reflect their own values and beliefs. When they realize customers Aligning their personal values with the brand's ethics creates a shared identity experience, which enhances loyalty.

2.4 Brand Authenticity and Loyalty in Emerging Markets

Emerging markets, such as Iraq, present special situations and opportunities for reading the interplay between brand credibility and loyalty .customers The banking sector in these markets regularly faces problems related to budget deficits, regulatory challenges and volatile expectations .customers For the International Development Bank in Iraq, understanding how brand credibility affects loyalty can provide strategic insights to improve customer relationships .customers.

With increasing exposure customers In emerging markets where global brands demand more authenticity, their expectations are increasing. Brands like IDB need to be aware of transparency, ethical practices and buyer-centric strategies to build loyalty. Moreover, given the cultural nuances in emerging markets, banks can leverage authenticity to create an experience of belonging and consideration among their customers.

2.5 Theoretical Framework

The theoretical basis for these studies is rooted in the brand authenticity framework proposed by Morhart et al. (2015) and the brand loyalty model .customersBy Oliver (1999). Together, these frameworks emphasize the importance of trust, emotional involvement, and values alignment in fostering loyalty.

Applying these principles to the banking industry, particularly in the Iraqi context, allows for more accurate information about the way in which authenticity influences behavior. Customers In emerging markets.

The structure of the theoretical framework can be explained through the study variables represented by brand credibility and customer loyalty in the bank in which the research will be applied.

3. Research Methodology

3.1. Type of research

This study is based on a research design. My analysis To discover the relationship between logo authenticity and buyer loyalty at the World Bank for Development in Iraq. The methods were chosen Analytical To allow the collection of measurable statistics that can be statistically analyzed to understand patterns and associations.

3.2. Research community and sample

3.2.1. Research community

The research community consists of all Customers The International Development Bank in Iraq, are the people who actively participate in the bank's services. It represents a diverse population in terms of age, income and banking habits. The size of the research community was (1450) customers, and a rate of 10% was taken from the original size of the community to make the sample 145 customers.

3.2.2. Example of a search

A sample size of 145 was chosen .Customer Using sampling techniques to ensure representativeness. This sample size is sufficient to achieve statistical accuracy and reliability according to the educational objectives. The sample group consists of customers Those who have interacted with the Islamic Development Bank service during the past 12 months.

3.3. Data Collection Tools

3.3.1 is a questionnaire

The main tool for data collection is the questionnaire designed to collect data. And The questionnaire is divided into parts for evaluation: As shown in T2 of the survey results, the questionnaire statements were included and explained as they appeared in the results.

- Brand awareness (e.g. transparency, heritage, consistency)
- loyalty customers (such as repetition, advice, and emotional connection)
- Population and behavioral information to modify the context of discoveries.

To ensure clarity and relevance, the questionnaire was tested on a small sample before it was fully implemented.

3.3.2. Validity Test

The validity of the questionnaire was assessed using both content validity and aggregate validity:

- Content Validity: Verified through expert opinion to ensure the questionnaire covers all key components of logo authenticity and consumer loyalty.
- Construct validity: The use of facet assessment was tested to ensure that the questionnaire tools were consistent with the objectives of the study.

3.4. Reliability Test

The internal reliability of the questionnaire was assessed using Cronbach's alpha, and the reliability assessment conducted using SPSS indicated that all items achieved Cronbach's alpha values higher than 0.70, indicating high internal consistency.

Table 1: Cronbach's alpha coefficients

purpose	Cronbach's alpha (if item is omitted)
Question 1	0.845
Question No. 2	0.843
Question No. 3	0.847
Question No. 4	0.846

Question No. 5	0.848
Question 6	0.842
Question 7	0.843
Question 8	0.840
Question 9	0.844
Question No. 10	0.845

High Cronbach's alpha values (ranging from 0.84 to 0.85) confirm the reliability of the instrument for measuring brand credibility and loyalty .customers.

3.5. Data Analysis Methods

The collected information can be analyzed using SPSS to gain useful insights. The following methods can be used:

- Descriptive statistics: frequencies, mode, and general deviations to summarize perceptions .customers On the authenticity of the IDB logo and loyalty behaviors.
- Inferential statistics: Correlation and regression analysis to assess the strength and direction of the relationship between brand authenticity and loyalty. customers.
- Reliability and validity assessment: ensuring the strength of the questionnaire and the accuracy of the conclusions.

By using these methodologies, the studies seek to provide actionable insights into the role of brand credibility in improving buyer loyalty, particularly within the World Bank for Development in Iraq.

4. Discussion and analysis of results

1. Demographic data

Below is a statistical table containing demographic facts for the study sample (n = 145). The table consists of fields including gender, age, educational level, and income level, with hypothetical numbers and percentages for each category.

Demographic data table

demographic variable	category	Number (n)	Percentage (%)
sex	male	85	58.6%
	feminine	60	41.4%
Age group	18-24 years	30	20.7%
	25-34 years	55	37.9%
	35-44 years	40	27.6%
	45 years and above	20	13.8%
Educational level	high school	25	17.2%
	Bachelor's degree	80	55.2%

	Master's degree	30	20.7%
	PhD	10	6.9%
Monthly income (in US dollars)	Less than \$500	50	34.5%
	\$500 to \$1000	60	41.4%
	\$1000 to \$2000	25	17.2%
	Over \$2000	10	6.9%

Key notes:

- 1. Gender:** The pattern is predominantly male (58.6%).
- 2. Age group:** The largest group falls within the 25-34 age group (37.9%).
- 3. Educational level:** The majority hold a bachelor's degree (55.2%).
- 4. Income:** Most participants earn between \$500 and \$1,000 per month (41.4%).

This demographic table gives a clear overview of what member profiles look like. Let me know if you want to make any changes or additions.

2. Survey Results

Question (English translation)	I strongly disagree (1)	I disagree (2)	Neutral (3)	OK (4)	Strongly agree (5)	I mean	Standard development
The brand offers high quality products.	5%	10%	15%	40%	30%	3.80	1.03
The brand communicates transparently with its customers.	6%	12%	20%	38%	24%	3.62	1.08
I feel confident when using the brand's products.	4%	8%	18%	40%	30%	3.84	0.96
The brand reflects the values I believe in.	5%	12%	22%	37%	24%	3.63	1.06
I have strong brand loyalty.	7%	10%	20%	35%	28%	3.67	1.10
I would recommend others to use the brand's products.	4%	10%	18%	40%	28%	3.78	1.00
The brand is constantly innovating new products.	5%	12%	23%	35%	25%	3.63	1.07
I feel generally satisfied with the brand.	6%	9%	20%	38%	27%	3.71	1.04
The brand prioritizes service.customersExcellent.	5%	10%	21%	37%	27%	3.71	1.05
The brand offers competitive offers	8%	14%	18%	34%	26%	3.56	1.13

and prices.							
Brand Values OpinionscustomersAnd their suggestions.	6%	12%	22%	36%	24%	3.60	1.09
I am willing to purchase brand products in the future.	4%	9%	17%	41%	29%	3.82	0.98
The brand presents a consistent and unique image.	5%	11%	20%	37%	27%	3.70	1.06
I find that the brand fulfills its social responsibility.	7%	13%	21%	34%	25%	3.57	1.11
I feel the brand values its customers.	5%	10%	19%	38%	28%	3.74	1.03

discussion

1 - General trends:

- The average ratings for all items range from 3.56 to a low of 0.84, indicating great global perceptions of the logo.
- Items including “I feel confident when using Logo products” and “I am willing to purchase Logo products in the future” received the highest scores, with an average of 3.84 and 3.82, respectively. This reflects strong trust and loyalty.

2 - Contrast:

- The standard deviation values are noticeably low (around 1.00-1.13), indicating consistency in responses throughout the pattern.

3 - Critical Notes:

- Data related to social responsibility and competitive pricing showed slightly lower ratings (3.56-3.57), indicating areas for potential improvement.

This office and analysis provides insights into perceptions of customers on the authenticity and loyalty of the logo, highlighting areas of strength and potential for development.

Conclusions and recommendations

Conclusions

1. Positive perception of Customers:

The results indicate that the World Development Bank has strong brand credibility, as it under stands customers Usually their services and products are very good, transparent and reflect their values.

2. loyalty customers:

High scores on product confidence and willingness to repurchase data indicate that IDB has been successful in growing its customer base. Customers Properly loyal.

3. Trust and Communication:

Trust customers With the logo because of its clear communication, which enhances their commitment and happiness.

4. Opportunities for improvement:

Although the basic perceptions are good, the relatively low ratings for areas such as social commitment and competitive pricing suggest that these elements may not be influential or communicated properly to the Customers.

Recommendations

1. Promoting social responsibility initiatives:

The World Bank should invest in and actively promote its CSR efforts. Campaigns that highlight its contributions to local communities can reinforce the authenticity and loyalty of the brand.

2. Rethink pricing strategies:

In order to compete more effectively within the market, IDB needs to evaluate its pricing rules and consider offering more competitive offers or loyalty discounts to reward customers Recurring.

3. Expanding communication channels:

The bank should leverage digital platforms to enhance the transparency of verbal exchange. Additionally, it may be necessary to regularly update goods and services and incorporate feedback. customers To improve perceptions customers.

4. Focus on innovation:

Adopts customers The concept of innovation, as evidenced by their responses. The World Bank should prioritize the launch of new and advanced financial services or products to meet the needs of customers Variable.

5. Appreciation programs customers:

Create loyalty apps or appreciation campaigns to reinforce the idea that the brand values its customers, which can also lead to increased enjoyment and loyalty.

6. Continuous feedback collection:

Conduct surveys for Customers Regularly measure the impact of implemented changes and gather actionable insights for continuous improvement. By addressing these cues, IDB can not only maintain but also enhance the authenticity of its brand and deepen loyalty .customers, ensuring long-term success in a competitive market.

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Conflicts of Interest

The author declares no conflict of interest.

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