



## Exploring the Impact of Brand Image on Consumer Loyalty An Analytical Study of Computer Product Users in the Kurdistan Region Universities

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### Abstract

The main objective of this study is to investigate the impact of brand image on consumer loyalty towards users of computer products in the Kurdistan region universities. To achieve the objective of the study, a quantitative method based on purposive sampling was conducted. A total of 312 online surveys were collected from students and university members who use different computer products in universities in the four provinces of Erbil, Dohuk, Sulaymaniyah, and Halabja in the Kurdistan Region of Iraq. Structural Equation Modeling (SEM) with the help of the Partial Least Squares (PLS) method and the PLS software was used to test the hypotheses and validate the model. The result of the study revealed that brand image has a significant impact on consumer loyalty. The results also show that while brand associations, may not always significantly predict consumer loyalty, other dimensions such as brand personality, brand emotions, and brand experience have a profound positive impact on the findings of this study.

**Keywords:** Brand Image, Consumer Loyalty, Computer Product Users, Kurdistan Region of Iraq.



## استكشاف تأثير صورة العلامة التجارية على ولاء المستهلك دراسة تحليلية لمستخدمي منتجات الحاسوب في جامعات إقليم كردستان

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### الملخص

الهدف الرئيسي من هذه الدراسة هو تحقيق تأثير صورة العلامة التجارية على ولاء المستهلكين من مستخدمي منتجات الحاسوب في جامعات إقليم كردستان. لتحقيق أهداف الدراسة، تم اعتماد المنهج الكمي باستخدام عينة قصدية. تم جمع 312 استبياناً عبر الإنترنت من الطلاب وأعضاء الجامعات الذين يستخدمون منتجات حاسوبية مختلفة في الجامعات الموجودة في محافظات أربيل ودهوك والسليمانية و حلبجة في إقليم كردستان العراق. تم استخدام النمذجة بالمعادلات الهيكلية (SEM) بمساعدة طريقة المربعات الصغرى الجزئية (PLS) وبرنامج PLS لاختبار الفرضيات والتحقق من صحة النموذج. أظهرت نتائج الدراسة أن صورة العلامة التجارية لها تأثير كبير على ولاء المستهلكين. كما كشفت النتائج أن في حين أن ارتباطات العلامة التجارية قد لا تتنبأ دائماً بشكل كبير بولاء المستهلكين، فإن الأبعاد الأخرى مثل شخصية العلامة التجارية، وعواطف العلامة التجارية، وتجربة العلامة التجارية لها تأثير إيجابي عميق على النتائج التي توصلت إليها هذه الدراسة.

**الكلمات المفتاحية:** صورة العلامة التجارية، ولاء المستهلكين، مستخدمو منتجات الحاسوب، إقليم كردستان العراق.

### 1. Introduction

In today's highly competitive market, companies are struggling to differentiate themselves and establish a loyal consumer base. Brand image, perception, and overall association of a brand in the consumer's mind are the essential factors in achieving this distinction and loyal consumer behavior. A positive brand image not only provides increased consumer satisfaction and loyalty but also repeat purchases and long-term commitment (Azizan &



Yusr, 2019). Recent consumer psychology and marketing research underline how profound brand image affects consumer behavior and loyalty (Palaniswamy & Duraiswamy, 2023). Since markets are getting more saturated, there are many choices in front of a customer, and competition becomes even harder; brand image cannot be overemphasized as a determinant of consumer preferences. The brand image involves more than the aesthetic aspects associated with a brand, it incites its emotional and symbolic features in the minds of the consumers (Jin *et al.*, 2019). The dynamic relationship between brand image and consumer loyalty has been established as one of the main concerns of businesses that aspire to maintain long-term relationships with target audiences. Consumer loyalty, becoming a repeat purchaser, spreading positive word-of-mouth endorsements, and resisting competitors' offers, are a much-coveted asset in today's fiercely competitive landscape (Oladeji, 2019).

One of the most critical aspects related to brand image and consumer loyalty is brand equity. Brand equity can be defined as the perceived value or conception of the consumers associated with the brand in terms of the image or the attributes of the brand beyond their functional natures (Ansary & Nik Hashim, 2018). Brand image is the primary driver of brand equity in that it forms consumer perceptions, attitudes, and intentions to purchase. A positive brand image attracts and induces trust, credibility, and emotional bonding, garnering favorable responses from the consumer and feelings of brand loyalty and desire (Wijekoon & Fernando, 2020). A strong brand image simplifies consumer's decision-making and reduces the perceived risk associated with choosing a new product by creating a sense of familiarity and trust. However, the dynamics of the brand image and consumer loyalty



are not static and change under the influence of time, which is the driver of change in consumer preferences, competitive landscape, and market trends (Bing *et al.*, 2024). Therefore, from that point of view, it is even more critical for marketers and brand managers to understand the intricate relationship between the image of a brand and consumer loyalty for treading challenges of marketplace places with efficacy.

### 1. 2. Importance of the Study

In such a fast-moving consumer environment where there is little time and so much to choose from, keeping the consumer loyal can be the difference between success and failure in a brand. Understanding how brand image impacts consumer loyalty enables businesses to develop better marketing strategies that elevate the level of customer retention and, hence, trigger sustainable growth. This research will fill the gap in the current body of knowledge by studying the Impact of Brand Image on Consumer Loyalty among computer product users within Kurdistan Region universities. Previous research has presented several different areas regarding branding and consumer behavior, and only a few have taken place regarding the brand image's effect on consumer loyalty. Thus, the research will offer relevant implications that may help business organizations optimize their branding efforts toward better customer retention and long-term consumer relationships within this demographic and regional segment.

### 1. 3. Problem Statement

Understanding the impact of brand image on consumer loyalty is of great importance in the dynamic landscape of modern markets, where consumers are exposed to a variety of choices. Previous studies have shown the relationship between brand image conceptualization and consumer



loyalty (Wahyuni & Ghozali, 2019; Hayati *et al.*, 2024). Therefore, this study attempts to deepen the various dynamics governing consumer behavior by investigating how a brand image makes customers remain loyal among computer product users in Kurdistan region universities over time. Through this study, revealing how the brand image is related to consumer loyalty can help to understand the type of strategies that should be developed by the business with the aim of creating sustainable relationships with its target audience.

#### 1. 4. Objective of the Study

This study aims to investigate the impact of brand image on consumer loyalty in the context of computer product users in Kurdistan Region Universities. Additionally, to understand how different dimensions of brand image impact consumer loyalty. Finally, to determine the relationship between brand image and consumer loyalty.

#### 1. 5. Hypotheses of the Study

This study will be conducted based on the following hypotheses:

**H1: There is a significant correlation between Brand Image and Consumer Loyalty ( $\alpha \leq 0.05$ ).**

H1a: There is a significant correlation between **brand associations** and **consumer loyalty** ( $\alpha \leq 0.05$ ).

H1b: There is a significant correlation between **brand personality** and **consumer loyalty** ( $\alpha \leq 0.05$ ).

H1c: There is a significant correlation between **brand emotions** and **consumer loyalty** ( $\alpha \leq 0.05$ ).

H1d: There is a significant correlation between **visual identity** and **consumer loyalty** ( $\alpha \leq 0.05$ ).



H1e: There is a significant correlation between **brand experience** and **consumer loyalty** ( $\alpha \leq 0.05$ ).

**H2: Brand Image** has a significant impact on **Consumer Loyalty** ( $\alpha \leq 0.05$ ).

H2a: **Brand associations** have a significant impact on **consumer loyalty** ( $\alpha \leq 0.05$ ).

H2b: **Brand personality** has a significant impact on **consumer loyalty** ( $\alpha \leq 0.05$ ).

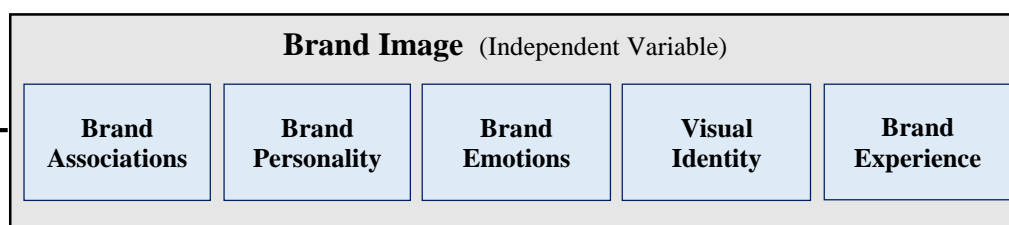
H2c: **Brand emotions** have a significant impact on **consumer loyalty** ( $\alpha \leq 0.05$ ).

H2d: **Visual identity** has a significant impact on **consumer loyalty** ( $\alpha \leq 0.05$ ).

H2e: **Brand experience** has a significant impact on **consumer loyalty** ( $\alpha \leq 0.05$ ).

## 1. 6. Proposed Model of the Study

Background of the study and relevant literature were used to develop the study model in support of the study objectives and hypotheses. This model was aimed at discovering and analyzing how the variables related to and impacted a particular set under study in the present study. This conceptual framework, as illustrated in Figure (1) below, guides a systematic approach to addressing research problems, including achieving the objectives by reflecting the nature of correlation and regression between the two variables.



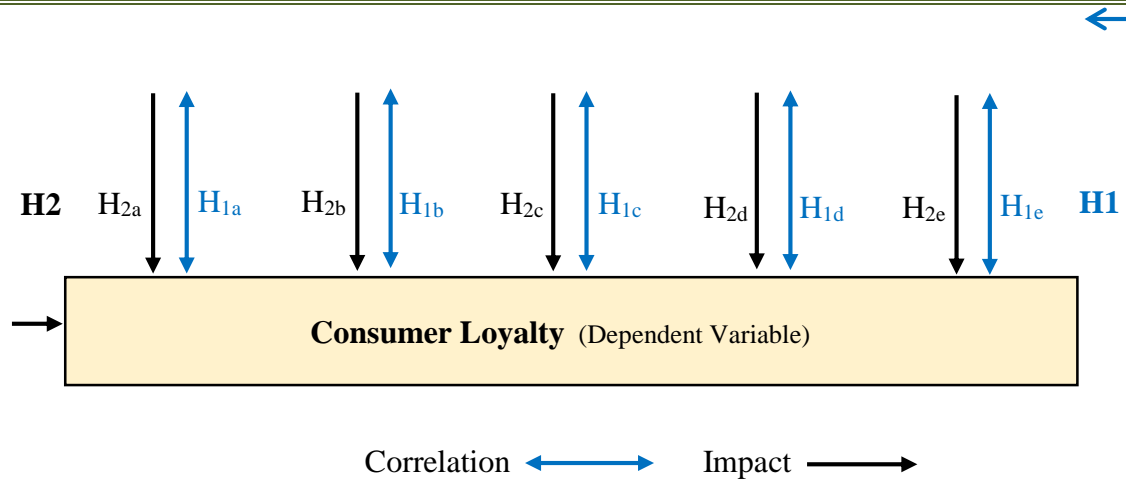


Figure 1. Proposed Study Model. (Source: Primary Data)

## 2. Literature Review

### 2. 1. Brand Image

The brand image is one of the key concepts of marketing and consumer behavior, reflecting the perceptions and associations that are created by consumers towards a brand. The brand image reflects the cumulative effect of the brand's identity in the minds of consumers concerning perceived quality, associations, and personality (Madlala *et al.*, 2022). Brand image refers to a particular group of associations and perceptions linked with the brand directly and indirectly by the experience that consumers have with it (Ansary & Nik Hashim, 2018). It is developed through different interactions, like advertising, word-of-mouth, online presence, and personal experience with product or service use. Brand image building is the process of continuous communication and delivery of the values and promises of the brand with the aim of evoking favorable responses among the target audience (Foroudi *et al.*, 2020). According to Shabbir's (2020) definition, brand image refers to the perception of a brand as reflected by the brand associations held in consumer memory. Brand image has a great influence on consumer behavior and decision-making. A





strong brand image, as set up by Le (2023), thereby creates customer loyalty, increases the ability for premium pricing, and a competitive advantage in the market. In the digital age of free-flowing and easily accessible information, it becomes both challenging and critical for companies to maintain a good brand image because modern-day consumers are much more knowledgeable and skeptical (Pittman *et al.*, 2022). Research by Wibowo *et al.* (2024) shows that a well-conceived brand image may lead to a higher perceived value and trust, hence long-term business success. Therefore, brand image is not static, it also changes with societal trends and technological developments, in moving expectations of consumers, and the brands have to change. It demands a brand to be agile and to keep on innovating in its strategies to keep a good image in the minds of its audience. For example, Le (2023) found that brands engaging in proactive CSR initiatives tend to experience a more positive image and greater customer loyalty.

### 2. 1. 1. The Importance of Brand Image

Brand image is of great importance in the marketplace, as it plays a very vital role in forming the perception and decisions of consumers. The brand image represents the total sum of consumers' perceptions, feelings, and beliefs about a brand and is really a key differentiator in markets that are rapidly getting crowded (Erkmen & Hancer, 2019). A brand in a positive image will elevate the contribution to brand equity and therefore, there will be more consumer preference and willingness to pay premium prices. As was noted by Buil *et al.* (2013), the brand image forms an important part of creating and sustaining brand equity, which directly affects a company's financial performance through the choices and loyalty of consumers. The study conducted by Dairobi *et al.* (2024) also alludes that companies with a good





brand image create a competitive edge because they tend to attract and keep customers well.

### 2. 1. 2. The Dimensions of Brand Image

As traditionally conceptualized in marketing and consumer behavior literature, dimensions of brand image are a set of perceptions or associations consumers have toward a brand. These dimensions are important in portraying how consumers perceive the brand along several attributes and how these perceptions further condition their attitudes and behaviors towards the brand. Here are the core dimensions:

#### 2. 1. 2. 1. Brand Associations

This dimension relates to the characteristics, benefits, and experiences associated with a brand stored in consumers' memories. Brand associations are defined as mental links formed by consumers between a brand and its characteristics, benefits, and experiences. Such associations add tremendously to the brand's value in terms of brand equity through the way they shape consumer perceptions and, consequently, their buying decisions (Vriens *et al.*, 2019). Positive brand associations can work out for the better reputation of the brand and can even go ahead to make the brand in question have a clear distinction from its competitors (Jin *et al.*, 2019).

#### 2. 1. 2. 2. Brand Personality

Brand personality is the critical dimension of brand image, and it refers to the set of human characteristics associated with a brand. This dimension allows consumers to feel emotionally bound to brands, leading to significant brand differentiation and loyalty toward a brand (Güzel *et al.*, 2024). Giving brands personality traits helps companies create their unique and related brand image to which the target audience can relate. Research by



Baig *et al.* (2022) shows that brand personality, as a key determinant, enhances brand equity by making the brand memorable and meaningful to consumers.

### 2. 1. 2. 3. Brand Emotions

Brand emotions are the core dimension concerning a brand's image. They stand for feelings and emotional responses that consumers have the ability to connect to in a brand. These emotions play a very critical role in forming and changing customer behavior, perception, preference, and loyalty at the scale of value attributed to the brand (Ghorbanzadeh, 2021). Positive emotions allow brands to establish an emotional linkage between them and the consumer, which has effects on more general brand equity and long-term sustainability. According to Garanti (2019), emotional attachment to a brand is what influences customer behavior in buying intentions and brand loyalty.

### 2. 1. 2. 4. Visual Identity (Brand Aesthetics)

Visual identity, popularly known as brand aesthetics, is one of the most important dimensions of brand image and includes logos, colors, typography, and design style that a brand adopts (Phillips *et al.*, 2014). Similarly, these visuals lie at the center of brand image formation, as they dictate how the brand will be perceived by the consumers. According to Hamizar *et al.* (2023), visual identity is important in making the brand outstanding in a competitive marketplace by creating a unique, coherent, and easily recognizable look. As shown by the study, Hou & Pan (2023) confirms that visual aestheticism influences consumer behavior, as it can prove positive perceptions of quality and value for a product through an aesthetic design.



## 2. 1. 2. 5. Brand Experience

Brand experience is often considered a critical dimension of the brand image since it encompasses contacts and touchpoints occurring between consumers and a brand (Isotalo & Watanen, 2015). This will encompass aspects relating to the functional performance of a product or service and the sensory, emotional, and cognitive responses that these interactions will elicit. Positive brand experiences can add significant value to brand image, which can result in a more satisfied and loyal customer base, who, in turn, may act as advocates for that brand. According to Nadeem *et al.* (2021), the creation of memorable and engaging experiences is what differentiates one brand from another in a highly competitive marketplace; experiences have emerged as an economic offering for customers do not only search for products or services but also seek out experiences that give meaning and lead to transformation.

## 2. 2. Consumer Loyalty

Consumer loyalty is the result of a concept where a customer goes back repeatedly to equally available alternatives of the product, brand, or organization. This choice, therefore, results from positive experiences, perceived values, and emotional attachment that culminate in repeated purchases and long-term relations with the respective brand. The meaning of consumer loyalty can be derived from satisfaction, which can be achieved through the existence of quality products and unique experiences built out of excellent customer service and continuous positive contacts (Leclercq-Machado *et al.*, 2022). However, customer loyalty does not establish itself only on the basis of repurchase; it also includes advocacy, whereby loyal customers become recommenders of the brand, hence acting as informal



brand ambassadors (Fiiwe *et al.*, 2023). As stated by Chan (2022), consumer loyalty generally evolves through a series of stages from cognitive, where loyalty is based on information and belief; affective is where it evolves through liking or attitude; to conative, which concerns a behavioral intention; to action, where the intention is realized into loyal behavior.

Consumer loyalty can be defined as the degree by which a customer is committed to repurchase or otherwise continue using a brand's products or services, and regularly prefer the said brand over time despite competing offerings (Tijjang *et al.*, 2023). According to Titiyal *et al.* (2023), usually, consumer loyalty is classified into two parts; behavioral loyalty, which truly depicts the repeat purchase behavior, and attitudinal loyalty shows the emotional attachment and liking of the consumer toward a brand. Yet another definition, forwarded by Shukla *et al.* (2024), portrays consumer loyalty as a deep psychological attachment that propels consumers toward repurchasing and positive word-of-mouth for the brand. However, Al-Zyoud, in (2021), identifies that consumer loyalty focuses not simply on rebuying but additionally tolerates some level of disaffection to competitors that is, resistance to switching thereby collecting an emphatic attachment toward the brand. It can, therefore, be argued that the strategic importance of consumer loyalty cultivation is based upon its ability to affect future purchasing behavior and the establishment of strong, long-term relationships between consumers and brands.

### 2. 2. 1. The Importance of Consumer Loyalty

Consumer loyalty is a long-term success and profitability driver for brands. Loyal consumers are more likely to repeat purchases, recommend the brand to others, and provide valuable feedback. According to a recent



study by Ta *et al.* (2021), customer retention costs much less compared to customer acquisition since loyal customers are known to spend more and exhibit higher lifetime value. Moreover, improving resilience in the competitive market becomes easier with consumer loyalty because consumers are more immune to switching to the competitor even with very impressive offers from rivals, as termed by Zarei *et al.* (2020). Consumer loyalty means much more than simple repeat buying; loyal customers make valid suggestions, are more forgiving of errors, and can drastically cut down marketing costs by advocacy actions alone (Cachero-Martínez & Vázquez-Casielles, 2021). Essentially, customer loyalty enhances the resiliency of a brand within competitive markets and, at the same time, grows or maintains market share over some reasonable period.

## 2. 2. 2. The Dimensions of Consumer Loyalty

Consumer loyalty is conceptualized to reflect a customer's commitment to repurchase or otherwise continue patronizing the products of a brand or service. The loyalty of consumers has been seen from various dimensions, which in combination expound the depth of consumer-brand relationships. Here are the widely recognized dimensions of consumer loyalty:

### 2. 2. 2. 1. Cognitive Loyalty

Cognitive loyalty refers to that part of customer loyalty, which is associated with a rational and evaluative approach. This is based on the conscious assessment of value-for-money, or any other single benefit proposition offered by a brand (Mudanganyi, 2017). In other words, this loyalty is seated within the rational-calculative thinking process, in which customers are loyal because they feel the company represents better benefits,



quality, or convenience than any competitor does (Lu *et al.*, 2019). Cognitive loyalty, according to Qi & Ariffin (2022), is the first level in building loyalty, whereby repurchase by consumers is driven by the belief of functional brand attributes. Wealth from preceding studies is still confirmed to this date, reiterating the importance of cognitive loyalty in consumer behavior and its power on brand performance.

### 2. 2. 2. 2. Affective Loyalty

Affective loyalty refers to customers' emotional bond and positive feelings towards a brand that significantly dominates purchase behavior and long-term commitment (Matthews *et al.*, 2014). This construct or dimension of consumer loyalty, because it is powered by consumers' personal experiences and emotional satisfaction, cannot be explained by purely rational factors like price or convenience. According to the study by Liu-Thompkins *et al.* (2022), affective loyalty is created when customers personally develop strength and have a very showcasing attitude towards a brand; it usually comes about due to the continuation of positive experiences and the satisfaction of emotional needs. Recent studies have underlined the role of affective loyalty in setting up deeper and more resilient relationships with customers.

### 2. 2. 2. 3. Conative Loyalty

Conative loyalty is a deeper degree of consumer loyalty, typified by strong repurchase intention and commitment to a brand. This dimension goes further than cognitive and affective loyalties in the sense that it has to do with the motivational and volitional elements of a consumer; hence, one is ready to act in accordance with this loyalty (Ahn & Back, 2018). According to Mahothan *et al.* (2022), the conative loyalty dimension is represented by



such characteristics as conscious repurchasing of a certain brand and resistance to switching in the face of competitors' persuasive marketing efforts. However, recent studies have emphasized that conative loyalty is the way to achieving a state of sustainable competitive advantage.

#### 2. 2. 2. 4. Action Loyalty

Action loyalty refers to the highest order of consumer loyalty, which is characterized not only by repurchase intention but constant pursuit of the brand being marked by habitual and regular kinds of buying behavior (Upadhye & Bandopadhyay, 2016). This dimension of loyalty is characterized by deep-seated commitment, under which consumers repeatedly prefer one brand to another as part of their routine despite competitive alternatives available. Zhang *et al.* (2021) call it action loyalty, which is the phase whereby intentions get transferred into real behaviors that end with continuous patronage and advocacy of the brand. According to Cuong *et al.* (2020), action loyalty occurs when consumers continuously prefer and buy the same brand, displaying often resistance to switch even when there is an inconvenience or a much cheaper alternative.

### 3. Methodology

#### 3. 1. Method of the Study

This study employed a quantitative and descriptive approach to investigate the influence of brand image on consumer loyalty among users of computer products at universities in the Kurdistan region of Iraq. Quantitative methods are important in research and analysis since they allow one to quantify variables, test hypotheses, and make generalizable conclusions. As underlined by Nardi (2018) and Stockemer *et al.* (2019), quantitative methods are those able to provide an objective measurement of





variables and hence allow either supporting or challenging a theoretical framework with empirical evidence. In addition to that, descriptive methods are important in the overall description of data, which is important for trend-setting and decision-making processes (Loeb *et al.*, 2017).

### 3. 2. Sample Size and Data Collection

The sample of this study comprised students and academic members who use various computer products at universities across the four provinces of Erbil, Dohuk, Sulaymaniyah, and Halabja in the Kurdistan region. A properly designed online survey was used as a collection tool for primary data since it provided a more effective and easy way of participating respondents. Through this, a sample of 312 responses was successfully collected using the purposive sampling technique. In the process of conducting this research, ethical considerations have been paid great attention to; that is to say, the participants were guaranteed confidentiality and anonymity while allocating their personal information in a secure way.

### 3. 3. Data Analysis Tools

In this research, structural equation modeling with the help of partial least squares method and the PLS software was used for hypothesis testing and model validation. The PLS is a variance-based approach requiring less conditions compared to similar structural equation techniques, such as LISREL and AMOS (Lowry & Gaskin, 2014), and its main advantage in this method a smaller sample size is needed compared to modeling with LISREL model. Modeling in PLS is performed in two stages. At the first stage, the measurement model must be examined through reliability and validity



analysis, and in the second stage, the structural model is analyzed by estimating the path among the variables and determining the fit indices of the model.

## 4. Results and Findings of the Study

### 4. 1. Measurement Model

The measurement model assesses the validity and reliability of the measurement instruments. To evaluate convergent validity, the Average Variance Extracted (AVE) and Composite Reliability (CR) criteria were employed. The results corresponding to the four research variables are presented in Table (1). According to Azlis-Sani et al. (2013), two essential conditions for establishing convergent validity and construct correlation are: (i) a composite reliability (CR) value exceeding 0.7, and (ii) an AVE value greater than 0.5. As illustrated in Table (1), all composite reliability values surpass the 0.7 threshold, and all AVE values exceed 0.5, confirming that the questionnaire demonstrates acceptable convergent validity.

Additionally, Cronbach's alpha was utilized to assess the reliability of the questionnaire. A Cronbach's alpha coefficient above 0.7 indicates an acceptable level of internal consistency among the questionnaire items. To estimate reliability, a preliminary sample of 30 questionnaires was administered, and the obtained data were analyzed using SPSS software. Reliability coefficients were computed for both the independent and dependent variables, as displayed in Table (1). The findings indicate that all questionnaire items exhibit Cronbach's alpha values above 0.70, confirming a high level of reliability. Therefore, based on the results in Table (1), the reliability of the questionnaire is substantiated.



Beyond Cronbach's alpha, indicator reliability was also assessed to further validate the reliability of the questionnaire. This was determined by examining factor loadings, which measure the correlation between a construct and its respective indicators. If the factor loading value is equal to or greater than 0.3, the measurement model's reliability is considered acceptable. However, if a factor loading falls below 0.3, the corresponding item may be excluded from subsequent analyses. As depicted in Figure (1), all factor loadings between the constructs and their associated indicators exceed 0.3, signifying a strong correlation and reinforcing the reliability of the measurement model.

**Table 1: Composite reliability coefficient, Cronbach's Alpha and AVE value.**

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Brand Associations	0.722	0.826	0.544
Visual Identity	0.717	0.825	0.541
Action Loyalty	0.814	0.878	0.643
Affective Loyalty	0.789	0.864	0.613
Brand Emotions	0.713	0.822	0.540
Brand Experience	0.757	0.847	0.582
Brand Personality	0.675	0.804	0.507
Cognitive Loyalty	0.749	0.841	0.570
Conative Loyalty	0.800	0.870	0.626
Consumer Loyalty	0.921	0.931	0.559

Source: Compiled by the author based on SmartPLS output.

#### 4. 1. 1. Divergent Validity



Divergent validity serves as the third criterion for assessing the fit of measurement models in the Partial Least Squares (PLS) method. It measures the extent to which the items of a latent variable exhibit low correlations with items of other latent variables. As per the method introduced by Fornell and Larcker (1981), divergent validity is deemed acceptable when the square root of the AVE for each construct surpasses the shared variance between that construct and any other constructs in the model. In other words, adequate divergent validity indicates that a given construct has a stronger relationship with its own indicators than with other constructs in the measurement model. In the PLS framework, divergent validity is assessed using a correlation matrix, where the diagonal elements represent the square root of AVE values for each construct, while the off-diagonal elements display the correlation coefficients between constructs. This relationship is demonstrated in the divergent validity matrix, provided in Table (2).

As illustrated in Table (2), the square root of AVE for each construct (displayed along the diagonal) exceeds its correlation with other constructs in the model, thereby confirming that the measurement models exhibit acceptable divergent validity. Following the validation of measurement models through reliability testing, as well as convergent and divergent validity assessments, the results of the structural model (external model) can subsequently be reported.

**Table 2: Matrix of Divergent Validity Assessment.**

Consumer Loyalty	Conative Loyalty	Cognitive Loyalty	Brand Personality	Brand Experience	Brand Emotions	Affective Loyalty	Action Loyalty	Visual Identity	Brand Associations
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<b>Brand Associations</b>	0.73									
	8									
<b>Visual Identity</b>	0.34	0.73								
	6	6								
<b>Action Loyalty</b>	0.35	0.52	0.80							
	7	0	2							
<b>Affective Loyalty</b>	0.47	0.62	0.65	0.78						
	0	0	2	3						
<b>Brand Emotions</b>	0.43	0.66	0.54	0.65	0.73					
	3	2	1	3	5					
<b>Brand Experience</b>	0.43	0.68	0.61	0.71	0.66	0.76				
	6	8	1	4	7	3				
<b>Brand Personality</b>	0.69	0.48	0.48	0.60	0.56	0.54	0.71			
	8	5	9	9	1	2	2			
<b>Cognitive Loyalty</b>	0.51	0.58	0.60	0.71	0.61	0.66	0.63	0.75		
	6	5	5	5	9	1	8	5		
<b>Conative Loyalty</b>	0.41	0.53	0.75	0.62	0.55	0.58	0.54	0.64	0.79	
	4	3	4	8	3	3	0	1	1	
<b>Consumer Loyalty</b>	0.50	0.65	0.77	0.66	0.68	0.74	0.65	0.55	0.67	0.77
	7	3	1	8	4	3	7	1	2	8

Source: Compiled by the author based on SmartPLS output.

#### 4. 2. Structural Model and Hypothesis Testing

The analysis of demographic variables shows that 60.3% of the sample are men and 39.7% are women. 27.2% of the individuals are in the age range of 18-24 years, 34% in the age range of 25-34 years, 31.4% in the age range of 35-44 years, 5.8% in the age range of 45-50 years, and 1.6% are over 50 years old. The results also showed that 53.3% are studying in the field of Humanities, 18.6% in Social Sciences, 21.5% in Applied Sciences, 1.6% in Natural Sciences, and 4.8% in Engineering. Additionally, the education level of individuals in the sample showed that 12.5% have a high school diploma, 42% have a Bachelor's degree, 30.1% have a Master's degree, and 15.4% have a PhD. Moreover, 17.3 % of the individuals in the sample use Apple, 28.5% use DELL, 22.1% use HP, 1.9% use Asus, 23.4% use Lenovo, 1% use Toshiba, 3.5% use Microsoft Surface, 1.3% use Acer, 0.6% use Sony,



and 0.3% use Samsung. Furthermore, the duration of usage of the mentioned brands, based on the results obtained, indicates that 10.9% of individuals have been using these brands for less than 1 year, 8.7% for 1 to 2 years, 16% for 2 to 3 years, 9.9% for 3 to 4 years, 13.5% for 4 to 5 years, and finally, 40.7% have been using the brand for more than 5 years.

Subsequently, due to the non-normal distribution of the research variables, the Spearman correlation coefficient test was used to examine the relationships among the research variables. The results showed that the variable Brand Associations, with a correlation coefficient and significance level of ( $r=0.496$ ,  $p=0.000$ ), the variable Brand Personality, with a correlation coefficient and significance level of ( $r=0.627$ ,  $p=0.000$ ), the variable Brand Emotions, with a correlation coefficient and significance level of ( $r=0.646$ ,  $p=0.000$ ), the variable Visual Identity, with a correlation coefficient and significance level of ( $r=0.638$ ,  $p=0.000$ ), and the variable Brand Experience, with a correlation coefficient and significance level of ( $r=0.673$ ,  $p=0.000$ ), all have a positive and significant relationship with Consumer Loyalty. Ultimately, the research results indicated that brand image has a positive and significant relationship with customer loyalty and can lead to increased loyalty among brand customers as shown in Table (3).

**Table 3: Spearman Correlation Coefficient Test Results.**

		Consumer Loyalty
Spearman's rho	Consumer Loyalty	Correlation Coefficient
		1.000
		Sig. (2-tailed)
		.000
		N
		312
	Brand Associations	Correlation Coefficient
		.496**
		Sig. (2-tailed)
		.000
		N
		312
	Brand Personality	Correlation Coefficient
		.627**
		Sig. (2-tailed)
		.000



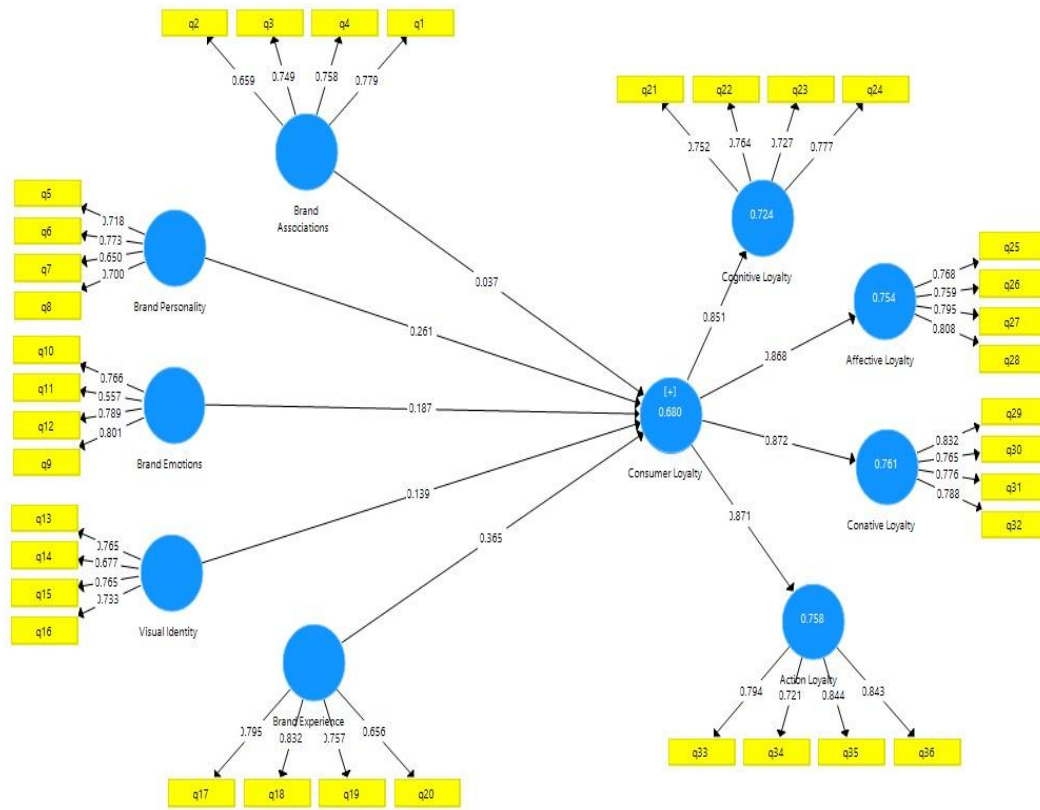
	N	312
<b>Bran Emotions</b>	Correlation Coefficient	.646**
	Sig. (2-tailed)	.000
	N	312
<b>Visual Identity</b>	Correlation Coefficient	.638**
	Sig. (2-tailed)	.000
	N	312
<b>Brand Experience</b>	Correlation Coefficient	.673**
	Sig. (2-tailed)	.000
	N	312

Source: Compiled by the author based on statistical analysis results.

#### 4. 3. Path Analysis Model for Research Hypotheses

This section analyzes the regression effect coefficients, which represent the relationships among the research variables. These coefficients indicate the influence of independent variables on the dependent variable, effectively quantifying their impact.





**Figure 2. Model in Standard Mode.**

Figure (2) elaborates a view on the contribution of different constructs related to brand on overall consumer loyalty. Among the factors, brand experience directly affects consumer loyalty with the highest path coefficient of (0.365), in turn reflecting its significance toward consumer perception and loyalty formation. Brand personality and brand emotions were also big contributors with coefficients of (0.261) and (0.187), respectively, pointing to the fact that how a brand is perceived in terms of personality traits and evoking emotions are important but secondary drivers of loyalty. Also, visual identity and brand associations have weaker but relevant effects, with (0.139) and (0.037) coefficients, respectively, which means that even though they are less effective, they cannot be omitted in a well-rounded branding strategy.



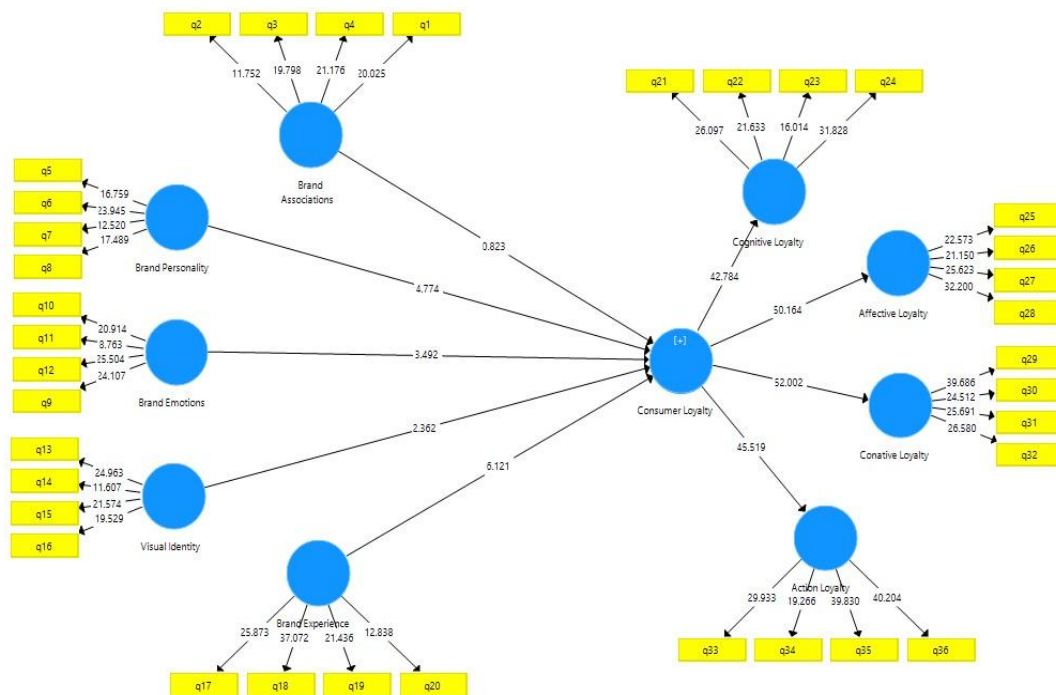
The empirical model explains 68% of the variance of consumer loyalty with ( $R^2=0.680$ ), indicating that these predictors create a powerful communication strategy for consumer brand loyalty. In addition, consumer loyalty is divided into four dimensions: Cognitive Loyalty (0.724), Affective Loyalty (0.754), Conative Loyalty (0.761), and Action Loyalty (0.758), each of which has high path coefficients. which indicates a strong contribution to the overall structure of loyalty. Cognitive loyalty as a rational attachment and affective loyalty as an emotional attachment are highly influential, indicating that both feelings and thoughts are important for long-term commitment. This holistic model emphasizes the rational and emotional aspects of consumer loyalty, supported by the brand experience.

Based on the analysis, hypothesis **H1**, which shows that there is a statistically significant correlation between brand image and consumer loyalty, is accepted because the model explains 68% of the variance of consumer loyalty. When breaking down the brand image into its components, **H1a**, which shows a significant correlation between brand associations and consumer loyalty, is rejected due to a very low path coefficient of (0.037), indicating an insignificant correlation. However, **H1b**, **H1c**, **H1d**, and **H1e** are all accepted as the path coefficients for brand personality (0.261), brand emotion (0.187), visual identity (0.139), and brand experience (0.365) all show statistically significant correlations with consumer loyalty. This suggests that while brand associations may not have a significant impact on consumer loyalty, other aspects of brand image, particularly brand experience, personality, emotion, and visual identity, play an important role in fostering loyalty among consumers.



#### 4. 4. Assessing the Structural Model of Significant Figures

The most primary criterion for assessing the relationship among the constructs in the model is significant figures ( $t$ -values). Whenever the value of these figures becomes higher than 1.96, the validity of the relationship among the constructs is regarded to be valid, and consequently, the research hypotheses are confirmed at a 95% confidence level.



**Figure 3. Model in the state of significant coefficients (t-value statistic).**

The presented Figure (3) shows a model in which  $t$ -values are used to assess the statistical significance of the relationships between various latent variables and their observed indicators. Brand Personality ( $t=4.774$ ), Brand Emotions ( $t=3.492$ ), and Brand Experience ( $t=6.121$ ) exhibit statistically significant positive influences on Consumer Loyalty, as their  $t$ -values exceed the critical value of 1.96, indicating that these relationships are likely not due to chance and are meaningful in the context of the model. Visual Identity



( $t=2.362$ ) also shows a significant effect, albeit weaker than the other factors, suggesting that while it does influence consumer loyalty, its impact is less pronounced.

On the other hand, Brand Associations ( $t=0.823$ ) fail to reach statistical significance, indicating that in this model, brand associations may not be a reliable predictor of consumer loyalty. As we divide consumer loyalty into its component dimensions, cognitive loyalty ( $t=42.784$ ), affective loyalty ( $t=50.164$ ), conative loyalty ( $t=52.002$ ), and action loyalty ( $t=45.519$ ) all show very high  $t$ -values, is far beyond the standard threshold. This suggests that these dimensions are not only important but also help explain variations in consumer loyalty. Therefore, loyalty is multidimensional, and both rational and emotional elements work together. Additionally, the  $t$ -values for the observed indicators (e.g.,  $q_1$ ,  $q_2$ ,  $q_3$ ,  $q_4$ , etc.) show sound relationships with their respective latent variables. For example,  $t$ -values for indicators of Brand Associations are within the range from 11.752 to 21.176 and are significant, indicating that these observed variables validly reflect the latent construct of Brand Associations, though the latter is a nonsignificant predictor of Consumer Loyalty. Correspondingly, the value of the indicators for the Brand Personality constructs, such as  $q_5$  ( $t=16.759$ ) and  $q_6$  ( $t=23.945$ ), exhibit high  $t$ -values, further validating the measurement model.

Hence, Figure (2) shows that while brand experience, personality, and emotions are significant predictors of consumer loyalty, brand associations are not. The strong  $t$ -values for cognitive loyalty, affective loyalty, conative loyalty, and action loyalty highlight their significance in defining the overall loyalty construct and emphasize the comprehensive nature of consumer



loyalty as a combination of affective and behavioral components. It can be seen that high t-values in most indicators also confirm the reliability of the measurement model and ensure that the latent variables are well represented by the corresponding observed variables.

From the analysis of t-values, hypothesis **H2** is accepted with the fact that brand image has a statistically significant effect on consumer loyalty at  $\alpha \leq 0.05$ . This is because the t-values for the components of brand image, which are brand personality, brand emotion, visual identity, and brand experience, are all greater than 1.96, so this fact is proven to have a full impact on consumer loyalty. However, **H2a**, which assumes that brand associations have a statistically significant impact on consumer loyalty, is rejected because the t-value for this path is 0.823, which is below the critical value of 1.96, thus indicating no significant impact. On the contrary, **H2b** with a t-value of 4.774, **H2c** with a t-value of 3.492, **H2d** with a t-value of 2.362, and **H2e** with a t-value of 6.121 are all accepted because their t-values show a statistically significant impact on consumer loyalty. The analysis shows that while most components of brand image have a significant impact on consumer loyalty, brand associations do not play a significant role in this model.

#### 4. 5. Examining goodness-of-fit indices of the model

Goodness-of-fit indices should be checked, as this through such, one can know how strong and valid the structural model is. These indices would let us understand if the proposed model fits well with the observed data and, therefore, the overall adequacy of the model. The  $R^2$  index shows how much the exogenous variables explain the variation in the endogenous variables, while  $Q^2$  allows for estimation of the model's predictive accuracy. As



indicated in Table 4, these fit indices indicate the strength of relationships within the model and ensure that the model is robust and adequate concerning the underlying data.

**Table 4: Goodness-of-fit indices obtained.**

Dimensions	R <sup>2</sup> index	Q <sup>2</sup> index	GOF
Brand Associations	-----	0.264	
Visual Identity	-----	0.254	
Action Loyalty	<b>0.758</b>	0.399	
Affective Loyalty	<b>0.754</b>	0.354	
Brand Emotions	-----	0.262	<b>0.648</b>
Brand Experience	-----	0.315	
Brand Personality	-----	0.207	
Cognitive Loyalty	0.724	0.294	
Conative Loyalty	0.761	0.371	
Consumer Loyalty	0.680	0.373	

Source: Compiled by the author based on SmartPLS output.

The coefficient of determination ( $R^2$ ) quantifies the extent to which exogenous variables influence endogenous variables within a model. This metric plays a crucial role in minimizing errors in the measurement model while improving the variance between constructs and their corresponding indicators. In the PLS method, the coefficient of determination is exclusively monitored. Standard benchmarks classify  $R^2$  values as follows: 0.10 (weak), 0.22 (moderate), and 0.57 (strong). As presented in Table 4, the coefficient of determination values for the endogenous variables in this study fall within an acceptable range.

The predictive power index ( $Q^2$ ) is employed to assess the quality of the structural model, measuring its predictive capability through the blindfolding technique. According to Tabatabaei and Jahangard (2016) and Sarstedt et al. (2020), a well-constructed structural model should effectively





predict reflective endogenous latent variables. The strength of the model's predictive power is categorized into three levels: 0.02 (weak), 0.15 (moderate), and 0.35 (strong). Based on the results obtained across all variables, the predictive power of the model is deemed acceptable.

The Goodness-of-Fit (GOF) criterion provides an overall assessment of the structural equation model (SEM). Following the validation of both the measurement and structural models, the GOF index is applied to evaluate the general model fit. Originally introduced by Tenenhaus et al. (2004), this criterion is computed using a predefined formula. The GOF values are categorized into three levels: 0.01 (weak), 0.25 (moderate), and 0.36 (strong). The computed model fit in this study meets the strong threshold, confirming a well-fitted structural model.

**Table 5: Examining the results of the research hypotheses.**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV  )	P Val ues
<b>Brand Associations -&gt; Consumer Loyalty</b>	0.037	0.035	0.045	0.823	<b>0.411</b>
<b>Visual Identity -&gt; Consumer Loyalty</b>	0.139	0.145	0.059	2.362	0.019
<b>Brand Emotions -&gt; Consumer Loyalty</b>	0.187	0.190	0.053	3.492	0.001
<b>Brand Experience -&gt; Consumer Loyalty</b>	0.365	0.363	0.060	6.121	0.000
<b>Brand Personality -&gt; Consumer Loyalty</b>	0.261	0.255	0.055	4.774	0.000

Source: Compiled by the author based on SmartPLS output.

According to the results obtained from the path coefficient (indicating the strength and type of relationship between two latent variables) and the significance level of the t-test, brand associations do not have a significant impact on customer loyalty ( $p=0.411$ ). However, visual identity ( $p=0.019$ ),





brand emotions ( $p=0.001$ ), brand experience ( $p=0.000$ ), and brand personality ( $p=0.000$ ) have a positive and significant impact on customer loyalty.

## 5. Discussion

This research was conducted on the role of brand image in consumer loyalty for computer products in universities in the Kurdistan region. The results indicate that brand image and its dimensions play a crucial role in enhancing consumer loyalty. The results of the dimensions of brand image and their impact on consumer loyalty show that Brand Associations fail to reach statistical significance in predicting consumer loyalty. This aligns with the discussion by Iglesias *et al.* (2020) about the influence of brand associations on brand image, where it's suggested that although brand associations can enhance brand image and trust, in this model, they do not significantly impact consumer loyalty. In contrast to this, the study of Phong *et al.* (2020) discovered that Brand Association and Brand Awareness did have prominent effects on customer loyalty, highlighting a positive relationship between such brand dimensions and loyalty. It suggests that the effect of brand association on customer loyalty may differ based on either the model or context in which research is conducted. The results also mention that Brand Personality has a significant positive influence on consumer loyalty, which corresponds to the study on how distinct brand personalities can influence consumer perceptions and loyalty in the studies by Ly (2017) and Adha & Utami (2021). Additionally, Brand Emotion is shown to have a significant impact on consumer loyalty. This reflects the role of emotional branding in fostering deep emotional bonds and consumer loyalty as discussed in the studies by Kim & Sullivan (2019) and Suryani &



Basri (2021). Moreover, based on the results of the study Visual Identity has a significant but weaker effect on consumer loyalty. This aligns with the idea that visual brand identity can influence consumer perceptions and loyalty, as explored by Hosseini *et al.* (2014) and Jin *et al.* (2019). Furthermore, the results of the study also reveal that Brand Experience exerts a very strong and significant impact on consumer loyalty, thus confirming the specific studies by Ong *et al.* (2018) which are consistent on how different brand experiences shape brand equity and consumer loyalty, and also by Pina & Dias (2021).

In this regard, studies also show that to achieve marketing goals, a company's brand image is a significant competitive advantage (Le *et al.*, 2021). It can play a powerful role in attracting and retaining consumers by creating close brand-consumer relationships, which in turn increase brand affection and satisfaction with the company's products. This builds trust through brand experience and converts product consumers into loyal consumers. This leads to higher revenue and profitability compared to competitors, while also achieving marketing cost reduction through consumer word-of-mouth recommendations and the fulfillment of the company's advertising objectives. Therefore, by gaining a better understanding of the benefits of their brand image, company managers can increase their focus and investment in their brand. By strengthening the components identified in this research, they can achieve the company's strategic goals. The significance of this study lies in the fact that a company's success in presenting a clear brand image leads to having satisfied and loyal consumers. This, in turn, provides a competitive advantage and facilitates and guarantees long-term profitability.



## 6. Conclusion

This research was conducted with the aim of investigating the impact of brand image on consumer loyalty towards computer product users in Kurdistan region universities. The findings suggest that while some dimensions of brand image, such as brand associations, may not always significantly predict consumer loyalty, others like Brand Personality, Brand Emotion, and Brand Experience do have a deep positive impact on the findings of this study. This may then differ in dimensions of brand impact on loyalty under different contexts and models of influence, thus requiring appropriate branding strategies. The study also highlights that a strong brand image provides a competitive advantage, thus enabling companies to gain and retain loyal consumers. This loyalty is not a result of satisfaction measures, rather it is based on the emotional connections and attachment that a consumer develops towards the brand. Creating such attachments depends on visual identity, brand personality, and positive brand experiences. These will eventually increase word-of-mouth recommendations and ensure long-term profitability. This research therefore provides valuable insights for managers and leaders in the computer product industry to the need to invest in and improve their brand image.

### 6. 1. Recommendations

The brand managers should be concerned about creating a well-defined brand image through cognitive and emotional association with the brand. They can accomplish this by utilizing consumer data to understand their issues and increase engagement and loyalty. Moreover, enterprises should build predictive systems that can establish individual customer reactions and turn around to customize propositions and improve



responsiveness to expressed and implicit needs for raising satisfaction and deepening brand attachment. Finally, managers should design and implement good Customer Relationship Management (CRM) CRM systems capable of engendering trust through ethical practices and value delivery consistency that entrenches customer loyalty and contributes toward company success in the long run.

## 6. 2. Limitations

This study has several limitations affecting its generalizability and reliability. It focused exclusively on universities in the Kurdistan region, rather than other governmental institutions. The reliance on questionnaires as the primary data collection method also introduced the possibility of response bias, potentially skewing the data due to personal perceptions and negative attitudes from some participants.

## 6. 3. Suggestions for Future Research

In the future, this research may be expanded to include other governmental institutions in the Kurdistan region and outside, thus allowing greater generalizability of findings across sectors and regions. Testing at different time intervals would yield valuable insights into the way brand image and consumer loyalty are changing. Limitations of this nature can be resolved by including mixed methods, such as interviews or focus groups, into the methodology to gain more insights into customer perception. Further research in other sectors outside of computer products would help test the generalizability of findings across industries and further investigate cultural factors in Kurdistan in search of explanations of how particular cultural nuances impact consumer behavior.



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