

Czech University of Life Sciences Prague
Faculty of Economics and Management
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Master's Thesis

**Customer Expectations of Personalized Service in
Regional Retail Shops in the Kurdistan Region of Iraq:
The Role of Trust and Familiarity in Shaping
Consumer Behaviour**

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CZECH UNIVERSITY OF LIFE SCIENCES PRAGUE

Faculty of Economics and Management

DIPLOMA THESIS ASSIGNMENT

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Economics and Management

Thesis title

**Customer Expectations of Personalized Service in Regional Retail Shops in the Kurdistan Region of Iraq:
The Role of Trust and Familiarity in Shaping Consumer Behavior**

Objectives of thesis

The main objective of this thesis is to identify how various cultural factors shape customer service expectations and perceptions among customers in key cities of the Kurdistan region of Iraq.

- This will provide insights for business makers and entrepreneurs to understand their customers better and align their strategies with local expectations.

Methodology

After a thorough review of current academic and other trustworthy literature, the methodology chosen for this research will be based on an analysis of data collected from a survey of a representative group of customers of regional retail establishments in the three main cities (Sulaimaniyah, Erbil, and Duhok).

It is hoped that sufficient oral interviews can also be conducted (both face-to-face and using online media) to enable a qualitative analysis producing in-depth insights into customer expectations and the cultural role of trust and familiarity.

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Cultural values, Sulimainiya, Marketing communication

Recommended information sources

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Declaration

I declare that I have worked on my master's thesis titled " Customer Expectations of Personalized Service in Regional Retail Shops in the Kurdistan Region of Iraq: The Role of Trust and Familiarity in Shaping Consumer Behaviour" by myself, and I have used only the sources mentioned at the end of the thesis. As the author of the master's thesis, I declare that the thesis does not break any copyrights.

In Prague on 30th March 2025

Aziz Kazhan Akram

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Customer Expectations of Personalized Service in Regional Retail Shops in the Kurdistan Region of Iraq: The Role of Trust and Familiarity in Shaping Consumer Behaviour

Abstract

This master thesis focuses on how culture plays a crucial role in shaping customer expectations, particularly in the diverse landscape of the Kurdistan Region of Iraq. In this context, cultural values significantly influence what customers seek from retail experiences. These values prioritize community cohesion and interpersonal relationships, leading customers to expect personalized service and genuine interactions. Social factors, such as trust and familiarity, are important; customers in the Kurdistan Region often favour retailers who demonstrate warmth and respect for local traditions. Effective communication, both verbal and non-verbal, is essential in establishing these connections and making customers feel valued and understood.

As a result, the retail landscape becomes a reflection of community dynamics, where relationships drive shopping habits. Customers are more inclined to remain loyal to stores that recognize their cultural background and engage with them in a meaningful way. Moreover, the demand for gender-inclusive staffing and culturally relevant products highlights the importance of accommodating diverse customer needs. This focus on people, both as customers and employees, emphasizes the human aspect of retail, fostering an environment where everyone feels welcome.

The data collected face to face in four main cities of the Kurdistan Region through a questionnaire focused on shopping habits and the extent to which cultural factors influence decision-making while shopping. Additionally, it explored how much customers value personalized service. The insights gained from this data reveal that understanding these aspects is crucial for retailers aiming to create a more inclusive and satisfying shopping environment, ultimately fostering long-term loyalty and growth.

Keywords: Customer Service, Kurdistan Region of Iraq, Personalized Service, Trust and Familiarity, Retail, Shopping.

Očekávání zákazníků od personalizovaných služeb v regionálních maloobchodních prodejnách v iráckém Kurdistánu:

Úloha důvěry a známosti při utváření chování spotřebitelů

Abstrakt

Tato diplomová práce se zaměřuje na to, jak zásadní roli hraje kultura při utváření očekávání zákazníků, zejména v rozmanitém prostředí iráckého Kurdistánu. V tomto kontextu kulturní hodnoty významně ovlivňují to, co zákazníci od maloobchodních zážitků očekávají. Tyto hodnoty upřednostňují soudržnost komunity a mezilidské vztahy, což vede zákazníky k očekávání individuálních služeb a skutečných interakcí. Sociální faktory, jako je důvěra a známost, jsou prvořadé; zákazníci v Kurdistánu často upřednostňují maloobchodníky, kteří projevují vřelost a úctu k místním tradicím. Efektivní komunikace, verbální i neverbální, má zásadní význam pro navázání těchto vztahů a pro to, aby se zákazníci cítili ceněni a pochopeni.

Výsledkem je, že maloobchodní prostředí se stává odrazem dynamiky komunity, kde vztahy určují nákupní zvyklosti. Zákazníci jsou více nakloněni zůstat věrní obchodům, které uznávají jejich kulturní zázemí a smysluplně s nimi komunikují.

Poptávka po personálu zohledňujícím pohlaví a kulturně relevantních produktech navíc zdůrazňuje důležitost přizpůsobení se různorodým potřebám zákazníků. Toto zaměření na lidi, a to jak na zákazníky, tak na zaměstnance, zdůrazňuje lidský aspekt maloobchodu a podporuje prostředí, kde se každý cítí vítán.

Údaje shromážděné tváří v tvář ve čtyřech hlavních městech Kurdistánu prostřednictvím dotazníkové formy se zaměřily na nákupní zvyklosti a na to, do jaké míry kulturní faktory ovlivňují rozhodování při nakupování. Kromě toho zkoumalo, nakolik si zákazníci cení individuálních služeb. Poznatky získané z těchto údajů ukazují, že pochopení

těchto aspektů je zásadní pro maloobchodníky, kteří usilují o vytvoření inkluzivnějšího a uspokojivějšího nákupního prostředí, což v konečném důsledku podporuje dlouhodobou loajalitu a růst.

Klíčová slova: Zákaznický servis, Irácký Kurdistan, osobní služby, důvěra a známost, maloobchod, nakupování.

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1. Introduction

Customer service is essential for building lasting relationships with customers. Understanding consumer behaviour within regional retail is vital for economic growth and customer satisfaction. As articulated by (Zeithaml et al., 2017, p. 5) customer service is defined as “the series of activities designed to enhance the level of customer satisfaction—that is, the feeling that a product or service has met the customer’s expectations”. This definition underscores the importance of aligning service delivery with consumer expectations to foster loyalty and support sustainable economic development in the retail sector.

The retail sector holds significant economic importance due to its direct engagement with consumers. Encompassing a diverse range of establishments, from small kiosks to supermarket chains and shopping malls, it facilitates the sale of goods and services to end consumers for personal and household use (Hameli, 2018).

Regional retail shops are essential to the economy as they actively engage with local consumers. By prioritizing an understanding of the specific preferences of their communities, they can cater to unique regional demands.

Fostering strong community connections allows them to provide specialized product offerings that resonate with their customer base. Additionally, the emphasis on personalized services—characterized by meaningful interactions and tailored experiences—strengthens customer relationships and plays a significant role in the overall success of these retail operations.

The author conducts observations by consistently considering the customer expectations of individuals in the Kurdistan region of Iraq through the lens of culture, examining the aspects they value. These observations prompt an investigation into the cultural drivers behind customer expectations and how these expectations are framed within the context of social life.

Understanding these expectations requires a nuanced perspective, especially given that Iraq, located in the Middle East and bordered by several countries, presents a complex social landscape. The Kurdistan Region (KRI), as an autonomous area within Iraq, consists of the four governorates of Erbil, Sulaymaniyah, Duhok, and Halabja.

This unique political status allows for distinct cultural expressions and customer expectations that diverge from the broader Iraqi context. By analysing customer behaviour in the KRI, the author aims to illustrate how these cultural foundations impact values and expectations, thereby enriching the understanding of social life in this region.

Furthermore, the study systematically examines the impact of these cultural factors on consumer decision-making processes. Several pertinent questions arise from this exploration:

- **RQ1.** To what extent do cultural factors influence customer expectations in the cities of the Kurdistan region of Iraq?
- **RQ2.** To what extent do trust and familiarity influence customer expectations in regional retail shops in the Kurdistan region?
- **RQ3.** How important is personalized service for the customers of the Kurdistan region retail shop?
- **RQ4.** What are the preferred personalized services for the customers of the Kurdistan Region?

To address the research questions, the author prepares a survey and distributes it in the Kurdistan region cities between **January 14 and February 8, 2025**. The survey aims to gather relevant data that will contribute to understanding the specified research topics.

2. Objectives and Methodology

2.1 Objectives

This thesis presents an analysis of customer expectations and preferences within regional retail shops in the Kurdistan Region of Iraq. It explores the intricate interplay of cultural factors, trust, and familiarity that significantly influence both the retail experience and consumer decision-making processes. The research aims to uncover the key drivers behind consumer behaviour in this region, providing invaluable insights for retail shop owners and managers who strive to meet the specific needs of their customers.

By collecting data from retail shop customers and examining the local demographics alongside cultural nuances, this study highlights the critical importance of customizing retail experiences to align with community preferences. Furthermore, it seeks to inform strategic approaches for enhancing customer satisfaction by exploring the prioritization of personalized services among consumers in the Kurdistan Region. The research identifies the particular types of tailored interactions that customers find most appealing, underscoring the need for retailers to adapt their strategies accordingly.

Additionally, this analysis investigates the influence of cultural orientations—specifically collectivist and individualistic orientations—on consumers' preferences for personalized services. It emphasizes the motivations that drive these choices and their implications for effective service design. Key cultural values and norms are identified, reinforcing the necessity for retailers to consider these elements when developing service strategies. By resonating with diverse customer bases, retailers are positioned to more effectively meet the expectations and needs of their clientele.

Furthermore, the study examines the impact of employment status and income levels on shopping frequency and spending patterns. This investigation yields valuable insights that enable retailers to tailor their marketing strategies and service offerings in a manner that aligns with the economic realities of their customers, ultimately fostering a more responsive and customer-centric retail environment.

2.2 Methodology

This research examines customer preferences and expectations in regional retail shops in the Kurdistan Region of Iraq in 2025, with a particular focus on personalized service and the influence of cultural values. In this section, the author presents the research questions, outlines the survey questions designed to address these questions, and describes the data collection methods and analysis process.

The author aims to address four key research questions:

- RQ1: To what extent do cultural factors shape customer expectations in retail environments within the cities of the Kurdistan region?
- RQ2: What is the relative influence of trust and familiarity on consumer expectations in retail establishments within the Kurdistan region?
- RQ3: How significant is personalized service for customers in retail shops in the Kurdistan region?
- RQ4: What types of personalized services do customers in regional retail shops in the Kurdistan region prefer?

To address these questions, the research employs a stratified random sampling method for data collection, we are designing a questionnaire that aligns with the objectives of the study and research questions. Commonly, this method is effective for data collection in heterogeneous populations, dividing them into homogeneous subgroups (strata) before sampling randomly within each stratum. The sample size in each stratum reflects its relative importance in the population, and the sampling error depends on variance within, rather than between, strata (Singh & Masuku, 2014, p. 4). It is worth mentioning that the author divided the subgroups among the cities of the Kurdistan Region (Erbil, Sulaymaniyah, Duhok, and Halabja) to ensure a representative sample.

2.2.1 Methods used for data collection / Analysing

In this research, we use quantitative and qualitative methods. A quantitative research methodology analyses structured survey responses, measuring customer expectations regarding personalized service, trust, and familiarity in retail stores. Additionally, qualitative

analysis is applied to open-ended responses, identifying themes related to cultural influences on shopping behaviour. Various methodological tools are utilized, including Google Forms for survey distribution and Excel for data processing, statistical calculations, and visualization. This approach provides numerical insights and a contextual understanding of customer perceptions in the Kurdistan Region.

2.2.2 Questionnaire overview

The survey comprised 15 structured questions covering customer expectations, personalized service, cultural influences, and trust/familiarity in retail interactions. The question formats were carefully designed to ensure data reliability:

- Likert scale (1–5 ratings): Used for importance rankings, satisfaction levels, and perceived trust.
- Multiple-choice questions: Used for categorical responses, such as preferred personalized services.
- Open-ended questions: Allowed respondents to describe their expectations and interpretations of personalized service in their own words.

To enhance validity, the questionnaire underwent pilot testing with 15 respondents retail customers from different cities in the Kurdistan region. Feedback from the pilot phase helps refine ambiguous questions and improve translation accuracy for the Sorani and Badini Kurdish versions.

To mitigate social desirability bias, several measures were implemented:

1. Anonymous response collection: Respondents were assured that their answers would remain confidential.
2. Neutral wording in survey questions: Questions were designed to avoid leading respondents toward a particular answer.

The distribution of the questionnaire took place face-to-face between January 14 and February 8, 2025.

The Table 1 provides a detailed overview of the specific questions related to (Cultural influence on customer expectation) posed to address each research question.

Table 1: Survey questions for RQ1 and RQ2

Research question	Questions asked in the survey
1- To what extent do cultural factors shape customer expectations in retail environments within the cities of the Kurdistan region of Iraq?	Question 10: When you don't like the service you receive in a retail shop, do you speak up or remain silent?
	Question 11: Do you consider yourself more of a collectivist or individualist in terms of values and behaviours?
2- What is the relative influence of trust and familiarity on consumer expectations in retail establishments within the Kurdistan region?	Question 12: Do you think cultural values influence your expectations of customer service?
	Question 13: Which of the following cultural factors do you believe most influences the quality of service you expect from retail shops?

The Table 2 below offers a comprehensive overview of the specific questions concerning personalized service that were posed to tackle each research question.

Table 2: Survey questions for RQ3 and RQ4

Research question	Questions asked in the survey
3- How important is personalized service for the customers of the Kurdistan Region retail shop?	Question 6: How important is personalized customer service to you when shopping at a retail establishment?
	Question 7: What types of personalized services would you prefer in regional retail shops?
4- What are the preferred personalized services for the customers of Kurdistan?	Question 8: To what extent do you believe that regional retail shops in Kurdistan offer personalized services?
	Question 14: What does personalized service mean to you?

2.2.3 Data collection

The study investigates various dimensions of customer experiences in regional retail shops, focusing on the background of participants, shopping habits, and perceptions of personalized service. It delves into how customers interpret personalized service, identifying the key factors they deem important and evaluating the effectiveness of such services as perceived by the customers themselves. Additionally, the research examines the cultural and social influences that shape customer expectations, with a particular emphasis on the roles of trust, familiarity, and cultural values in enhancing or detracting from the shopping experience. Ultimately, the study seeks to assess customer satisfaction with existing service levels while also gathering insights for potential improvements, all to enhance the overall retail experience in the Kurdistan Region of Iraq.

The allocation was determined by the population of the region, following the official data released in November 2024, which reported a total of **6,370,668** residents¹.

In a 2014 study, Singh and Masuku investigate different sampling approaches and strategies for establishing sample sizes in applied statistical research. They stress the importance of computing error levels to achieve a suitable confidence level for the research (Singh & Masuku, 2014).

Using the formula for the Margin of Error shown in Equation 1, The author focuses on a 95% confidence level. To effectively represent the population, they conclude that a sample size of 385 participants is necessary, corresponding to a 5% margin of error. This research underlines the significance of accurate sampling in ensuring reliable results in statistical studies.

Given this shortfall, the actual margin of error (MoE) was recalculated using the same formula:

¹ <https://krso.gov.krd/en>, visited 26.01.2025

$$MoE = Z \times \sqrt{\frac{p(1-p)}{n}}$$

Equation 1

where:

- $Z = 1.96$ (for a 95% confidence level),
- $p = 0.5$ (assumed maximum variability),
- $n = 297$ (final sample size).

The initial sample size was determined using the margin of error formula, targeting 385 participants to achieve a 95% confidence level with a 5% margin of error. However, due to logistical constraints, resource limitations, and respondent availability, only 297 valid responses were collected.

This recalculation resulted in a margin of error of approximately 5.69%, slightly higher than the initial target of 5%. While this increases variability, the sample size remains statistically acceptable for identifying trends in customer satisfaction and service preferences. A margin of error between 5% and 7% is widely accepted for general social science research and consumer behaviour surveys (Krejcie & Morgan, 1970), reinforcing the reliability of the findings despite the slight increase in error.

It is a common practice to select 95% confidence level based on common statistical standards for social science research, balancing statistical power and feasibility in a real-world survey setting. The assumption of $p = 0.5$ (maximum variability) is standard practice when no prior population data is available, ensuring that the sample size is conservative and accounts for worst-case variability in responses.

For future studies, a preliminary pilot survey could refine this assumption by using actual response distributions, potentially allowing for lower variability estimates and a more precise required sample size.

2.2.4 Face-to-Face Survey Bias

To effectively address social desirability bias, we implemented a series of thoughtful measures aimed at ensuring the integrity of the responses:

1. **Anonymous Response Collection:** To encourage honest feedback, respondents were guaranteed that their answers would be kept completely confidential. This anonymity helped to create a safe space for participants to express their true thoughts and feelings without fear of judgment.
2. **Neutral Wording in Survey Questions:** The survey questions were carefully crafted using neutral language to avoid leading respondents toward any specific answer. By designing questions that are unbiased and open-ended, we aimed to allow participants to share their perspectives freely, ensuring that the data collected accurately reflected their genuine opinions.

To thoroughly analyse the implications of each questionnaire item, it is essential to elucidate the objectives behind the formulation of each question.

2.2.5 Research questions and survey questions overview

The primary research question, **1- "To what extent do cultural factors shape customer expectations in retail environments within the cities of the Kurdistan region of Iraq?"** aims to explore the intricate relationship between cultural dynamics and consumer expectations, thereby establishing a framework for understanding how these cultural elements influence shopping behaviours within this specific geographical context.

Another crucial question, **2- "What is the relative influence of trust and familiarity on consumer expectations in retail establishments within the Kurdistan region?"** seeks to assess the significance of psychological constructs such as trust and familiarity in shaping consumer perceptions and behaviours. This question is intended to illuminate how these factors interact with cultural variables, thereby contributing to a comprehensive understanding of retail dynamics in the region. By exploring the roles of trust and familiarity, this inquiry aims to highlight their importance in influencing consumer expectations and experiences in retail settings.

Question 11, "Do you consider yourself more of a collectivist or individualist in terms of values and behaviours?" Specifically probes the respondents' self-identification along the collectivism-individualism spectrum. This question serves a dual purpose: it not only provides insight into participants' values and behaviours but also facilitates a broader analysis of the cultural landscape of the Kurdistan region. By situating respondents within the framework articulated by Hofstede, the research aims to ascertain the predominant cultural orientations present in the region and how these orientations manifest in consumer behaviour within retail contexts. The findings from this question are anticipated to enhance the author's understanding of the societal characteristics that underpin consumer expectations in the Kurdistan region's retail environments.

Following this examination of cultural orientation, the second question—**Question 12: "Do you think cultural values influence your expectations of customer service?"** directly addresses the impact of cultural frameworks on consumer behaviour. By investigating whether participants believe their expectations are shaped by cultural values, this question highlights how these frameworks influence individual experiences in commercial contexts. Together, these inquiries provide a comprehensive understanding of how cultural underpinnings frame both personal value systems and consumer expectations, paving the way for a nuanced analysis of consumer behaviour across different cultural contexts.

Then it is followed by **Question 13: Which of the following cultural factors do you believe most influences the quality of service you expect from retail shops?** The options include:

- Trust in the retailer and its staff
- Respect for local traditions and customs
- Familiarity with the shop (e.g., long-term relationship)
- The reputation of the store
- Warmth and hospitality of the salespeople

Additionally, there is an open option for you to include any other factors you believe are relevant. The objective of this question is to identify the factors that contribute to perceived

service quality and, ultimately, customer satisfaction. Furthermore, we aim to gain insights into the significance of trust and familiarity in the retail experience.

To explore the significance of personalized service and to gauge the extent to which customers in the Kurdistan Region appreciate it, the author posed the following questions:

3- How important is personalized service for the customers of the Kurdistan Region retail shop?

4- What are the preferred personalized services for the customers of Kurdistan?

To derive meaningful insights related to these inquiries, a series of targeted questions were formulated. These questions aimed to establish whether respondents recognize the concept of personalized service within the region, identify their preferred personalized services, and include an open-ended question that invites respondents to articulate their definitions of personalized service. This approach seeks to capture a comprehensive understanding of customer perceptions and preferences in the context of personalized retail experiences.

For instance, in **question 6: How important is personalized customer service to you when shopping at a retail establishment?** The aim of posing this question is to obtain a clear insight into the significance of personalized service, assessing whether it holds any value and, if so, to what extent customers prioritize this aspect in their shopping experience.

The author explores personalized service by asking specific questions. In **question 7**, they inquire, "**What types of personalized services would you prefer in regional retail shops?**" This helps gather opinions on what services customers want.

In **question 8**, the author asks, "**To what extent do you believe that regional retail shops in Kurdistan offer personalized services?**" This question checks if customers think local shops provide the kinds of personalized services they want.

Also, in **question 13**, the author wants to know, "**Are you generally satisfied with the level of personalized service offered by retail shops in your area?**" This helps understand how satisfied customers are with the personalized services they receive. Overall, these questions investigate the role and impact of personalized service in regional retail.

Following question **14**, the author poses an open-ended question to gather insights from customers about their perception of personalized service. The question asks, "**What does personalized service mean to you?**" This approach invites respondents to share their interpretations and experiences, providing valuable information on customer expectations and understanding of personalized service.

3. Literature Review

This literature review delves into the crucial factors shaping customer service expectations within the Kurdistan Region of Iraq, emphasizing the significance of personalized service, trust, and familiarity in shaping consumer behaviour. It begins by introducing the Kurds as a nation and providing an overview of the Kurdistan Region, including its economic landscape. As the global retail landscape evolves, understanding the specific cultural nuances that influence customer preferences becomes paramount for businesses seeking to thrive in diverse markets. This review explores the theoretical underpinnings of customer service, examines the role of cultural values in consumer decision-making, and analyses the impact of collectivism on brand loyalty and word-of-mouth communication. While drawing on existing research in the fields of cross-cultural consumer behaviour and regional retail dynamics, this review acknowledges that the bulk of the literature is drawn from individualistic cultural contexts. By identifying gaps in existing research and highlighting opportunities for future investigation, this review aims to provide a foundational understanding of customer service expectations in the Kurdistan Region, paving the way for more tailored and effective retail strategies.

3.1 Kurds as a nation

Professor Dr. Jemal Nebez, a Kurdish Kurdologist in one of his presentations on 19th September 1997 in the Kurdish Community- House in Berlin, Germany, says “Today the Kurds are about 40 million. Their homeland is called Kurdistan, which means “country of the Kurds”. Kurdistan is not the name of a country or state, but rather, a land that in the 20th century was obligatorily divided among five states (Turkey, Iran, Iraq, Syria, and the Soviet Union). After the dissolution of the Soviet Union at the beginning of the 1990s, the Soviet

part of Kurdistan (“red Kurdistan”) became a part of Azerbaijan and Armenia. The Kurds are today the largest stateless territorial nation in the world” (Nebez, 1997)².

After the Treaty of Lausanne³ in 1923, The Kurds encountered major political and social obstacles as their desires for autonomy or independence, which had been previously stated in the Treaty of Sèvres in 1920, were completely overlooked. The Treaty of Lausanne formally divided the lands of the former Ottoman Empire but failed to acknowledge the existence of Kurdistan, resulting in Kurdish communities being dispersed across present-day Turkey, Iraq, Iran, Syria, and parts of the former Soviet Union (now Azerbaijan and Armenia). This omission led to a lasting political division among the Kurds and subjected them to various forms of discrimination and oppression in the countries they inhabited (O’Driscoll & Baser, 2020).

3.1.1 Kurds in the post-Lausanne treaty in Iraq

After the treaty, a new geographical map for the Middle East was created. Notably, during the negotiations, the Kurds were included in Mosul province (Mosul Vilayet) under Ottoman control. The British took over the province in 1918 and officially incorporated it into Iraq in 1926

The Kurds in Iraq have been fighting the Iraqi government since the early establishment of Iraq. This struggle has occurred in four main periods, primarily focused on demanding autonomy within the country (Kirmanj, 2013)⁴.

² Prof. Jamal Nabaz (Kurdish: Jemal Nebez, جمال نەبەز) was born on the 1st of December 1933 in Silémaní in Baban province in Kurdistan (Iraqi Kurdistan) and passed away on 8th Dec 2018 in Berlin as the son of a tolerant Muslim scholar who raised Jemal in a multilingual environment. Dr. Nebez has constantly advocated for a Kurdish Unified Alphabet as a core solution for Kurdish linguistic issues. His proposal was published in his book “Zimaní Yekgirtúy Kurdí “Towards a Unified Kurdish Language” in 1997. He has published many books on Kurdish language, and he also translated some literary works, including works of Gogol and Shakespeare into Kurdish.

³ The Treaty of Lausanne, signed on July 24, 1923, in Lausanne, Switzerland, was a pivotal peace agreement that formally concluded World War I for Turkey and established the boundaries of the modern Turkish state. This treaty succeeded the earlier Treaty of Sèvres (1920), which had been rejected by Turkish nationalists

⁴ Sherko Kirmanj is an Adjunct Professor at Koya University in the Kurdistan Region of Iraq and holds the position of British Academy Bilateral Chair in Education, Conflict, and Development. His academic work primarily focuses on political science and international relations, particularly in the context of the Middle East.

The fourth period (1968–1991) began with improved relations between the Iraqi government and Kurdish leaders, culminating in the March 11 Manifesto of 1970. This agreement ostensibly provided the Kurds with autonomy in their regions, guaranteed them proportional representation in the central government, and promised a fair distribution of oil revenues. However, shortly after the agreement was made, the regime expelled thousands of Faily Kurds from Iraq and implemented an Arabization policy aimed at altering the ethnic identity of specific areas and cities by removing Kurds and replacing them with Arab settlers (Kirmanj, 2013).

Following the conclusion of the Second Gulf War in early 1991, the Kurdish population in Iraq revolted against Saddam Hussein's government, successfully liberating the majority of the regions they inhabited. However, just a few weeks later, the uprising was suppressed. The Iraqi military's offensive on Kurdish towns and villages, along with its reprisals against Kurdish fighters and civilians, resulted in a massive flight of Kurds into Iran and Turkey⁵. Had it not been for the Kuwait War, the Iraqi government would likely have pursued even more extreme actions to achieve its goal of eradicating the Kurds from Iraq (Kirmanj, 2013).

By the middle of 1991, as the Iraqi army retreated from sections of the north, Kurdish fighters (Peshmerga) re-established control over important areas. In 1992, the Kurdish people conducted their inaugural democratic elections and established the Kurdistan Regional Government (KRG), which signified the onset of semi-autonomy (Middle East Watch, 1992).

3.1.2 Kurdistan Region of Iraq (KRI)

The Kurdistan Region is recognized as a federation within Iraq and is located in the northern and northeastern parts of the country. It is bordered by Syria to the west, Iran to the east, and Turkey to the north, encompassing an area of 40,643 square kilometres. As of 2022, the population was estimated to be 6,556,752, according to the Kurdistan Regional

⁵ The Ba'ath regime led two significant genocidal campaigns against the Kurdish population, The Anfal Campaign in 1988, which killed about 182,000 Kurds and destroyed 4,500 villages. And Halabja Chemical Attack in 1988 which is killed about 5,000 civilians.

Government's (KRG) Statistical Office. Erbil is the capital of the region, along with Sulaymaniyah and Duhok being the other major cities.

Kurdish and Arabic serve as the official languages, while minority populations communicate in Turkmen, Assyrian, and Armenian in certain regions. Besides the Kurdish majority, the area is populated by a variety of ethnic and religious groups, including Arabs, Turkmen, Chaldeans, Syriacs, Assyrians, Yazidis, Kakayi, and Shabaks (Kirmanj, 2013).

Geographically, the Kurdistan Region boasts a variety of landscapes, including warm plains and cooler mountainous regions that receive snowfall in the winter (Kirmanj, 2013).

3.1.3 The Economic Overview

The Kurdistan Region boasts abundant natural resources such as oil and natural gas, fertile land, and a favourable climate for farming. The region's economy is rising, creating opportunities for investors to engage in its economic progress and take advantage of the expanding market ⁶.

The gross domestic product (GDP) of the Kurdistan Region for the year 2018 was reported to be (31,668,000,000) Iraqi dinars (KRG Government, 2022)⁷. As for GDP per capita. According to the results, GDP per capita in the Kurdistan Region amounted to (5,372,000) Iraqi dinars in 2018.

The workforce in KRI is about 2 million, with an unemployment rate of %16. The Kurdistan Region, through the Board of Investment, offers the following incentives by the Investment Law (No. 4 of 2006)⁸, The Kurdistan Region offers substantial incentives to

⁶ **Invest Kurdistan** is the investment attraction brand for the Kurdistan Region. The brand is managed by the Foreign Direct Investment (FDI) Unit of the Board of Investment (BOI). The FDI Unit, through Invest Kurdistan, works to showcase the region's attractiveness and promote its investment opportunities, and also facilitates investment processes for foreign investors to transform and diversify the region's economy.

⁷ This assessment was In coordination between KRSO and CSO, measuring the GDP of Kurdistan region and Iraq for the year 2018 was carried out

⁸ This law was issued with the view to creating a climate promoting investment in the Iraqi Kurdistan region, removing any legal obstacles, and permitting the investment of national and foreign capital collectively or individually in

attract investment. These include land allocation for projects, utility provision, and exemptions from non-custom taxes and duties for up to 10 years. Investors also benefit from customs exemptions on equipment and machinery, as well as raw materials for five years. There is also a full repatriation of investment profits and capital. Additional incentives are provided for projects in less developed areas and joint ventures between local and foreign investors, aiming to foster economic growth and development across the region.

In 2023, the KRG permitted 154 investment licenses, and the total investment revenue was 4,293,501,938 USD in the same year⁹.

3.2 Customer Service

When we delve into the concepts of "customer" and "customer service", we must explore the intricacies of trade and a concise overview of trade history.

Historical evidence strongly suggests the presence of trade diasporas in the Middle East as early as 3500 B.C. By 2000 B.C, clay tablets inscribed with cuneiform script provide detailed accounts of the commercial activities of Assyrian trade settlements in Cappadocia, Asia Minor (Curtin, P.D., 1984). It is fascinating to note that Curtin asserts that during cross-cultural trade, certain trading diasporas made concerted efforts to maintain the authenticity of their original culture. Despite societal pressures to prevent their traveling merchants from assimilating into other cultures, they strove to safeguard their cultural integrity.

After that, and with the Industrial Revolution (18th–19th Century) With the rise of mass production and retail stores, customer service became more structured. Department stores like Harrods in London (established in the mid-1800s) began offering return policies and specialized staff to assist customers, laying the groundwork for modern service standards (Fujioka and Reynolds, 2021).

investment projects in a manner that contributes to the economic development process, and thus contributing effectively and granting facilities and encouraging incentives and tax exemptions for invested capitals and establishing an investment board that is concerned with organizing the various aspects for investment operations in the region.

⁹ <https://invest.gov.krd/>

In the Kurdistan region, the term "customer service" gained prominence with the emergence of telecom companies in the early 2000s. This period marked a significant shift towards prioritizing customer support and assistance in the region, according to Dr. Diyar Ahmed Abdulkareem's¹⁰ insights shared during an interview. The author interviewed by posing specific questions, and Dr. Diyar responded with a comprehensive voice message.

Dr. Diyar highlighted that while companies in Iraq had been practicing customer service, the modern form of customer service, which included features such as short codes or toll-free numbers to encourage customer engagement, gained traction after 2003 in Iraq and the Kurdistan region. This modern system, referred to as CRM, involves companies maintaining basic customer information in their databases. Dr. Diyar also noted that even before 2003, companies like Iraqi Airways had customer service numbers, although they were not in a modern format and were standard phone numbers.

In the book by Solomon, M. R. (2009), *Consumer Behaviour: Buying, Having, and Being* customer service is a vital component of the overall consumer experience that greatly affects customer satisfaction, loyalty, and perceived value. Solomon points out that customer service transcends mere transactions; it focuses on relationship building, understanding consumer needs, and providing personalized experiences to meet or surpass expectations. He highlights the significance of service interactions in shaping a brand's image and strategies for customer retention, emphasizing the psychological and behavioural aspects of consumer engagement.

3.2.1 Personalized Customer Service

In their seminal publication, *The Experience Economy: Work Is Theatre and Every Business a Stage* (Pine & Gilmore, 1998). investigate the evolution from traditional goods and services towards experiences as a predominant economic offering. They argue that enterprises must transcend the mere provision of commodities or services and, instead, focus

¹⁰ Dr. Diyar Ahmed Abdulkareem began his career as a marketing and communication manager at Asiacell in 2002, rising to the position of CEO in 2008. Asiacell, established in 2000, was the first telecommunications company in Iraq, setting a precedent for customer-centric approaches within the country

on orchestrating memorable and significant experiences to establish differentiation and generate value.

Pine and Gilmore¹¹ proposed a framework aimed at elucidating customer experience design by categorizing experiences into four distinct realms based on the dimensions of participation (active versus passive) and engagement (immersion versus absorption) (Pine & Gilmore, 1998). The framework encompasses entertainment, characterized by passive absorption of experiences; educational, which involves active participation coupled with absorption; aesthetic, where customers find themselves immersed passively; and scrapes, where they engage actively in immersive environments. This model serves as a valuable tool for businesses to tailor experiences that align with varying levels of customer involvement and engagement.

When it comes to customized service, there is a long-standing concept known as relationship marketing. The idea of relationship marketing was first introduced in the services marketing literature by Berry in a paper published in 1983 (Berry, 1984). Berry¹² characterized relationship marketing as the method of attracting, retaining, and enhancing customer interactions, particularly in organizations offering multiple services. He highlighted that acquiring new customers should be viewed as just one aspect of the marketing process. Additionally, the emphasis should also be placed on strengthening these connections, converting indifferent customers into loyal ones, and treating them as long-term clients.

¹¹ Joe Pine and Jim Gilmore founded Strategic Horizons LLP in 1996 to help businesses create innovative strategies that focus on enhancing customer experiences and adding value through new economic offerings. The firm aimed to guide companies in designing experiences that go beyond traditional goods and services, aligning with the emerging "Experience Economy".

¹² In 1983 the author presented a paper entitled simply "Relationship Marketing" at the American Marketing Association's Services Marketing Conference. The paper was published in the conference proceedings and for the first time the phrase "relationship marketing" appeared in the marketing literature. For this charter issue of the Journal of Relationship Marketing, the original 1983 paper is reprinted in full.

3.2.2 Consumer Behaviour in Regional Retail Shops in the Kurdistan Region of Iraq

The cultural framework of the Kurdistan Region greatly influences consumer behaviour. In a society characterized by collectivism, the importance of interpersonal relationships and community connections is deeply embedded in everyday life. To verify this statement, Dr. Kemal Mirawdeli¹³ writes *"This cultural exchange between the mountain people of Zagros and the Elamites... illustrates a repeatable historical pattern. Frustrated by the parochial parameters of mountain life, tribes (or even individuals) with large herds of cattle would usually migrate to the plains, bringing their skills and ambitions, and merging with the town communities. Thus, while the city-states were developed as centralized, autonomous political entities, tribal structures continued to play a significant role in organizing cultural and social life."* (Mirawdeli, 1993).

This shows that the Kurds have a collectivistic society that prioritizes groups over individuals. This is one of Hofstede's cultural dimensions theory that supports the observation that collectivist cultures prioritize group loyalty and trust over individual decision-making (de Mooij & Hofstede, 2011) .

As there is a research gap about what are the motivations for shoppers in the Kurdistan region and what are the consuming behaviour among the people, we can get some insight indirectly from the characteristics of collectivistic society behaviours while shopping. There are many studies about cross-cultural consumer behaviours (de Mooij & Hofstede, 2011), in an article by shows that Consumer behaviour is significantly influenced by cultural elements, which affect self-image, personality traits, and attitudes. These components are essential in the development of consumer behaviour models and are key to branding and advertising strategies. Cultural influences shape cognitive processes such as abstract versus concrete thinking, categorization, and information processing, all of which contribute to how consumers perceive and assess products.

On the other hand (Johnson & Grayson, 2005, p. 502) present a dual-dimensional model of customer trust in service relationships, distinguishing between cognitive trust,

¹³ Kamal Mirawdeli is a renowned British Kurdish poet and author based in London. After leaving Iraq in 1981, he earned his MA and PhD in literature from Essex University. He has published four Kurdish poetry collections and several books in Kurdish and English on philosophy, history, literature, and politics.

which is grounded in rational evaluations of a provider's expertise, product performance, reputation, and satisfaction with prior interactions, and affective trust, which arises from emotional bonds shaped by satisfaction and perceived similarity. Their framework demonstrates that cognitive trust forms the foundation for affective trust, as confidence in a provider's competence often leads to emotional attachment. Both types of trust are shown to drive key outcomes: cognitive trust directly improves sales effectiveness, while affective trust fosters long-term loyalty by increasing the likelihood of future interactions. This model highlights the importance of integrating technical expertise with interpersonal rapport to build sustainable customer relationships, offering valuable insights for service providers aiming to enhance trust and customer retention (Johnson & Grayson, 2005).

A study by (Sun et al., 2004) which is titled "Values and lifestyles of individualists and collectivists: A study on Chinese, Japanese, British and US consumers." highlights lower levels of brand-switching and opinion leadership in collectivist societies, as individuals prioritize maintaining harmony and social cohesion. Adding found that collectivist consumers are more likely to seek input from their social network when purchasing (Kongsompong et al., 2009).

In conclusion, the collectivist nature of the Kurdistan Region significantly shapes consumer behaviour, where community ties and interpersonal relationships play a crucial role in shaping shopping preferences. As highlighted by various scholars, collectivist societies prioritize group loyalty and trust, which influences purchasing decisions and fosters long-term loyalty. Cultural elements, such as personal connections and culturally tailored products, enhance customer satisfaction. The interplay of cognitive and affective trust further emphasizes the importance of both technical expertise and emotional bonds in service relationships. Understanding these cultural dynamics can provide valuable insights into the motivations and behaviours of consumers in the Kurdistan Region, particularly in fostering trust and loyalty in service delivery.

3.2.3 Impact of Word-of-Mouth

A paper (Bughin et al., 2010) emphasize that word of mouth plays a crucial role in influencing purchasing decisions, accounting for 20% to 50% of them, and generates more than double the sales of paid advertising.

In their study, (Westbrook, 1987) defines Word-of-Mouth (WOM) as "informal communications directed at other consumers about the ownership, usage, or characteristics of particular goods and services and/or their sellers".

In collectivistic cultures, consumer behaviour is deeply influenced by interpersonal relationships, trust, and social harmony. These cultures prioritize the group over the individual, leading individuals to value collective well-being, conformity, and strong interpersonal ties (Hofstede, 2001). As such, consumers in these societies are more likely to rely on personal recommendations and word of mouth (WOM) when forming perceptions about brands. The influence of WOM is particularly pronounced in shaping brand loyalty, as consumers trust the opinions of their social circle more than traditional advertising or mass media (Schivinski & Dabrowski, 2015).

WOM communication creates a sense of trust and authenticity, as it comes from friends, family, or close acquaintances, making it more credible than impersonal advertising messages (Keller, 2001). He also asserts that advertisements focusing on the significance of relationships and mutual support, instead of emphasizing individual success or personal accomplishments, are more effective in creating a positive emotional bond with the audience.

A study highlight that "In collectivistic societies, the act of sharing product recommendations is not just an exchange of information but also a way of maintaining social harmony and reinforcing bonds. For example, when a consumer in such a culture shares a positive brand experience with a peer, they are not only influencing the peer's purchasing decision but also reinforcing their relationship, thereby fostering a deeper sense of trust and loyalty towards the brand " (Chung & Darke, 2006). The differences between individualistic and collectivistic cultures significantly affect how consumers perceive and respond to advertising messages. At the same time, individualistic cultures may place a higher value on personal achievements and self-expression (Hofstede, 2001)

Research indicates that brand loyalty is often stronger in collectivist contexts due to the interdependence among group members, where purchasing decisions are influenced by collective preferences rather than individual desires (Kacen & Lee, 2002).

3.3 Retail

Retail involves directly selling goods or services to consumers for personal use. It operates through various formats, such as supermarkets, department stores, specialty stores, and online platforms (Grewal et al., 2018).

While (Brown & Dant, 2008) defines regional retail as retail activities concentrated within specific geographical areas. It is characterized by a focus on localized markets, catering to the preferences, cultures, and economic conditions of a particular region. Regional retail contributes significantly to local economies by creating jobs, supporting small businesses, and fostering economic growth (Burt & Sparks, 2003). A study by (Alexander & Myers, 2000) highlights the success of regional retail chains in adapting to local preferences.

Additionally, despite the social and economic benefits, many challenges face regional retailers. For instance, Major global retailers frequently eclipse regional companies because of their extensive resources and capacity to provide lower prices (Wrigley & Lowe, 2010). Therefore many regional retailers struggle to adopt advanced technologies, such as e-commerce platforms and data analytics tools, putting them at a disadvantage in the digital era (Pantano et al., 2020). Besides regional retailers are often more vulnerable to supply chain disruptions, which can impact inventory levels and customer satisfaction (Christopher, 2016).

3.4 Literature Review Limitation

While this literature review offers valuable insights into the factors shaping customer service expectations in the Kurdistan Region, several limitations should be acknowledged. First, the review primarily includes studies published in English, which may inadvertently exclude valuable research published in other languages, particularly in Kurdish and Arabic, where cultural and contextual differences may be more pronounced. This language barrier limits the depth and breadth of perspectives incorporated into the review, especially when considering local studies that might offer more region-specific insights. Furthermore, the bulk of the literature reviewed is drawn from individualistic cultural contexts, such as Western countries, which might not fully capture the collectivistic nature of the Kurdistan

Region's society. As a result, there is a potential mismatch between the customer service expectations in these two cultural contexts, which could influence the applicability of the findings to the region.

There is a significant lack of research on retail and customer service in the Kurdistan Region, despite the growing importance of retail in the area. Most studies focus on the broader Middle East, leaving a gap in understanding the unique cultural, social, and economic factors that shape customer service expectations in this region. This presents an opportunity for future research to explore specific consumer behaviours and challenges in the Kurdish retail sector, highlighting how customer service expectations may differ from other global contexts.

Another limitation lies in the methodological approaches employed in the reviewed studies, as most rely heavily on quantitative methods, such as surveys and statistical analyses. These approaches, while valuable for providing generalizable results, may overlook the deeper, qualitative aspects of customer service expectations, such as emotional and interpersonal factors that play a significant role in collectivistic cultures. Moreover, the relatively small number of studies specifically focusing on the Kurdistan Region limits the ability to draw definitive conclusions, with many findings being extrapolated from broader regional studies or from contexts that differ significantly.

This may lead to imprecision when interpreting the findings about the unique dynamics of the Kurdistan Region. Furthermore, consumer behaviour is continually changing, and some of the studies analysed might not accurately reflect the current trends and expectations for customer service in the area. Therefore, while the review offers a valuable basis, the results should be approached with care due to these limitations, and additional research is essential to address these gaps and provide a more thorough understanding of the topic.

4. Practical Part

This section presents the analysis of the survey responses both quantitative and qualitative collected to explore cultural influences on customer expectations and behaviours in retail settings across various cities in the Kurdistan Region of Iraq.

The data includes demographic information such as age, gender, occupation, and city of residence, as well as responses to key questions regarding cultural orientations (collectivist vs. individualist), shopping habits, and preferences for personalized services.

The analysis identifies patterns and trends in how cultural values shape customer expectations, satisfaction levels, and preferences for retail experiences. By examining the frequency of visits to regional retail shops, the importance of personalized customer service, and the types of personalized services preferred, this study provides insights into the interplay between cultural factors and consumer behaviour.

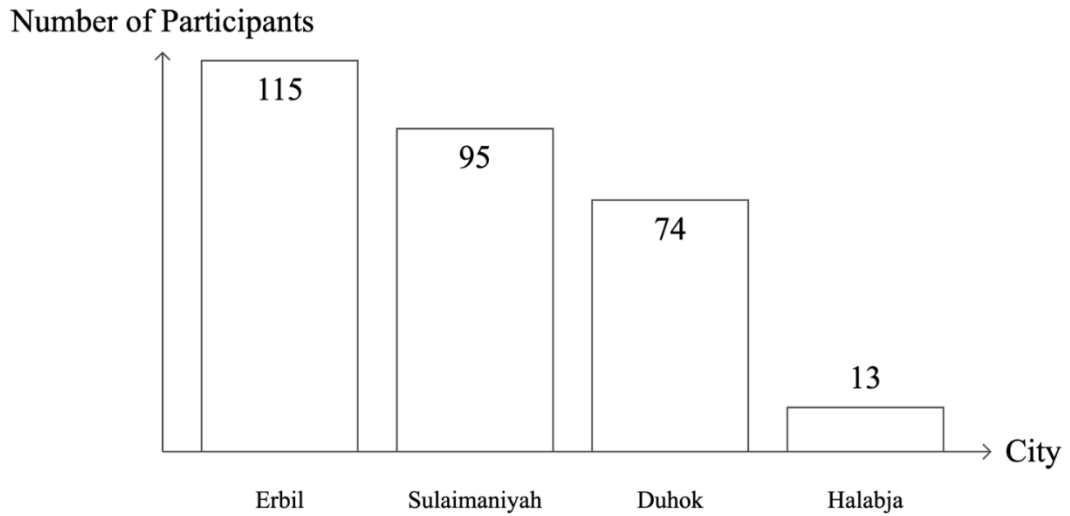
The findings will contribute to a deeper understanding of how retailers can tailor their services to meet the diverse needs of their customers in a culturally sensitive manner.

4.1 Demographic overview

This section provides a demographic overview of the survey participants, including their distribution across four major cities in the Kurdistan Region—Erbil, Sulaymaniyah, Duhok, and Halabja—as well as their ages and occupations. The following data charts highlight the diverse representation of respondents, offering a foundation for understanding regional and demographic variations in customer expectations and behaviours.

4.1.1 Number of Participants from Each City

The following graph (Graph No.1) illustrates the number of participants from each of the four cities included in the survey: Erbil, Sulaymaniyah, Duhok, and Halabja. This distribution reflects the varying levels of engagement across the region, providing a clear picture of the regional representation within the study.



Participant Distribution by City

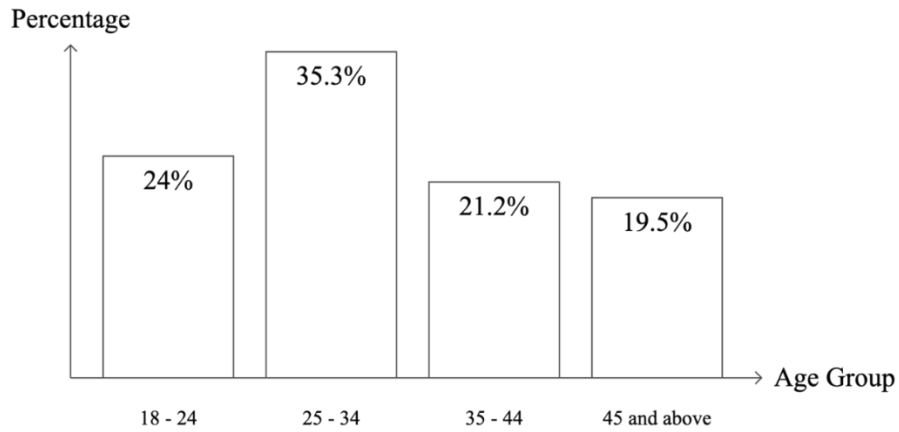
Figure 1: Participant Distribution by City

The chart summarizes the respondent distribution from four cities in the Kurdistan region, based on 297 total responses. Erbil leads with 115 respondents, likely due to being the capital and largest city. Sulaymaniyah follows with 95 respondents, benefiting from its vibrant culture. Duhok has 74 respondents, showing moderate engagement, while Halabja, the smallest city, has only 13 respondents, reflecting lower participation.

4.1.2 Age Distribution of Participants

To better understand the background of the respondents, the survey categorizes participants into distinct age groups. The following graph (Graph No.2) illustrates the age distribution, providing an overview of the demographic composition across these categories.

This breakdown highlights the representation of different age cohorts within the study.



Age Group Distribution

Figure 2: Age Group Distribution

Most participants in the study are younger adults. The largest group is aged 25–34, making up 35.3%. The 18–24 age group follows at 24%. The 35–44 age bracket represents 21.2%, and those aged 45 and older account for 19.5%.

These statistics highlight that the majority of participants are clustered within the working class and early middle-aged categories, suggesting a vibrant and dynamic representation of this age group in the study.

4.1.3 Gender Distribution of Participants

The gender distribution of participants indicates that females constitute 45.1% of the total, while males comprise 54.9%. Additionally, the study included the option for participants to select "Prefer not to say," respectfully acknowledging individual gender identity and choice; however, no participants opted for this option. This data provides a clear overview of the gender composition within the study sample.

4.1.4 Occupation Background of Participants

To understand the professional background of respondents, the survey categorized participants by their occupation. The following pie chart (Graph No.3) illustrates the percentage distribution of participants across various occupational groups, providing insight into the diverse professional representation within the study sample.

Occupation Distribution of Population

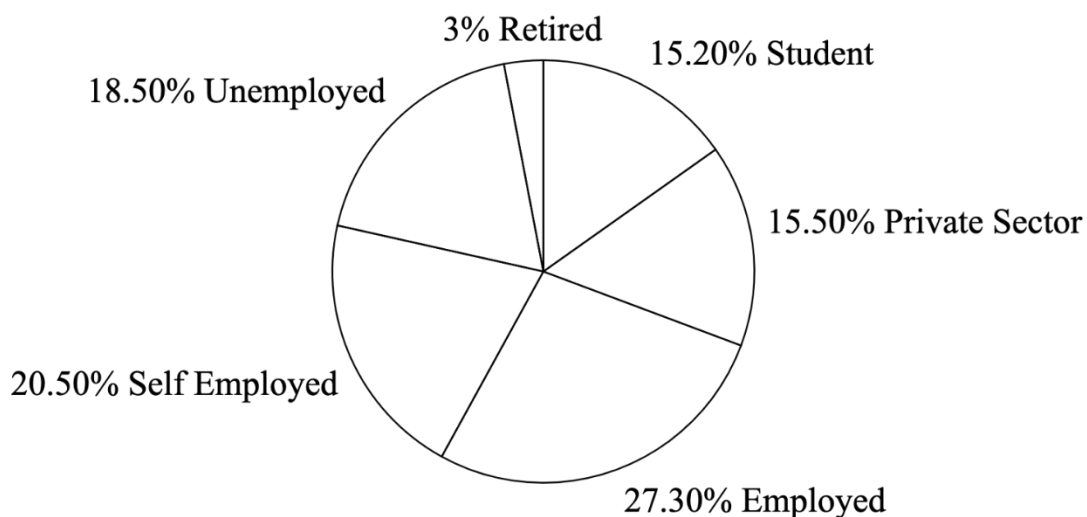


Figure 3: Occupation Distribution of Population

The data indicates that the largest segment of the population is employed, comprising 27.3% of the total.

Following closely are self-employed individuals at 20.5% and the unemployed at 18.5%. Students and those in the private sector represent similar proportions, with 15.2% and 15.5%, respectively. Notably, the retired population is the smallest group at just 3.0%.

The workforce, which includes those who are employed, self-employed, and part of the private sector, accounts for 81.8% of the surveyed population. This indicates a relatively balanced workforce distribution, highlighting that a significant portion is actively engaged in employment or self-employment, while a considerable number remain unemployed.

4.2 Customer Shopping Frequency: Engagement with Regional Retailers

Assessing consumer shopping habits is essential for understanding the role of regional retail shops in the Kurdistan Region. Survey responses to "How often do you visit regional retail shops?" reveal the core finding about shopping frequency, e.g., frequent engagement with local retailers.

The following illustration visualizes the frequency of shopping habits among individuals in the Kurdistan Region.

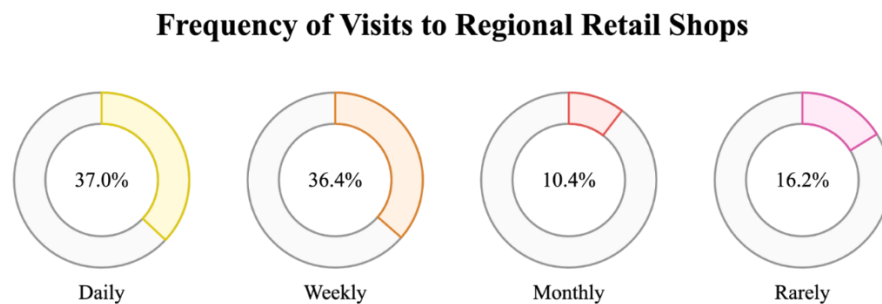


Figure 4: Frequency of Visits to Regional Retail Shops

The survey results indicate that a majority of respondents visit regional retail shops frequently, with 37.0% reporting daily visits.

This high percentage suggests that local retail shops play a crucial role in the daily lives of consumers in the Kurdistan Region, potentially reflecting a strong reliance on these establishments for everyday needs. Following closely, 36.4% of respondents indicated they visit these shops weekly, further emphasizing the importance of regional retail in the consumer's routine.

In contrast, a smaller segment of the population visits retail shops every month, accounting for 10.4% of respondents. This suggests that while some customers may prefer to shop less frequently, they still engage with local retailers regularly, albeit not as often as daily or weekly shoppers.

Lastly, 16.2% of respondents reported visiting regional retail shops rarely.

4.2.1 Employment Status and Retail Engagement: A Socioeconomic Analysis of Shopping Frequency in the Kurdistan Region

Analysing the relationship between employment status and consumer behaviour is essential for understanding socioeconomic dynamics in retail. In the Kurdistan Region, with its economic disparities and high youth unemployment, examining how employment impacts shopping habits provides insights into purchasing patterns and market accessibility. This section highlights the connection between unemployment, limited disposable income, and infrequent retail engagement within the region's unique socioeconomic context.

Unemployment and student populations exhibit notable patterns in retail participation. Among unemployed respondents, 34.5% reported shopping "rarely," driven by limited purchasing power and a focus on essentials due to financial insecurity. This behaviour highlights the vulnerability of unemployed individuals in the Kurdistan Region, where social safety nets are minimal. Similarly, 28.3% of students also shopped infrequently, as their financial constraints stem from reliance on family support or part-time jobs, limiting disposable income.

4.2.2 Cultural Influence on Customer Expectation

This section presents an analysis of the responses to questions specifically related to cultural influence on customer expectations. By examining the answers provided by participants, the analysis aims to uncover patterns, insights, and trends that illustrate how cultural factors shape customer expectations. The findings are organized to address the research objectives, offering a deeper understanding of the role culture plays in influencing customer perceptions and preferences.

4.3 Cultural Values and Behaviours: A Self-Assessment

This figure presents an analysis of responses to questions, including the key question: "Do you consider yourself more of a collectivist or individualist in terms of values and behaviours?" The results highlight how cultural orientations shape responses, offering insights into the role of cultural values in influencing perspectives.

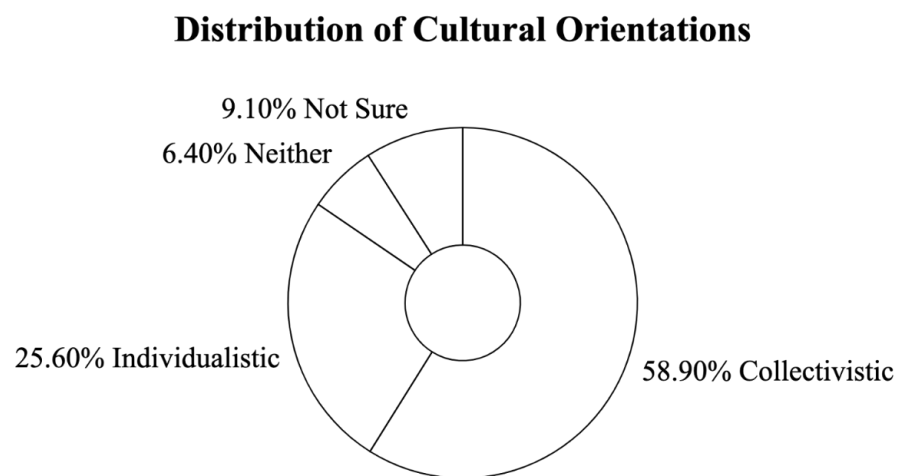


Figure 5: Distribution of Cultural Orientations

The data reveals that 58.9% of respondents identify as collectivistic, emphasizing group cohesion and social responsibility, while 25.6% lean towards individualism, valuing personal autonomy and independence.

Additionally, 9.1% are "not sure," possibly reflecting nuanced or context-dependent values, and 6.4% identify as "neither" suggesting an eclectic or situational approach to values and behaviours. These findings highlight the diversity in cultural orientations and their potential influence on perspectives.

The researchers aimed to analyse the data by examining how different cities leaned toward collectivistic or individualistic cultures. They believed that understanding these cultural orientations would reveal insights into the social dynamics and behaviours of the populations in those cities.

In the Kurdistan Region, Sulaymaniyah stands out as the area with the most pronounced collectivist orientation. A significant 69.47% of respondents in this city align themselves with collectivist values, indicating a strong preference for community and group cohesion over individualism.

Erbil shows that about 53.91% of participants identify as collectivist, indicating a notable inclination toward collective identity and social responsibility. Similarly, Duhok reflects a slightly higher collectivist mindset, with approximately 55.41% of respondents embracing these values, showcasing a similar but distinct cultural attitude from Sulaymaniyah and Erbil.

Lastly, although Halabja has a smaller sample size, it shows that approximately 46.15% of its respondents identify as collectivist. While this percentage is lower than in other cities, it still indicates a degree of collectivist sentiment within the community. However, it's important to note that the findings are based on the responses of only 13 participants, making it difficult to draw firm conclusions.

While collectivist values demonstrably prevail across the Kurdistan Region, understanding the characteristics and perspectives of those identifying as individualistic provides a valuable counterpoint for a more comprehensive understanding of cultural influences.

The following graph presents a demographic breakdown of those who chose individualism

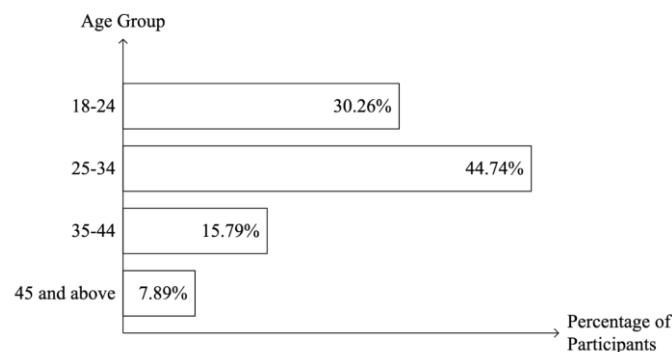


Figure 6: individualism demographic

The demographic analysis of the survey sample highlights a clear predominance of younger age groups, with 44.74% of respondents aged 25–34 and 30.26% aged 18–24.

Together, these two cohorts make up 75% of the sample, indicating a strong focus on younger demographics, likely early-career professionals and students. Conversely, older age groups are significantly underrepresented, with only 15.79% aged 35–44 and 7.89% aged 45 and above.

4.4 Cultural Values and Behaviours: The Role of Culture in Shaping Service Expectations

To examine the potential influence of cultural values and background on customer expectations, participants were presented with the following question: **Do you think cultural values influence your expectations of customer service?**

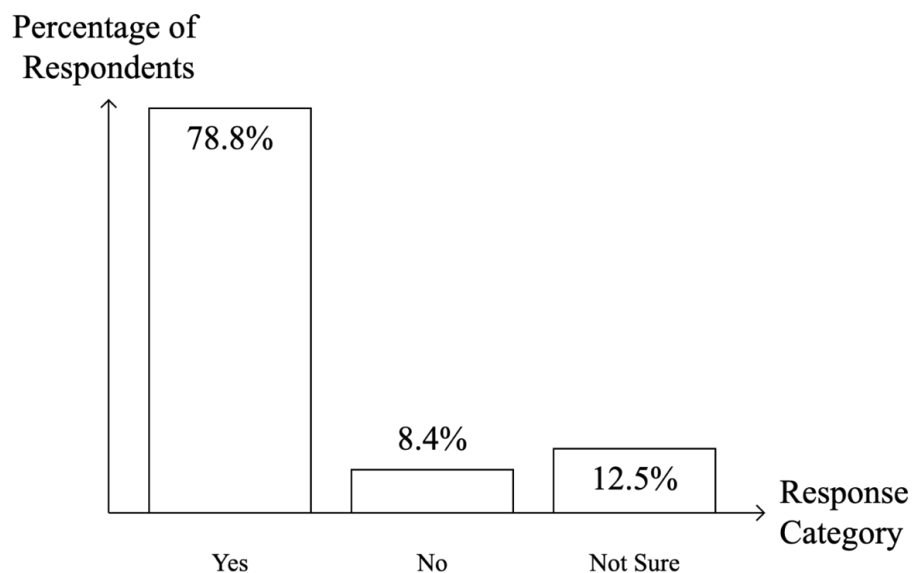


Figure 7: Answers to if cultural values impact expectations

Survey responses revealed that a substantial majority of participants (78.8%) acknowledged

the influence of cultural values on their customer service expectations, suggesting a broad recognition of culturally contingent service preferences.

A smaller proportion (8.4%) indicated that cultural values did not significantly shape their expectations, potentially reflecting a belief in universally applicable service standards.

Finally, a notable minority (12.5%) expressed uncertainty regarding the relationship between cultural values and service expectations, indicating the complexity and multifaceted nature of this influence.

4.4.1 Cultural Influences on Expected Service Quality

Understanding the role of culture in shaping customer expectations is particularly important in the Kurdistan Region of Iraq.

This section examines the extent to which specific cultural factors – trust in the retailer and its staff, warmth/hospitality of salespeople, store reputation, respect for local traditions, and familiarity with the shop – are perceived to influence expected service quality.

The following table presents various factors that influence customer satisfaction and their corresponding counts and percentages:

Table 3: Factors that influence customer satisfaction

Factors	Count	Percentage
Trust in the retailer and its staff	258	86.9%
Warmth and hospitality of salespeople	208	70.0%
Reputation of the store	199	67.0%
Respect for local traditions	188	63.3%
Familiarity with the shop	149	50.2%

Survey findings reveal that trust in the retailer and its staff is the most significant factor influencing customer expectations, with 87% of respondents highlighting its importance. This emphasizes the critical role of transparency and reliability in fostering positive retail interactions and encouraging customers to engage further with the business.

Additionally, warmth and hospitality (70%) and a strong store reputation (67%) emerged as important influences, highlighting the significance of relational factors and community standing in shaping customer perceptions of value.

Finally, respect for local traditions and a commitment to social responsibility are valued considerations, indicating a need for cultural sensitivity in service delivery, even if these aspects were mentioned less frequently. These are the core values that customers seek in retail shops.

4.5 Personalized service in regional retails in the Kurdistan Region of Iraq

This section presents an analysis of survey responses concerning personalized service in regional retail shops in the Kurdistan Region of Iraq.

The analysis explores participant satisfaction with current offerings, their conceptualizations of personalized service, and their perceptions of the potential for regional retailers to effectively provide such service.

4.5.1 Importance of personalized service

To explore the significance of personalized service for customers in the Kurdistan Region, the author seeks to understand their perspectives and preferences. Personalized customer service is increasingly recognized as a crucial aspect of the retail experience, tailored to meet individual needs and enhance satisfaction. To delve deeper into this topic, the author asks, "**How important is personalized customer service to you when shopping at a retail shop?**"

The chart below illustrates the percentage of importance as rated by the respondents.

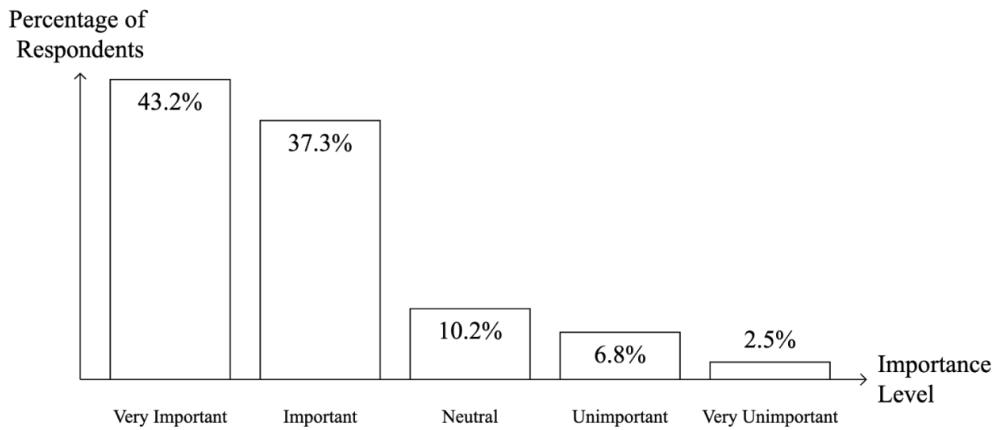


Figure 8: Importance of personalized service

The survey results reveal that 43.2% of respondents believe it is very important, while 37.3% consider it important. In contrast, 10.2% view it as normal, while 6.8% claim it is unimportant. Finally, 2.5% think it is unimportant and doesn't matter.

4.5.2 Preferred personalized services

This section examines specific personalized service preferences within regional retail shops. To investigate customer preferences, the survey includes the question: "**What types of personalized services would you prefer in regional retail shops?**".

The response options present a balanced selection of services related to both interpersonal interactions (e.g., personalized greetings from staff, individualized attention) and product offerings (e.g., customer recommendations based on past purchases, and tailored product suggestions).

Participants are also allowed to select multiple options or to suggest alternative personalized services, allowing them to understand their desired retail experience comprehensively.

The subsequent analysis focuses on identifying the relative desirability of these various options, providing nuanced insights into which dimensions of personalized service are most highly valued by customers in the Kurdistan Region.

The following table shows how many times each service was selected by the respondents and the corresponding percentage:

Table 4: Relations between Services

Service	Count	Percentage
Personalized greetings from staff	223	75.1%
Customer recommendations based on past purchases	187	63.0%
Exclusive offers/discounts for regular customers	173	58.2%
Special attention from staff (e.g., knowing name)	139	46.8%
Tailored product suggestions	74	24.9%

According to the data, the most preferred service among customers is personalized greetings from staff, with a significant 75.1% of respondents indicating that this is an important aspect of their experience. This high level of preference underscores the extent to which customers value personal and social interaction in the retail setting.

Customer recommendations based on past purchases are favoured by 63.0% of participants, indicating that customers appreciate when businesses are aware of their purchase history, enhancing their shopping experience and potentially boosting loyalty

Following that, customers also value exclusive offers and discounts (58.2%), highlighting the importance of rewarding loyalty and repeat business.

Special attention from staff, such as knowing a customer's name, is seen as desirable by 46.8% of respondents, suggesting the benefit of a welcoming environment where staff build customer rapport.

Finally, while valued less frequently, tailored product suggestions resonate with a segment of customers (24.9%), indicating the potential for improvement through systems that enable customized recommendations.

The survey data underscores a pronounced customer preference for personalized and relational aspects of the retail experience. Service elements such as basic interpersonal interaction, purchase history awareness, loyalty incentives, personal recognition, and tailored recommendations were identified as key determinants of perceived value. These findings suggest that customers are not solely focused on product acquisition, but actively seek engaging and customer-centric interactions, emphasizing the need for retailers to strategically enhance their customer relationship management approaches.

4.5.3 Influence of Personal Attention on Purchase Decisions

To investigate the impact of interpersonal interactions on consumer behaviour, participants are asked: **How much does the personal attention from a retail shop employee influence your decision to buy from that shop?**

This question was designed to assess the extent to which personal attention from retail staff shapes customer purchasing decisions within the Kurdistan Region.

The table below shows the level of influence:

Table 5: level of influence

Level of Influence	Percentage
A lot	47.2%
Somewhat	35.7%
Neutral	10%
Not much	7.1%

These findings suggest that personal attention from retail employees plays a crucial role in shaping consumer behaviour in the Kurdistan Region, with nearly half of the participants attributing significant importance to it.

4.5.4 Customer satisfaction with personalized service in the Kurdistan Region

This study also seeks to assess customer perceptions regarding the feasibility of implementing personalized service strategies within regional retail shops in Kurdistan. To understand these perceptions, participants are asked: **"To what extent do you believe that regional retail shops in Kurdistan offer personalized services?"**.

This inquiry is designed to determine the degree to which customers believe that regional retailers possess the capacity and/or willingness to provide customized service experiences and, consequently, to assess overall customer satisfaction in this area.

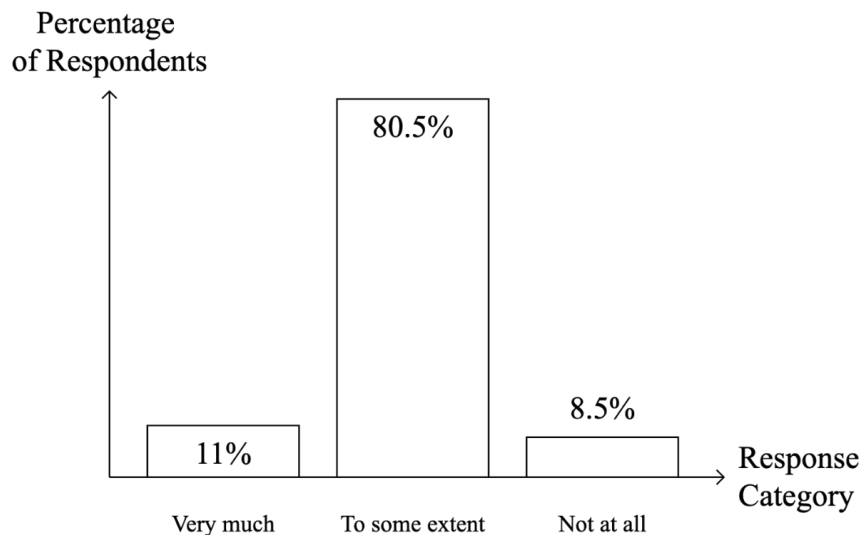


Figure 9: Answer to offering of personalised services

These results indicate a significant majority of customers (80.5%) believe that regional retail shops in Kurdistan offer personalized services to some extent. However, only a small fraction (11%) feel that these services are offered very much, while a minority (8.5%) do not perceive any personalized services at all.

This perceived existence of personalized services, however, does not automatically translate to high levels of customer satisfaction, as the responses show a mixed sentiment regarding current service levels.

Customer satisfaction with personalized service is assessed using the question: "**Are you generally satisfied with the level of personalized service offered by retail shops in your area?**".

Responses indicated that the majority of participants were either satisfied (47.1%) or very satisfied (7.4%) with current service levels. However, a substantial proportion reported a neutral sentiment (37.4%), while a smaller segment expressed dissatisfaction (6.4% unsatisfied; 1% very unsatisfied). This suggests a mixed perception of personalized service within regional retail shops.

4.5.5 Customer Definitions of Personalized Service

To gain a deeper understanding of how customers perceive personalized service in the Kurdistan Region, the study utilizes an open-ended question. The main goal is to collect rich, qualitative data that reflects customers' definitions of personalized service. This approach allows participants to articulate what "personalized service" means to them in their own words, rather than relying on predefined concepts.

The analysis of responses to the question, "**What does personalized service mean to you?**" reveals several key themes. The most prominent theme is respect and attention, mentioned in approximately 30% of the responses. Participants often use phrases such as "Respect," "Special attention," and "Taking care of you seriously," highlighting its central role in customer expectations.

Following this, 15% of respondents emphasize the importance of listening to customer needs, with examples like "providing proper answers and help" or customizing services based on individual requests. Quality and honesty are mentioned in 12% of responses, with participants valuing "good quality products," "transparency," and the importance of avoiding "cheating customers."

Additionally, 10% of participants associate personalization with price negotiation or special deals, reflecting cultural or market contexts where bargaining is common (e.g., “special prices for regulars”). Another 10% highlight the significance of welcoming and friendly interactions, citing elements such as “warm greetings,” “smiling staff,” and “helpful behaviour” as critical components.

Trust and relationship-building appear in 8% of responses, evident in phrases like “trust the seller” and “continuous connection with shop owners.” Finally, 5% of participants noted the importance of comfort and the shopping environment, mentioning features such as “peaceful shopping experiences” or “feeling at ease.”

Interestingly, 5% express indifference or criticism, dismissing personalized service as “unimportant,” “normal,” or even “annoying” in cases of “too much attention.”

Data limitation: Approximately 15% of entries (44 out of 298) are non-responses (e.g., “N/A” or blank cells), indicating potential disengagement from the survey or ambiguity in how respondents interpreted the question. This gap in data introduces uncertainty about whether the analysed themes fully represent the entire sample, as disengaged participants may hold unrecorded or divergent views.

4.6 Opportunities for Enhancing Regional Retail: Customer-Driven Insights

The survey concludes by eliciting suggestions for improvement from participants, providing valuable insights for informing future strategies and enhancing the regional retail experience.

A key objective of this research is to identify areas for potential enhancement within regional retail shops, based directly on customer feedback. The responses highlight several recurring themes, indicating specific priorities for improvement.

Analysis of open-ended survey responses regarding desired improvements within regional retail shops reveals several key areas of focus. The most frequently cited theme (28%) centres on product quality, encompassing concerns about the inherent quality of goods and the avoidance of expired items.

Pricing and fairness constitute a significant secondary theme (18%), indicating the importance of transparent pricing policies and ethical sales practices. Beyond the core product offering, staff behaviour and respect (15%) along with the infrastructure and environment of the stores (12%) are valued.

Cultural alignment is sought through Kurdish-language services and local products, while sustainability (e.g., eco-friendly packaging) and gender inclusivity (female staff in women's stores) highlight evolving societal expectations.

5. Discussion

This discussion explores how culture influences customer expectations and shopping behaviours in the Kurdistan Region of Iraq. By analysing the responses to each research question, insights are gained regarding the impact of cultural influences on consumer expectations and behaviours within the region's retail environment.

The investigation begins with the first research inquiry, designated as RQ1: To what extent do cultural factors influence customer expectations in the cities of the Kurdistan Region of Iraq? Additionally, RQ2 examines: To what extent do trust and familiarity influence customer expectations in regional retail shops in the Kurdistan Region?

The exploration of customer expectations in the Kurdistan Region of Iraq reveals a multifaceted interplay between cultural factors and the influence of trust and familiarity in regional retail settings. Cultural elements, particularly the predominance of collectivist values, significantly shape customer expectations. With 58.9% of respondents identifying as collectivists, there is a strong emphasis on community cohesion, social responsibility, and relational interactions that directly impact consumer behaviour and expectations.

Trust is identified as the most critical factor influencing perceived service quality, with 86.9% of respondents indicating its foundational role in establishing positive relationships with retailers and their staff. This trust is closely linked to expectations surrounding respect for local traditions (63.3%) and an atmosphere of interpersonal warmth (70%), further underscoring the importance of relational dynamics in these commercial interactions.

Moreover, familiarity with a shop contributes positively to customer expectations by enhancing the overall shopping experience. Consumers in the region value connections with shop owners and staff, making these interpersonal relationships paramount. Trust, warmth, and a strong store reputation (67%) collectively amplify the significance of community ties and serve as key determinants of customer satisfaction.

In summary, cultural factors not only shape expectations around trust and community-oriented service delivery but also underscore the vital relationship dynamics that influence consumer behaviour in the retail landscape of the Kurdistan Region. This intricate relationship between collectivism, trust, and familiarity indicates that customers prioritize

meaningful interactions and a sense of belonging, demonstrating the pivotal role of relational elements in shaping their overall expectations.

Furthermore, personalized service is highly valued, though satisfaction levels reveal gaps in execution, as addressed in RQ3: How important is personalized service for the customers of the Kurdistan Region retail shops? RQ4 asks: What are the preferred personalized services for customers in Kurdistan?

The results indicate a marked disparity between the perceived importance of personalized service and actual satisfaction levels within regional retail shops. While a substantial 80.5% of respondents considered personalized service to be either "very important" or "important," only 54.5% expressed satisfaction with current offerings. Notably, 37.4% remained neutral, and 7.4% expressed dissatisfaction.

Among potential service elements, personalized greetings (75.1%) and loyalty rewards (58.2%) were prioritized, indicating that customers in the Kurdistan Region place a greater value on interpersonal engagement and recognition of loyalty compared to product-centric customization, such as tailored suggestions.

These insights correlate closely with the prior research questions. It can be concluded that consumers in the Kurdistan Region prioritize interpersonal connections and the behaviours of shop personnel, particularly regarding their respect for cultural norms and adherence to established cultural patterns.

Such factors are considered more significant than the tangible products themselves and are pivotal in shaping the initial impressions that influence shopping decision-making processes.

6. Conclusion

In conclusion, this research demonstrated a multifaceted interplay of factors that shaped customer experiences within regional retail shops in the Kurdistan Region of Iraq. While trust and relational elements, most notably personalized greetings and familiarity, emerged as dominant drivers of customer satisfaction, this focus did not diminish the importance of understanding the key product and its essential characteristics; most critically, it was quality and price. The findings illuminated the profound influence of collectivist cultural norms on consumer expectations, emphasizing community cohesion, relational trust, and interpersonal engagement as foundational pillars of retail interactions.

This study offered a comprehensive exploration of the interplay between cultural values, socioeconomic dynamics, and consumer behaviour within the retail sector of the Kurdistan Region. The prioritization of relational over purely transactional aspects suggested that customers in this region valued retail encounters as opportunities for social connection and reciprocal exchange, thereby aligning these behaviours with relational perspectives and expectations. Trust emerged not merely as a preference but as a non-negotiable pillar, anchoring consumer loyalty and defining perceptions of service quality. Personalized services, while widely valorised, remained inconsistently executed, exposing a critical dissonance between aspiration and practice.

A notable pattern emerged concerning the retail engagement of specific socioeconomic groups. Analysis revealed that 34.5% of unemployed respondents and 28.3% of students reported only "rarely" visiting regional retail shops, attributing their limited engagement to financial constraints. This finding was corroborated by open-ended feedback, in which these low-income groups frequently voiced concerns regarding "high prices" and the "lack of discounts."

To cultivate trust and foster positive relationships, businesses prioritized cultural respect by integrating local traditions, values, and social norms into their

practices. This included promoting transparency and ethical conduct through honest communication and cultivating meaningful customer relationships via personalized interactions. Retailers further aligned with the collectivist ethos of the region by training staff in Kurdish customs, implementing community-driven initiatives, and providing tailored services such as warm greetings, loyalty rewards, and Kurdish-language support. Addressing structural barriers to access and affordability required systemic reforms. These included policies to stabilize prices, subsidies for low-income households, and improved infrastructure. Targeted support, such as discounted pricing, proved essential for marginalized groups. Enhancing store environments and expanding digital payment systems could further promote inclusivity and convenience.

Future research should explore differences between regions and better understand the needs of groups often overlooked. By blending cultural respect with creative business practices, those involved could support fair growth that aligned with the region's values and traditions.

6.1 Economic Recommendations for Kurdistan's Retail Sector

Based on the findings of the study the following data-driven strategies are proposed to enhance economic efficiency, profitability, and inclusivity in the region's retail sector.

- **Encourage Consumer Spending:** Offer financial support to unemployed individuals and students, who typically spend little due to financial constraints (34.5% and 28.3%, respectively). Vouchers for essential items, funded by local governments or non-governmental organizations, can boost sales for small retailers.
- To improve economic efficiency, the regional retail sector should focus on investing in cost-efficient digital infrastructure. The implementation of low-cost electronic payment systems, such as mobile payment solutions piloted in high-traffic cities,

would reduce cash-handling costs for retailers and appeal to a younger demographic.

- To leverage cultural capital for market differentiation, the regional retail sector should promote "Kurdish Heritage" branding for local products, a strategy supported by 18% of respondents asking for local Kurdish products.

This could involve subsidizing packaging and marketing for small and medium-sized enterprises (SMEs) that produce traditional goods, such as handicrafts and local foods.

- Recognizing the importance of skilled and engaging employees, regional retail businesses should invest in skills development programs for their staff. These programs should focus on interpersonal and communication skills, covering best practices in customer service, cultural sensitivity, active listening, conflict resolution, and product knowledge. By partnering with vocational training centres and universities, and incentivizing participation through certifications, the regional retail sector can elevate the overall quality of service and strengthen customer relationships.
- Recognizing that promoting gender inclusivity enhances the retail environment, programs should be implemented to encourage female entrepreneurship and employment in the sector. These initiatives could include providing access to microloans and business training for female entrepreneurs. Retailers should also be encouraged to hire female staff, particularly in roles that directly interact with female customers. Addressing any existing cultural barriers to female workforce participation through awareness campaigns and advocacy would further contribute to a more equitable and representative retail sector.

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8. List of pictures, tables, graphs and abbreviations

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Appendix

In this section we share the questionnaire (the English version) which was published **Customer Expectations of Personalised Service in Regional Retail Shops in the Kurdistan Region of Iraq: The Role of Trust and Familiarity in Shaping Consumer Behaviour**

This survey is part of my Master's research at the Czech University of Life Sciences. It aims to understand how trust and familiarity influence customer behaviour in regional retail shops in the Kurdistan Region of Iraq. The goal is to explore the factors that affect customer satisfaction and expectations in these retail environments. Your responses will help improve our understanding of personalized service in Kurdistan's retail sector. The survey is anonymous and will take just a few minutes to complete.

Thank you for your participation!

1- Age:

- 18 - 24
- 25 - 34
- 35 - 44
- 45 and above

2- Gender:

- Female
- Male
- Don't wish to answer

3- Occupation

- Student Employed
- Self Employed
- Unemployed
- Private Sector
- Retired

4- Which city do you live in?

- Erbil
- Sulaymaniyah
- Duhok
- Halabja

5- How often do you visit regional retail shops in the Kurdistan Region?

- Daily
- Weekly
- Monthly
- Rarely

6- How important is personalized customer service to you when shopping at a retail shop?

- Very important
- Important
- Neutral
- Unimportant
- Very unimportant

7- What types of personalized services would you prefer in regional retail shops? (Select all that apply)

Personalized greetings from staff

Customer recommendations based on past purchases

Exclusive offers or discounts for regular customers

Tailored product suggestions based on my preferences

Special attention from staff (e.g., knowing my name, and preferences)

Loyalty programs

Other (Please specify): _____

8- To what extent do you believe that regional retail shops in Kurdistan offer personalized services?

- Very much
- To some extent
- Not at all

9- How much does the personal attention from a retail shop employee influence your decision to buy from that shop?

- A lot
- Somewhat
- Neutral
- Not much
- Not at all

10- Do you consider yourself more of a collectivist or individualist in terms of values and behaviours?

- Collectivist (I prioritize group harmony, family, and community)
- Individualist (I prioritize personal goals, independence, and self-reliance)
- Neither
- Not sure

11- Do you think cultural values influence your expectations of customer service?

- Yes
- No
- Not sure

12- Which of the following cultural factors do you believe most influences the quality of service you expect from retail shops? (Select all that apply)

- Trust in the retailer and its staff
- Respect for local traditions and customs
- Familiarity with the shop (e.g., long-term relationship)
- The reputation of the store

- Warmth and hospitality of the salespeople
- Other (Please specify): _____

13- Are you generally satisfied with the level of personalized service offered by retail shops in your area?

- Very satisfied
- Satisfied
- Neutral
- Unsatisfied
- Very unsatisfied

14- What does personalised service means to you?

15- What improvements would you like to see in the personalized services offered by regional retail shops in Kurdistan?