

Customer Experience and Satisfaction in Retail Stores in the Kurdistan Region: A Qualitative Study

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Abstract

This study explores customer experience and satisfaction in Kurdish retail stores in the Kurdistan Region of Iraq. Drawing on qualitative secondary research, it reviews retail literature, institutional reports, and Kurdish contextual sources to identify key satisfaction determinants. Findings indicate that atmosphere, service quality, staff behaviour, product availability, price fairness, convenience, trust, language, emotional comfort, reputation, and complaint handling shape customer perceptions. The study shows that these stores function as commercial and sociocultural spaces where respectful communication, gender-sensitive service, family shopping, community trust, and local reputation influence loyalty, repeat purchase, word of mouth, and Kurdish retail management scholarship overall significantly today.

Keywords: Customer experience, customer satisfaction, Kurdish retail stores, Kurdistan Region, consumer behaviour

Introduction

Retail stores are a significant place of economic activity, social interaction and consumer experience. Not only do they offer products and services, but they are also the settings through which customers assess the quality of service, the atmosphere of the store, the approach of the staff, the availability of the products, the fairness of the price, the convenience of the store, the trust that the staff and the atmosphere exude and the emotional comfort that the store offers. The general definition for customer satisfaction in retail marketing is the result of customers' expectations versus their shopping experience (Oliver 1980). The retail store is thus a commercial and a relational environment in which consumers have opinions about value, trust, customer service and intentions to return. Past studies indicate that the store environment, physical surroundings, employee attitude and service quality have a significant effect on customer perceptions and behavioural reactions (Bitner 1990, 1992; Kotler 1973). In the same manner, all the elements which are experienced in the shopping journey impact customer experience, such as entering the store, searching for the products, interactions with employees, checkout, handling complaints and post purchase interactions (Berry et al. 2002; Verhoef et al. 2009).

The retail space in the Kurdish areas, particularly in the Kurdistan Region of Iraq, has been evolving in the context of broad economic and social transformation. The Kurdistan Region has enjoyed an increase in the number of investments, trade, services, infrastructure, tourism and industries, as well as the development of the private sector, which has generated new opportunities for business and consumer markets (Kurdistan Regional Government Board of Investment 2012a, 2013a). The economy of the region consists of services, agriculture, trade and transport, construction, industry and public services; and investment policies have facilitated domestic and foreign investors in various sectors (Kurdistan Regional Government Board of Investment, 2012b). These advances have affected retailing in several ways: they have given consumers more choice, they have played a part in making them more visible to modern retailing, and they have brought about competition between traditional and modern retailing.

The traditional bazaars, neighbourhood shops, family-owned shops, supermarkets, shopping malls, branded outlets and informal retail markets are continuing to influence the Kurdish retail market. This provides a variety of customer experiences as the traditional markets could focus on familiarity, trust, bargaining, reputation, and personal relationships, while the modern retail formats could focus on convenience, product variety, organised layout, service consistency, and brand image. The Kurdish retail market is not only a commercial space, but it's also a social and cultural space. A community relationship, social identity and kinship, local authority and trust-based interaction have always played a very significant role in shaping Kurdish society (Van Bruinessen 1992). These social attributes are important for retail behaviour as customers will be looking at shops not only based on price and quality of merchandise but also for the way they are treated, the language used by the shopkeeper, the reputation of the shop, cultural awareness and trust in the seller. In these environments, communication and trust can be a key component to customer satisfaction. This is particularly significant as the service encounter and relationships impact how customers perceive the competence, fairness and caring of the retailer.

The study of retail service quality also reveals that store appearance, tangible, reliability, responsiveness, assurance, and empathy are all significant in determining satisfaction and loyalty (Dabholkar et al. 1996; Parasuraman et al. 1985). While the concept of customer experience and satisfaction has been extensively explored in general literature about retail and marketing, not much has been done on how Kurdish customers evaluate retail-store experiences under Kurdish social, cultural, linguistic and economic circumstances. Past research has been able to account for how the store atmosphere, service quality, value perception, convenience, and loyalty affect a general retail setting (Baker et al. 2002; Bloemer and De

Ruyter 1998). In other research, the role of convenience and customer loyalty in a retail environment was emphasised (Yuen and Chan 2010; Jones et al. 2003). These studies, however, tend not to link such factors to the reality of the Kurdish market where the traditional and modern retail formats are juxtaposed alongside trust, language, reputation and local identity that could play a role in shopping behaviour. This constitutes a research gap which could be filled by understanding customer satisfaction in Kurdish retail shops from a culturally oriented retail-management perspective.

In this study, the goal is to investigate the main factors affecting customer experience and customer satisfaction in Kurdish retail stores, including the quality of services, the ambience of the store, the behaviour of the staff, the availability of products, the fairness of prices, the convenience, the trust, the emotional comfort, the language and the local retail culture. The study aims to identify the key factors that influence customer experience, to explore the impact of functional and emotional aspects of the retail experience on satisfaction, to examine the role of trust and familiarity with the culture in the satisfaction of the customer experience, to analyse how satisfaction impacts loyalty, repeat purchase and word of mouth, and to offer implications for Kurdish retailers, policymakers and researchers. The study needs to have a significant impact on the three fields: Kurdish Studies, Marketing literature and Retail Management.

2. Review of Literature

2.1 Customer Experience and Satisfaction in Retail Stores

Customer experience in retail stores is a customer's overall impression during the retail experience. It encompasses aspects of using the product like product search, store navigation, checkout, product availability, staff assistance, and emotional aspects like comfort, confidence, enjoyment, trust and perceived respect. So, it's not just about the actual transaction; it's about a mix of various touchpoints within the store that create a retail experience. Customer experience management in retailing has been termed as an organising mechanism that incorporates some store-related and customer-related factors (Grewal et al. 2009). Likewise, the customer experience is co-constructed between customer and retail setting(s) (Verhoef et al. 2009). This satisfaction is closely related to the experience, as customers determine whether the shopping process was satisfactory or better than their expectations. The service quality and value are also evaluated using a staged evaluation process by the customers, such that the satisfaction is built up by perceptions and not as a result of one event (Bolton and Drew 1991).

2.2 Service Quality, Staff Behaviour, and Human Interaction

The perception of service quality is a major factor in retail customer satisfaction as it influences the customers' perception of the characteristics of reliability, responsiveness, assurance, empathy, and the physical evidence in the store. Service quality has been defined as the perception of the difference between customer expectations and the actual service performance (Parasuraman et al. 1985), and more recent research has highlighted the need for assessing service quality based on the customer's perception of the actual performance of the service (Cronin and Taylor 1992). A particular dimension of the retail service quality measure emphasises physical, reliability, personal interactions, problem solving and policy as critical dimensions the customer uses to evaluate the service quality in a retail context (Dabholkar et al. 1996). Staff behaviour is particularly crucial as employees are the retailer's "front line" in customer interactions. Courtesy, knowledge of the product, communication, responsiveness, personal attention and problem-solving ability can lead to improved customer confidence and satisfaction. This interaction can be more complex in Kurdish retail stores as respectful communication, personal relationships and reputation can have a significant impact on consumer trust and preference for stores.

2.3 Store Atmosphere, Shopping Behaviour, and Convenience

Store atmosphere impacts on customers' behaviour in creating first impressions, emotional feelings, store browsing time and purchase intentions. The layout, lighting, cleanliness, display, signage, crowding, music and moving space are all examples of atmospheric factors. It has been found that store environment cues both influence the perceived value of merchandise and the intention to patronise the store (Baker et al. 2002), and that "atmospheric affect" can generate value and customers' attachment (Babin and Attaway 2000). Convenience is also a key factor in customer satisfaction; people appreciate easy accessibility, convenient location, parking, hours of operation, easy-to-navigate stores, short lines and quick checkout. The locational convenience has been found to have an impact on the repurchase intention in the case of services in various contexts (Jones et al. 2003). In the Kurdish cities, where retail offering consists of both traditional shops and newer retail types, convenience might be a factor affecting the choice of the traditional bazaar, neighbourhood shops, supermarkets, malls and brand outlets.

2.4 Product Availability, Price Fairness, Trust, and Retail Formats

Retail stores are judged by the customers based on product assortment, reliability of the stock, quality of the product, availability of the brand, local products, imported products, discounts and value for money. The shopping experience is part of the price-quality-value perceptions, and customers consider value based on monetary and non-monetary factors (Kerin et al. 1992). The local production, imports, investment situation and economic activity changes have an impact on retail markets in the Kurdistan Region. The investment and economic reports indicate that the private sector development, industry and agriculture, trade and services, are the most important sectors in the Kurdistan Region (Kurdistan Regional Government Board of Investment 2012a, 2013a). There is a variety of consumer expectations due to different types of stores, such as traditional bazaars, family stores, supermarkets, malls, and branded outlet stores. Traditional stores might be seen as familiar, enticing price negotiations, established reputation and social trust, while modern outlets might be characterised by organised structure, expansive product range, fixed prices, convenience, and an enhanced sense of brand trust.

2.5 Research Gap

The literature reviewed offers solid theoretical elements determining customer experience, service quality, store atmosphere, convenience, perceived value and loyalty within the retail environment. But the majority of the studies conducted so far refer to these factors in general marketing situations and do not explore the factors in detail in Kurdish retail settings. Social, cultural, linguistic, and economic factors such as trust-based relations, reputation, family shopping practices, traditional markets (bazaars), expansion of modern retail and familiarity with Kurdish language and culture influence the structure of Kurdish markets. While regional reports mention investment, as well as private-sector growth, labour conditions and socio-economic development in the Kurdistan Region, there is seldom a correlation between these changes and customer experience and satisfaction in retail stores (Kurdistan Regional Government, Ministry of Planning, Kurdistan Region Statistics Office 2012b). The same applies to the labour and development assessments, which the International Labour Organization, Regional Office for the Arab States, 2012b, has made. Hence, there is an obvious lack of studies where the retail customer experience theory is combined with the Kurdish social and market contexts. This is the rationale to conduct the present qualitative study.

2.6 Contribution to Kurdish Studies

In this study, the researchers state that trading centres are important social and cultural places in the Kurdistan Region and thus retail stores were investigated as one of these spaces, which are not merely places of economic transactions, but with the aim of contributing to the study of Kurds. Traditional concerns of Kurdish Studies have been the history, politics, identity, language, governance, migration and social organisation of Kurds, but the everyday commercial world offers insights into Kurdish society. Negotiation of social interaction, trust, reputation, language and relationships with the community takes place all the time in retail locations in bazaars, in neighbourhood shops, in supermarkets, in shopping malls, in family shops. The study extends the boundaries of Kurdish Studies and draws a bridge between the consumers' behaviours and other social and cultural activities in these contexts by investigating the customers' experience and satisfaction in the mentioned contexts. This indicates that functional attributes like the product availability, price fairness, convenience and service quality have an impact on customer satisfaction in Kurdish retail outlets, in addition to culturally bound attributes such as the communication in

Kurdish language, respectful treatment, social familiarity, family networks and community trust. These are all symptoms of the wider attributes of Kurdish society that affect everyday choices of the people in it, such as the importance of reputation and relationships. Moreover, the research reveals the process of change in the Kurdish consumer culture as a result of urbanisation, the development of the private sector and the spread of modern retail structures. This case of mixed, traditional and modern retail spaces represents the process of cultural continuity and economic change and provides an interdisciplinary contribution to Kurdish Studies, consumer research, and regional development.

3. Conceptual Framework

Customer satisfaction is explained in the conceptual framework as a result of the entire experience of the Kurdish retail store. It takes the premise that Kurdish consumers store based on functional and cultural aspects. The functional dimensions include store atmosphere, service quality, staff behaviour, product availability, perception of price and value, convenience and handling complaints. Cultural and emotional factors are related to trust, reputation, language, communication, respect and emotional comfort. These factors shape the customer's perception while shopping, ranging from walking into the store and browsing for inventory to customer service interactions, comparing prices, making payment and reacting to issues with service. Satisfaction is the extent to which the actual retail experience is consistent with or more than the customer's expectations, and dissatisfaction is when the experience does not receive expected value, comfort, fairness or trust (Oliver 1980). An awareness of the quality and price of the products may not be the only factors that determine the perception of the customer in Kurdish retail markets, but also the level of social familiarity, respectful communication, local reputation and confidence in the seller. Each type of outlet, traditional bazaar, family-owned shop, supermarket, mall or branded outlet can therefore lead to varying degrees of satisfaction as it affords varying degrees of convenience, atmosphere, trust and product choice.

The framework includes links to satisfaction with behavioural outcomes. Satisfied customers are inclined to return to a store, say positive things about it through family and community networks, buy more items from a store, spend longer in a store, and intend to purchase more. Hence, customer satisfaction is considered a mediating response between the factors of Kurdish retail-store experience and consumers' future behaviour. The framework allows this study to illustrate how measurable aspects of retail and the culturally embedded market relations between customer and retailer interoperate in shaping satisfaction, loyalty, and word of mouth in the modern and traditional retail settings in the evolving service sector and the consumer economy of the Kurdistan Region today.

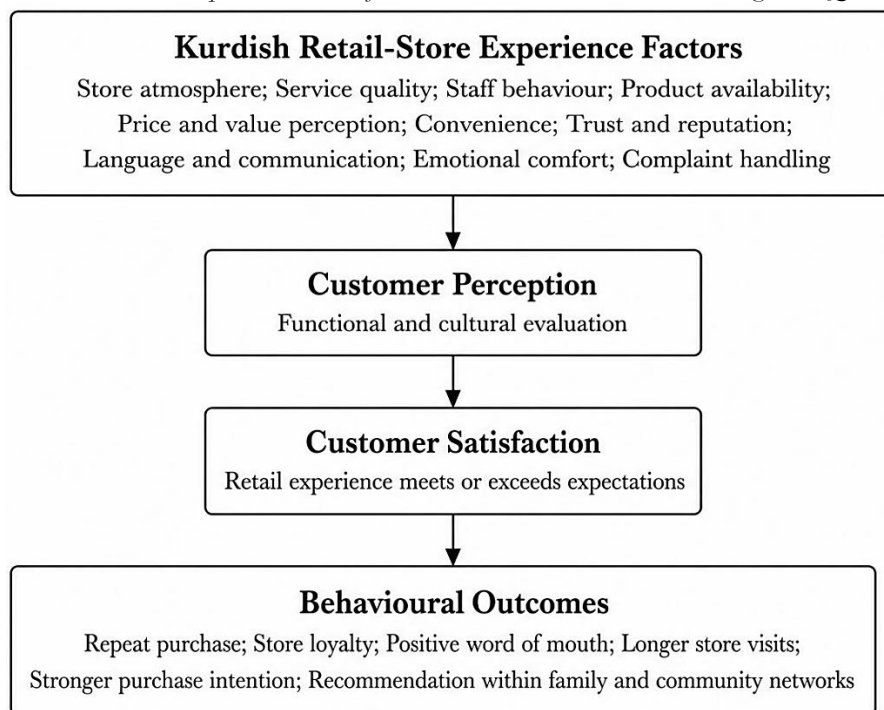


Figure 1. Conceptual Framework of Kurdish Retail-Store Experience and Customer Satisfaction

4. Research Methodology

4.1 Research Design

This research is a secondary research with a qualitative approach and aims to investigate the customer experience and satisfaction of customers in Kurdish retail stores. The design is appropriate as the study is not aiming to test the relationships between the variables numerically, nor to statistically measure customer attitudes. It, rather, takes cues from the existing academic literature, retail studies, institutional reports and Kurdish/Kurdistan-related sources to determine the key themes influencing customer satisfaction. The qualitative secondary approach helps link the general concepts of retailing, like customer experience, service quality, the atmosphere of the store, price fairness, convenience, trust and loyalty to the specific social and economic circumstances of Kurdish retail markets. Customer experience at the retail store has been the subject of many studies and articles, and is known to be a multi-faceted experience affected by customer contact with the store, people, products, prices and service. This research design is thus suitable for gaining an interpretative understanding of how these dimensions work in the Kurdish retail contexts.

4.2 Nature and Scope of the Study

The study is of an exploratory and descriptive nature. It is exploratory in nature due to the absence of research that directly analyzed retail customer satisfaction in Kurdish markets, particularly in terms of service quality, cultural trust, language, local reputation and modern retail transformation. It is descriptive in nature since it describes the retail environment, the customers' expectation and the socio-economic background as it has been described in the existing literature and secondary evidence. The study is limited to Kurdish retail environments, specifically the Kurdistan Region of Iraq, which comprises traditional bazaars, family-owned shops, neighbourhood stores, supermarkets, malls, branded outlets and informal retail forms. Retail transformation and consumer behaviour have been studied in the background of the investment, private sector activities, agriculture, industry, services and trade growth that has occurred in the Kurdistan Region (Kurdistan Regional Government Board of Investment 2012a, 2013b).

4.3 Data Sources and Source Selection Criteria

Two main categories of secondary sources were used in this study. The first category consisted of general retail and marketing literature, which provided theoretical foundations on customer experience, customer satisfaction, service quality, store atmosphere, perceived value, convenience, loyalty, and consumer behaviour. The second category included Kurdish and Kurdistan-related contextual sources, which helped explain Kurdish society, the regional economy, investment conditions, labour markets, private-sector development, urbanisation, local markets, agribusiness, trade, and wider socio-economic change. The Iraq Knowledge Network survey was also used because it offers demographic, household, labour, service-access, and social indicators relevant to understanding consumers in the Kurdistan Region. Sources were selected according to four criteria. First, they had to address retail experience, satisfaction, service quality, store atmosphere, consumer behaviour, or retail management. Second, they needed to provide contextual information on Kurdistan, Kurdish society, language, markets, private-sector development, or socio-economic change. Third, peer-reviewed academic studies were prioritised, supported by credible institutional and statistical reports. Fourth, sources were included only when they connected retail factors with culturally embedded Kurdish market relationships. Irrelevant, unclear, or unreliable sources were excluded from the review.

Table 1. Categories of Secondary Data Sources Used in the Study

Source Category	Examples of Sources	Relevance to the Study
General retail and marketing literature	Retail experience, service quality, customer satisfaction, value perception, and loyalty studies	Provides theoretical concepts for analysing customer satisfaction and retail behaviour
Kurdish/Kurdistan institutional reports	BOI investment reports, KRSO socio-economic reports, IOM agribusiness report, and ILO regional labour reports	Provides socio-economic, investment, labour, and market context for the Kurdistan Region
Kurdish social and cultural literature	Works on Kurdish social structures and community relations	Supports the interpretation of trust, reputation, communication, and cultural familiarity
Retail management sources	Retailing and marketing management texts	Supports managerial implications for retailers and policymakers

4.4 Data Review, Coding, and Thematic Analysis

Thematic analysis was used to examine and interpret the selected literature and secondary sources. First, academic and institutional sources were reviewed to identify concepts related to retail customer experience and Kurdish market conditions. Second, recurring ideas were recorded and coded, including store atmosphere, service, staff attitude, merchandise, fair pricing, convenience, trust, language, communication, emotion, complaints, loyalty, repurchase, and word of mouth. Third, these codes were compared with retail-management literature and Kurdish/Kurdistan contextual sources to identify similarities and differences. Fourth, they were grouped into functional, cultural-relational, and behavioural themes. Functional themes included atmosphere, service quality, product availability, price fairness, convenience, and complaint handling. Cultural-relational themes included trust, reputation, Kurdish-language communication, respectful interaction, family shopping, gender-sensitive service, emotional comfort, and community familiarity. Behavioural themes included loyalty, repeat purchase, longer visits, positive word of mouth, and purchase intention. This process connected retail theory with Kurdish social realities. Retail service quality literature identifies physical aspects, reliability, personal interaction, problem solving, and store policy as key evaluation areas (Dabholkar et al. 1996). As only secondary data were used, no human participants were involved. Sources were accurately cited, Kurdish society was represented carefully, and findings remain conceptual, contextual, and not statistically generalizable across locations and groups.

5. Findings and Thematic Discussion

The findings show that customer satisfaction in Kurdish retail stores is shaped by functional, emotional, cultural, and relational factors. Besides product and price, customers also consider store atmosphere, staff behaviour, trust, language, reputation, emotional comfort, and problem handling. Experiences differ across traditional bazaars, neighbourhood shops, family-owned stores, supermarkets, malls, and branded outlets. Figure 2 presents these themes, showing how Kurdish retail contexts influence customer perceptions, satisfaction, and later behaviour.

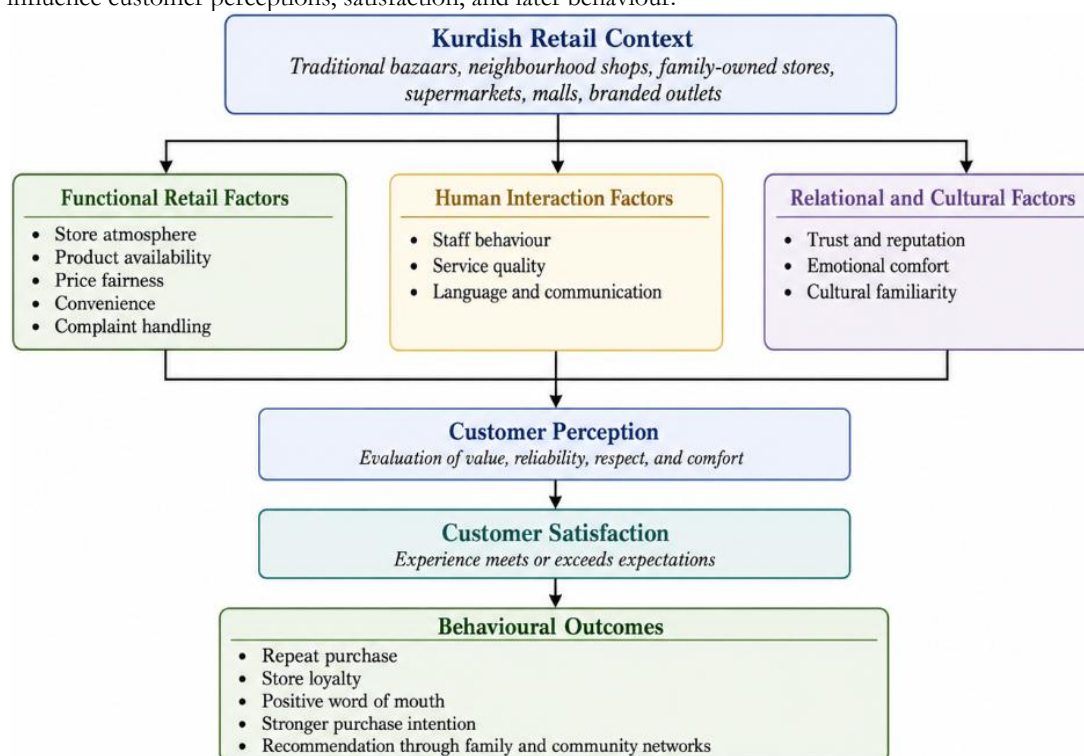


Figure 2. Thematic Flowchart of Customer Experience and Satisfaction in Kurdish Retail Stores

Table 2 summarises the major themes identified from the review and explains their meaning in the Kurdish retail context.

Table 2. Major Themes Identified in Kurdish Retail Customer Experience

Theme	Meaning in the Kurdish Retail Context
Store atmosphere	Shapes comfort, browsing, and first impression
Staff behaviour	Builds respect, trust, and customer confidence
Product availability	Signals reliability and ability to meet household needs
Price fairness	Influences value perception and affordability
Convenience	Reduces effort in urban shopping environments
Trust and reputation	Strengthens loyalty in community-based markets
Language and communication	Improves comfort and reduces misunderstanding
Emotional comfort	Creates feelings of safety, respect, and belonging
Complaint handling	Restores trust after service failure.
Behavioural outcomes	Leads to loyalty, repeat purchase, and word of mouth

Theme 1: Store Atmosphere in Kurdish Retail Stores

The store atmosphere was found to be significant as it creates the initial impression that the customer has of the store. Atmosphere refers to layout, cleanliness, lighting, signage, product displays, crowding, ventilation, and movement space in the Kurdish retail stores. While traditional bazaars might provide social energy, familiarity, bargaining culture and local identity, they might also have a limited parking area, less organised display of products and more crowding. New supermarkets, malls and branded outlets might offer better lighting, room and displays. The atmosphere in the store thus has an impact on how comfortable, respected and willing to spend time customers are to wander around. The cleanliness and the neatness of the store can be a sign of professionalism, and satisfaction may be decreased by a crowded or badly organised store.

Theme 2: Staff Behaviour and Respectful Interaction

Retail customer satisfaction is very interpersonal; staff behaviour plays a vital role in achieving satisfaction. Staff may be the source of information on products, price clarification, help with billing, returns and problem-solving for customers. Greeting courteously, being respectful, patient, knowledgeable about your product, and responsive instil a sense of confidence. In the Kurdish context of retail, caring and respectful treatment might be particularly significant as consumers tend to associate service treatment with social dignity, reputation and trust. A courteous worker can make up for higher prices, and vice versa; rudeness and indifference can detract from the overall shopping experience.

Theme 3: Product Availability and Assortment

Having a product available and a variety of products on hand has a huge impact on customer confidence. Kurdish consumers might base their assessment of stores based on: Local goods, Imported goods, Food products, Household goods, Clothing, Brands, and Daily necessities. Reliability of stock is crucial since people like to visit stores which they can count on to have what they want on hand. Local markets in the Kurdistan Region are affected both by production in the region and imports. With a lack of local products or inconsistent products, it becomes more likely that customers will turn to imported products. Retailers who can always offer a range of products, product freshness, brand selection and a consistent product supply are more likely to be viewed as reliable.

Theme 4: Price Fairness and Value for Money

Another significant theme is price fairness, as customers do not only view price as being inexpensive. They decide if they're getting the value of the money they are spending based on product quality, service, store atmosphere and convenience. Traditional Kurdish bazaars can bring up the feeling of a personal negotiation and interaction with people. In today's retailers, a set price can help eliminate the uncertainty and provide transparency. Value perception can be reinforced by discounts, promotions, and visible and honest pricing. Some customers may get upset if they see a hidden price, unfair price difference, low quality or high pricing of local products compared to imported products.

Theme 5: Convenience and Urban Retail Access

In the Kurdish cities, where urban growth and mobility, and changing lifestyles are impacting shopping behaviour, the convenience factor is of increasing importance. Customers appreciate convenient store locations, parking, appropriate hours, quick checkout, easy product access, short lines, and easy-to-navigate stores. Traditional markets can be appealing due to variety and familiarity, but they can be less convenient when traffic and crowding may affect the market, and parking is an issue. Today's supermarkets and malls might have more available parking, better set up, and quicker checkout. Convenience is therefore an important factor in terms of satisfaction with, and selection of, retail format. One of the unique aspects of Kurdish retail life is that the two coexist: traditional and modern. Traditional bazaar, neighbourhood stores, and family-run stores have a strong focus on familiarity, negotiation, personal trust and community reputation. Organised arrangement, set prices, range of products, car park and 'professional' service are more likely to be a priority for modern supermarkets, malls and branded outlets. Table 3 depicts this comparison between these two retail formats, as well as the ways both can differ in contributing to customer experience and satisfaction in the Kurdish retail context.

Table 3. Traditional and Modern Retail Formats in Kurdish Customer Experience

Dimension	Traditional bazaars, neighbourhood shops, and family-owned stores	Modern supermarkets, malls, and branded outlets
Store atmosphere	Socially lively, familiar, locally embedded, but sometimes crowded or less organised	Organised layout, clear product display, better lighting, and a controlled shopping environment

Price practice	Bargaining, personal negotiation, flexible pricing, and relationship-based trust	Fixed prices, visible price tags, discounts, promotions, and billing transparency
Customer relationship	Strong personal ties, repeated interaction, seller familiarity, and community reputation	More formal service relationship, brand image, standardised service, and professional distance
Language and communication	Greater use of Kurdish and local speech patterns; communication may feel more personal	Multilingual interaction may be common; service may be more standardised and less personal.
Product availability	Local goods, daily necessities, traditional items, and flexible sourcing	Wider assortment, branded products, imported goods, packaged items, and stable stock systems
Convenience	Familiar location and social accessibility, but possible traffic, parking, and crowding problems	Parking, longer operating hours, organised sections, faster checkout, and easier navigation
Trust and reputation	Built through family networks, neighbourhood familiarity, and seller honesty	Built through brand reliability, return policy, price transparency, and service consistency
Cultural comfort	Strong sense of local identity, social familiarity, and community belonging	Comfortable when modern service is combined with Kurdish-language communication and respect for local norms
Main satisfaction strength	Trust, familiarity, bargaining, personal respect, and community connection	Convenience, variety, organisation, professional service, and a predictable shopping experience
Main satisfaction risk	Crowding, unclear pricing, inconsistent service, limited product display, and weak complaint systems	Impersonal service, weaker community connection, less bargaining flexibility, and cultural distance

Theme 6: Trust, Reputation, and Community Relationships

Some of the themes in this section are related to Kurdish Studies and are among the strongest. Kurdish retail markets can be part of community relations, interaction, reputation and familiarity. Besides products or prices, customers may choose to shop from a retailer they know, they trust, and they respect, and they know that the retailer is socially reliable. Where you have the opportunity to engage with them regularly at neighbourhood shops and family-owned stores, there's a possibility of developing loyalty over time. In bazaars, reputation can help (or hinder) customers from relying on the seller's information concerning price, origin, and quality. Trust also lessens risk perception, particularly with purchasing high-priced items, food products, clothing, or branded products.

Theme 7: Kurdish Language, Communication, and Cultural Identity

In Kurdish retail environments, language and communication impact on customers' comfort, availability of services and cultural recognitions. When employees speak Kurdish or another local language known to the customer, it puts them at ease as language eliminates the distance between the customer and retailer. The use of the Kurdish language for communication can make shopping a more respectful and familiar experience and enhance social security. It also helps to clear up confusion regarding pricing, product quality, product origin, size, warranties, return policies and product usage. Language, in this manner, is not simply a means of communication, but a symbol of recognition, belonging and identity as well. Respectful communication is particularly vital in Kurdish retail settings as customers attach meanings of dignity and social respect to the way customers are greeted, to the tone of communication and to the way the customers are treated. Even if the store isn't the cheapest one around, good manners, patience, and attentive listening can help to build customer confidence. Rude or impatient language or behaviour, in contrast, is likely to cause dissatisfaction as customers may take it as a sign of disrespect and not simply inefficiency. Hence, the quality of communication will impact customers' functional as well as emotional satisfaction. Cultural identity also manifests itself in gender sensitive service, local shopping habits and being sensitive towards their local norms. In the majority of the Kurdish retail outlets, shopping can be done alone, in the company of family or via family decision-making. Stores that offer a family-friendly environment, respectful treatment of women, staff behavior and a comfortable environment for people of all ages and genders are more likely to promote emotional comfort. Gender sensitive service is not simply about having a woman or a man to perform the service; it is also about communicating respectfully, maintaining privacy, being patient and understanding gender-specific social norms during the service. The use of language and cultural identity is further reinforced by community trust. The customer may like the store that he or she is familiar with, the store that sells the products he or she has already bought, or the business that has a good reputation in the family, in the neighbourhood or from friends. But when this is the situation, satisfaction is more influenced by social familiarity than by the product or price. The four types of communication (Kurdish-language), treatment (respectful), shopping comfort (family-oriented) and community trust, which are related to each other individually, jointly illustrate that the retail stores are cultural spaces where identity and everyday economic life come together.

Theme 8: Emotional Comfort and Cultural Familiarity

Emotional comfort is created by the customer's feeling of safety, respect, welcome and social comfort within the store. Cultural familiarity can manifest itself in language, by way of greetings, store practices, product selection, family-friendliness of the space, gender sensitivity of service, and respect for local norms. If the customer feels as if he is a part of the environment, he is more likely to enjoy shopping. In retail formats where family shopping, community presence and social

standing are important factors, emotional comfort play is crucial. A store with a familiar and respectful social and cultural atmosphere may develop greater attachment than a store that is just modern and aesthetically pleasing.

Theme 9: Complaint Handling and Service Recovery

The significance of complaint handling lies in the fact that there will be retail issues to be dealt with. Product defects, billing errors, product damage, wrong size or return problems, service delays or employee misunderstanding could present a problem to customers. The elements of fair service recovery are listening, apologising if warranted, clarifying the policy and providing a reasonable resolution (exchange, refund, repair or replacement). In the Kurdish Retail context, complaint handling is related to trust and reputation. Good complaint handling will ensure a retailer's reputation with the community is upheld and may increase satisfaction and enhance customer loyalty, but poor complaint handling will result in a loss of reputation and deter customers from returning.

Theme 10: Customer Satisfaction and Behavioural Outcomes

The last theme is about behaviours. Happy Kurdish consumers are more prone to revisit the store, to make repeat purchases, to refer the store to family and friends and to be loyal to the store when they are happy with the store atmosphere, staff behaviour, product availability, fairness of prices, convenience, trust, language, emotional comfort and complaint handling. Recommendations are especially significant in community-based markets, as they can spread through friends, family and the community. Therefore, satisfaction of the customers in the Kurdish retail stores is an individual reaction as well as social effect which can affect the reputation of the stores, customer retention and retail development.

6. Discussion

The study's results indicate that customer satisfaction in the Kurdish retail stores is a multidimensional experience which is influenced by functional and cultural factors. Functional factors are Product, Service, Price, Atmosphere in the store, accessibility and convenience. These are the factors that will indicate to customers if the products they want are available in the store, if they can see the differences in value, walk comfortably around the store and make purchases without undue stress. Retail literature highlights the fact that the store format, merchandise mix, location, store design and customer support should complement each other to build a competitive advantage (Levy and Weitz, 2012). But, in the retail context, in Kurdish culture, satisfaction is not only developed by the functional performance. Likewise, cultural and emotional considerations, including the trust, language, local reputation, respectful treatment, social familiarity and emotional comfort the customer receives, influence the customer's assessment of the store. "Modifications" in the expectations of the retailers is a symptom of the wider social and economic shift in the Kurdish communities. The city's exposure to outside brands combined with the presence of the private sector, new investments, and evolving consumer habits have boosted expectations of quality, variety, convenience and professional service.

Organized retail growth, competitive positioning and shifting consumer expectations had an impact on emerging markets both pre and post-2013 (Kearney 2013). Reports of interest in investments in the region of Kurdistan are also focused on industry, infrastructure, tourism, agriculture and private enterprise, which in turn have indirect impacts on the supply of retail outlets, product flows, employment, and consumer purchasing power. The more consumer experiences the growth of Kurdish cities, the more they make comparisons between traditional shopping, and newer retail formats and brands, as well as shopping standards. One of the significant topics of discussion is the duality between brick-and-mortar vs online stores. Personal familiarity, bargaining power, community recognition and the long term relationships with sellers and customers are often available in traditional bazaars, neighbourhood shops and family owned shops. There may be a social appeal of these formats, and an emotional familiarity. However, supermarkets, malls, and branded retail stores can have structured stores, an array of products, transparent pricing, parking, quick checkout, and a better-regulated shopping experience.

There isn't a clear-cut winner between the two formats. Rather, they each create a unique customer experience. Kurdish consumers may benefit from the personalised service and trust that is provided by traditional stores, as well as the convenience and professionalism of modern retail. In Kurdish retail markets, trust and localness play a significant role in many transactions due to the nature of repeated transactions, community networks and reputation. Customers can choose to keep purchasing from a store because the owner is familiar to them, employees are courteous or the store is reputable in the community. This matters for customer loyalty as complaints could be more than just a single complaint and go viral within the family, amongst neighbours and through social networks. Labour and development debates in the Arab area also highlight the importance of sustainable businesses, social dialogue, employment and inclusive economic participation which are pertinent to understanding the role of local businesses in a community based economic life (International Labour Organization 2013; International Labour Organization, Regional Office for the Arab States 2012a; 2012b).

These results imply a number of suggestions for Kurdish retailers. First, retailers should take care of the cleanliness, layout, lighting, product visibility and movement space of the stores as they will impact the first impression and comfort. Secondly, employees should be courteous and knowledgeable about the products, and how to communicate with customers respectfully, deal with complaints, and assist customers. Third, it is important that the retailer has a good product availability, particularly regarding household goods, foodstuffs, clothes, local products and imported products which are in demand. Fourth, transparency around pricing is a necessity, as confusion over pricing, skewed discounts and/or irregular billing can erode trust. Fifthly, checkout speed, queue management, parking and store accessibility is not just an operational issue, but an experience for the customer. Today's retail stores and supermarkets should have a professional service attitude and cultural familiarity. This includes having the products available in Kurdish language, polite staff attitudes and understanding of local expectations in the organised layout, fixed prices and wide variety of products, and in an efficient checkout. The traditional bazaars and small shops should retain their strong points in terms of trust, bargaining, personal contacts and reputation in the community and enhance their cleanliness, product display, organization of the stocks and uniformity of the services.

Policy and local development groups can help to improve retail business by creating training programmes for small businesses, consumer protection, support for entrepreneurship, modernization of the market and investment in infrastructure. The investment opportunity documents in the Kurdistan Region emphasise on the necessity of practical development of the sectors and the participation of the private sector, which can also lead to the modernisation of the retail sector and the growth of local enterprises (Kurdistan Regional Government Board of Investment 2013b). This study has its limitations as it is an analysis of secondary data and does not involve collection of direct interviews, surveys or observations from the Kurdish consumers, retailers or stores employees. So the results can only be viewed as thematic and interpretive and not statistically generalizable. The study might not be fully representative of the differences between Erbil, Slemani, Duhok, rural areas, urban centres, income groups, gender groups and age groups, and of the differences between store formats. Future research needs to gather data from the Kurdish consumers and retailers to test the strength of each factor in the consumer satisfaction, loyalty, repurchase and word of mouth.

7. Conclusion

The findings of the present study indicate that customers' satisfaction in Kurdish retail stores is based on the holistic experience of the shopping process and not on a specific component. Service quality, store ambiance, employee attitude, product selection, price transparency, convenience, trust, language, brand image, emotional comfort and customer complaints are retail store evaluation criteria. Kurdish retail stores can therefore be considered not just commercial places where they can buy and sell but also social and cultural, where language, respect, shopping family, gender-sensitive service, consumer trust, standing and belonging affect the consumer behaviour. Traditional bazaars and neighbourhood shops may provide familiarity, personal relationships, bargaining, trust and convenience, while supermarkets, malls and branded outlets will provide their own organisation and convenience, and will have the range of products and predictable services. The study also demonstrates that the marketing concepts in retailing can be relevant to the social and economic climate of Kurdish society and Kurdish Studies can be enriched by an analysis of the practice of everyday retail. This research is secondary and qualitative and the future research should be a primary data collection from Kurdish consumers, shop owners, shop sale employees, and the shop manager. Customers were able to offer explanations for their meanings of trust, language, respect, price fairness and emotional comfort through interviews and focus groups. Comparative study between bazaar and neighbourhood shops and supermarkets and malls and branded outlets, and between city and countryside and between different age groups and different income groups and between different governorates (Erbil, Slemani, Duhok) is needed. Survey based research can be applied to test the relationships between variables measured in the study such as service quality, atmosphere, trust, satisfaction, loyalty, repeat purchase and word of mouth. Besides, online, mobile and omnichannel shopping, digital trust, delivery reliability, satisfaction and repeat buying in the current Kurdish online markets in general should be studied.

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