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Validation of the Social Marketing Model for Banking Services with Emphasis on Consumer Behavior Patterns in Rafidain Bank of Iraq

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Abstract
The aim of the present research is to validate the social marketing model for banking services, emphasizing consumer behavior patterns in Rafidain Bank, Iraq, through testing structural relationships. This research is applicable-developmental in terms of objective, and descriptive-survey in terms of method, employing a quantitative approach. The statistical population of the study consists of 384 customers of Rafidain Bank, Iraq, selected via random sampling. To validate the extracted model, a researcher-made questionnaire was developed and distributed among the statistical population. Data analysis was conducted by AMOS 20 software and Structural Equation Modeling (SEM). The results of this study indicate that at Rafidain Bank, Iraq, contextual conditions play the most significant role in shaping social marketing strategies, while the core phenomenon (consumer behavior patterns) serves a complementary and reinforcing role. This model suggests that the success of social marketing for banking services within the Iraqi context depends more on the degree to which strategies align with the cultural, institutional, and structural realities of society than on merely understanding customer behavior.

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Extended Abstract

Introduction

A brief review of the performance of the banking market in Iraq indicates that despite the growing trend of financial services and the increasing public awareness of banks, the current status of banking service marketing still shows a considerable gap from the ideal level (Azar et al., 2025). For example, the penetration rate of modern banking services such as digital banking, financial advisory services, and credit instruments remains lower than the global average. This is while in leading countries, a large portion of people's financial interactions with banks takes place through customer-oriented approaches and social marketing strategies (Babaee et al., 2025).

One of the main reasons for this gap, in addition to technical and infrastructural challenges, relates to an insufficient understanding of consumer behavior, lack of attention to the psychological and social preferences of customers, and weaknesses in creating a positive experience in interactions with banks (Babalola et al., 2020). In many cases, banks' inability to establish effective communication with customers leads to reduced loyalty, trust, and continuous use of banking services. This not only negatively affects the financial performance of banks but also results in negative word-of-mouth advertising and ultimately weakens the banking brand (Baghmalek et al., 2025).

Rafidain Bank of Iraq, as one of the largest and most long-standing banks in the country, faces similar challenges (Baicu et al., 2020). Although the bank has made efforts in recent years to modernize its services, the absence of effective social marketing strategies and the neglect of behavioral, cognitive, and emotional dimensions of consumers have prevented the achievement of its intended goals (Biroscak et al., 2025). Under such circumstances, banks need to adopt modern marketing models such as sensory marketing in order to establish deeper and more effective relationships with customers (Borges et al., 2019).

Many marketing activities have merely been limited to creating awareness and visual identity, which has little impact on customer loyalty and choice (Dietrich et al., 2022). A strong mental image and a credible brand can be among the most effective tools for creating sustainable differentiation in the banking industry (Enworo, 2023). In addition, a strong brand plays a significant role in reducing customers' perceived risk and provides banks with a sustainable competitive advantage (Ezechi et al., 2025). Nevertheless, most banks have mainly focused on financial performance and have neglected a deep understanding of customer perceptions and behaviors (Faludi, 2025).

This gap in understanding consumer behavior and the weakness in developing effective social marketing represent a fundamental challenge for banks, particularly Rafidain Bank of Iraq. Therefore, the present study aims to design and present a comprehensive model of social marketing for banking services with a particular emphasis on consumer behavior patterns in Rafidain Bank. Through this approach, the bank may enhance its position in the competitive Iraqi market and increase customer satisfaction and loyalty. Accordingly, the main research question of the present study is: How can validate the social marketing model for banking services with an emphasis on consumer behavior patterns in Rafidain Bank of Iraq?

Theoretical Framework

Social Marketing

Social marketing has been defined as the application of marketing principles and tools to achieve desired social objectives, with its aim being the benefit of society rather than personal goals or organizational interests (Kamin et al., 2022). Social marketing is a business perspective that respects the ethics of employees, society, and the environment; and it is a comprehensive strategy capable of improving an organization’s competitive position. Companies and marketing managers should adopt a philosophy based on social responsibility and adherence to ethical principles. This ethical perspective and insight help marketing managers rationally deal with many complex issues faced by marketing and other human activities (Wang, 2023).

Kikhah et al. (2025) investigated the role of social marketing in improving bank performance through institutionalized knowledge management opportunities, with a case study of Mehr Iran Qard Al-Hasana Bank branches in Sistan and Baluchestan Province. The analysis of hypotheses utilizing structural equation modeling showed that, in the presence of institutionalized knowledge management, the standardized coefficient for the relationship between social marketing and employee performance increased from 0.502 to 0.617, meaning an increase of over 30% in the standardized coefficient, while remaining significant.

Ahmadi and Ghane Bagheri Baghal (2025) examined the impact of social marketing on bank profitability with the moderating role of social responsibility. The results indicated that social marketing is related to bank profitability. Social responsibility moderates the relationship between social marketing and bank profitability.

Research Methodology

In terms of purpose, this study is applicable–developmental; in terms of method, it is descriptive–survey, with a quantitative approach. The statistical population of the study consisted of 384 customers of Rafidain Bank in Iraq, selected through random sampling. In order to validate the extracted model, a researcher-made questionnaire was developed and distributed among the statistical population.

Research Findings

AMOS 20 software and Structural Equation Modeling (SEM) were employed to analyze the research findings. The results of this study indicate that, in Rafidain Bank of Iraq, contextual conditions play the most significant role in shaping social marketing strategies, while the central phenomenon (consumer behavior patterns) plays a complementary and reinforcing role. This model suggests that the success of social marketing for banking services in the Iraqi context depends not merely on understanding customer behavior, but more importantly on the extent to which strategies are aligned with the cultural, institutional, and structural realities of society.

Conclusion

The present study was conducted with the aim of validating the social marketing model for banking services with an emphasis on consumer behavior patterns in Rafidain Bank of Iraq through the testing of structural relationships. These results are consistent with the findings of Kikhah et al. (2025), Ahmadi & Ghane Bagheri Baghal (2025), Safaei et al. (2025), Nguyen (2025), Haqtalab (2024), Allahyari et al. (2023), Cao & Weerawardena (2023), Onuorah et al. (2022), and Kamin et al. (2022). Haqtalab (2024) demonstrated that social marketing and its dimensions (social marketing mix, pro-social behavior, customer orientation, and nature of services) influence the behavioral reactions of customers in Tejarat Bank branches of Torbat-e Jam. Furthermore, employees’ pro-social behavior and; subsequently, customer orientation have the highest impact and importance. Based on the findings of this research, it is recommended that Rafidain Bank of Iraq place its primary focus on strengthening contextual conditions in the formulation and implementation of social marketing strategies; this includes enhancing institutional trust, aligning marketing messages with the cultural values and norms of Iraqi society, and improving technological and digital infrastructure. Additionally, targeted investment in intervening conditions—such as enhancing customers' financial literacy, empowering employees in the field of social marketing, and developing interactive digital channels—can significantly increase the effectiveness of these strategies.