



Role of Service Fairness in Brand Attachment and Brand Citizenship Behaviors

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*Service fairness,
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ABSTRACT

Service brand management has received wide spread research attention however despite its significance, little is known about what drives brand citizenship behaviors and the mechanism which leads consumers to engage in Brand citizenship behaviors. Drawing on equity theory (Adams, 1965), attachment theory (Bowlby, 1977) and brand management (Kapferer, 1994) this research contribute towards building a comprehensive understanding regarding the importance of favorable brand perceptions in building customer-brand relationships and whether such endured brand connections engender their positive brand-building behavior in banking context. Thus, the purpose of this study was to empirically asses the association between service fairness and brand citizenship behaviors through the mediating role of brand attachment. To achieve this objective data was collected using structured questionnaires from n=343 consumers within banking sector. The model was assessed using Partial least squared based Structured equation modeling using Smart PLS 3.2.7 statistical software. The results confirmed that positive service fairness experiences determine strong brand attachment among customers which in turn induced their Brand citizenship behaviors that benefit the brand. The results suggest that service fairness strategies are very important for connecting consumers with the firm's brand in order to induce their in-role and extra-role brand building activities.

INTRODUCTION

Since late 1980's the banking sector in Pakistan has undergone major transformations which has led to greater competition among financial institutions (Tahir, Shah, & Afridi, 2016). Presently, the business environment surrounding banking institutions is highly competitive wherein new clients are hard to attract at mature stage in their life cycles, hence banks must strive for establishing additional revenue sources in other words, banks need to establish and peruse competitive branding strategies so as to achieve higher levels of brand differentiation and brand supporting behaviors among consumers (Sarwar, Samad, & Siddiqui, 2019). Given the frequent incidences of consumer complaints during the execution of financial service, banking sector is ranked as number third among all service sectors (Nadiri, 2016). Against this backdrop the explicit and systematic execution of service fairness strategies as planned process generally remains non-existent in the banking sector of Pakistan. Particularly in a situation where competition between financial establishments has intensified, banking institutions need to make efforts to achieve differential brand-based competitiveness through building sustainable brand relationships with customers (Yasin, Liébana-Cabanillas, Porcu, & Kaded, 2020). These observations converge to imply the need for more consumer-oriented brand development activities needed to build and maintain sustainable customer-brand relationships (Rather, 2018). In this regard

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a bank's service fairness efforts can be used as critical brand relationships building tool to induce brand supporting behaviors through developing customer's emotional attachment with the brand that will ultimately lead to superior brand performance (Hwang, Baloglu, & Tanford, 2019; M. S. Kim, Shin, & Koo, 2018). Banks as service provider are considered a central brand contact for consumers that is responsible for consistently reflecting unique values of the banks' brand (Levy & Hino, 2016). In order to achieve brand differentiation, effective brand management by focusing on service fairness is essential to indicate the quality of banking services promised to consumers (Giovanis, Athanasopoulou, & Tsoukatos, 2015). Service fairness is a dominant research area in services marketing which is fundamental to developing long-term relationships among consumers with service providers and conceivably towards customer attachment to a service provider's brand (Roy, Shekhar, Lassar, & Chen, 2018). Service fairness strategies can significantly support the bank's external branding efforts which in turn maximize brand attachment among existing consumers as fairness strategies are widely known to boost a consumer confidence and improve a customer commitment towards a service provider (Choi & Lotz, 2018a). Effective brand management is important for banking services brands to emotionally connect its clientele through creating favorable brand perceptions that is expected from the brand (Iglesias, Markovic, Singh, & Sierra, 2019). Customer brand-relationships is a cumulative result of the long-term experiences a customer shares with a firm's brand (Kumar & Kaushik, 2018). Thus, how well the service is delivered over a continuous stream of consumer-brand interactions, meeting consumer expectations from the firm's brand can build and further strengthen their attachment towards the firm's brand during customer brand relationship process (M. S. Kim et al., 2018). Emotionally involved customers, who have strong attachment towards bank's brand, will offset momentary dissatisfactions related to service delivery and maintain sustainable brand relationships with their bank service providers that may further lead them to voluntary engage in brand supporting activities such as positive word of mouth, additional purchase, new product purchase, and support for parent brand (S. H. Kim, Kim, & Lee, 2019). It is natural for people to share positive and pleasant experiences with others and display their supportive behaviors when they feel higher degree love or attachment toward a target object (Kumar & Kaushik, 2018). In this sense, the consumer with stronger attachment toward a certain brand is expected to show preference behavior more often and share positive thoughts upon the brand with others (Hung & Lu, 2018).

Past researches suggest that building successful consumer-brand relationships enable a service provider to achieve its branding goals resulting in enhanced brand competitiveness, brand differentiation, brand loyalty and WOM (A. N. Giovanis & Athanasopoulou, 2018; Hung & Lu, 2018; Hwang et al., 2019; Japutra, Ekinci, & Simkin, 2018), however, the role of service fairness strategies in building sustainable customer-brand relationships particularly customer emotional brand attachment and brand citizenship behaviors remain largely unexplored (M. S. Kim et al., 2018). Given its theoretical and practical significance only a handful of studies in the area of brand management have devoted their attention how to enhance brand attachment (BA) and brand citizenship behaviors (BCB) from the perspectives of creating a favorable brand perception particularly in banking service sector (Hwang et al., 2019; S. H. Kim et al., 2019; Piehler, 2018). Thus, combining perspectives from attachment theory (Bowlby, 1977), brand management (Kapferer, 1994) and equity (Adams, 1965) theories, this study focused on the critical role favorable brand perceptions that foster the emotional bonds that customers build with service brands which determine their brand citizenship behaviors. This research addresses these important questions: What is the role of service fairness strategies in building customer brand attachment; and does this establishment of brand attachment have a positive effect on customer' brand supporting activities in the form of BCB in the context of the banking service sector?

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Since financial services involve high credence attributes therefore, banks ought to maintain a fair image in order to develop and sustain customer-brand relationships to achieve improved brand performance (Han, Fang, Xie, & Yang, 2019). Service fairness refers to rewarding consumers fairly against their costs and expectation with regard to overall service delivery; it also encompasses consumer's on-going interactions with the service brand (Hwang et al., 2019). Banks as service provider are considered a central brand contact for consumers that is responsible for consistently reflecting unique values of the banks' brand

(Hung & Lu, 2018). In order to achieve brand differentiation, effective brand management by focusing on service fairness is essential to indicate the quality of banking services promised to consumers (Giovanis et al., 2015). Considering the fact that banking institutions provide virtually identical products and services with little to no variation in service quality, the real brand-based differentiation however may come from a consumer assessment of the degree of overall fair treatment they receive from their relationship over time (Nikbin, Marimuthu, & Hyun, 2016).

Service fairness

Service fairness refers to a consumer's evaluations regarding the level of justice in a service provider's behavior during service delivery process (Seiders & Berry, 1998). Perceived service fairness is an important determinant of customer-firm relationship building process (Roy, Balaji, Soutar, Lassar, & Roy, 2017). Customer assessment about fairness is formed when they evaluate that their expectations are fairly rewarded by the service provider in their exchange relationship (Oliver, 1997). Similarly, Seiders and Berry (1998) defined service fairness as "a customer's perception of the degree of justice in a service firm's behavior". Therefore, customers have a justice motive and judge their relationships with service providers and salespeople using fairness as a fundamental base (Clemmer & Schneider, 1996). In other words, customers have expectations that service will be reliable and will delivered with assurance. Because consumers consistently evaluate how much their bank value fair delivery of service therefore provision of service fairness during service delivery process is essential to maintaining and developing successful brand relationships.

Brand attachment

Brand attachment refers to a strong relationship that is developed gradually with a firm's brand (Levy & Hino, 2016). In other words, It is the degree of the affective and cognitive bonds that ties the person with a particular brand (Cheng, Luo, Yen, & Yang, 2016; Nyadzayo, Matanda, & Ewing, 2016). Brand attachment is the result of mutually rewarding brand based-relationships between customers and the brand based on trust, emerged through continuous positive service experiences (Hung & Lu, 2018). Brand attachment goes beyond commitment to extending the relationship, supporting and admiring the brand. Brand managers can significantly improve their brand-based relationships with customers by ascertaining what determine stronger brand attachment (Hwang et al., 2019).

Brand citizenship behaviors

Brand citizenship behaviors are helpful discretionary behaviors undertaken by customers that benefit a specific brand such as promoting a firm's brand and providing assistance in brand's development (S. H. Kim et al., 2019). BCBs are regarded as valuable intangible resources in which consumer willingly support the firm's brand above and beyond their role as customers and promote the firm's brand that leads to improved brand performance. Particularly, consumers engaged in BCBs can benefit the brand through a variety of voluntary activities for instance: sharing positive brand experience with friends, family and others, proactively communicate valuable inputs that improve service delivery, recommend the brand to other users and offer assistance to other brand community members (M. S. Kim et al., 2018). BCBs encapsulate two distinct dimensions (in-role and extra- role brand supporting activities); Brand endorsement are role prescribed brand supporting activities such as spreading positive word of mouth about the brand, recommending the brand to family members, friends or other users. Brand enthusiasm on the other hand are extra-role brand developing activities such as, participating in brand related events, engaging in marketing or sponsorship initiatives on behalf of the brand and forwarding brand promotions and positive comments, and being well-informed about the brand development process (Raouf & Garas, 2018).

Research hypotheses development

Service fairness and Brand attachment

Researchers in consumer behavior literature indicate that consumer perceptions of service fairness, which refers to the degree to which consumers feel that they have been treated fairly regarding service delivery (Roy et al., 2018) has a strong influence on consumer's attitudes and behaviors towards a firm's brand including positive emotions (Lujun Su, Swanson, & Chen, 2016), experience (Kim et al., 2018), commitment commitment (Choi & Lotz, 2018a) and brand trust

(M. S. Kim et al., 2018). The nature of consumer's relationships with their banks is personal, emotional and based on feelings, where consumers expect and demand favorable treatment in exchange for being part of the banks brand community (Nikbin et al., 2016). A stronger perception about a service provider's active fulfillment of its service promises and obligations can create positive emotions among consumers (Lujun Su et al., 2016). Such positive evaluations about the firm behavior results in positive brand experiences that results in emotional attachment toward the firm's brand (M. S. Kim et al., 2018). Additionally, (Hwang et al., 2019) argue that consumers feel a strong sense of bond towards a firm's brand when they feel they have been fairly rewarded by the service firm and received favorable treatment from its employees. Therefore, scholar propose the more favorable the firm's image is the higher the levels of brand attachment:

Hypothesis 1: Service fairness is positively related to brand attachment

Emotional brand attachment and brand citizenship behavior

When customers develop a strong sense of attachment built over continuous streams of interactions with a firm's brand, it makes sense that such emotional bonds towards a particular brand may lead them to exhibit behaviors that support the brand, engaging them in brand citizenship behaviors (S. H. Kim et al., 2019). In addition, (Nyadzayo et al., 2016) also found that consumers having deep attachment with a firm's brand are more engaged with a firm's brand and tend to support the brand through actively participating in the firm brand building activities. Moreover recently (Hung & Lu, 2018) suggest that, consumers emotional brand attachment results in positive brand related word of mouth referrals. Additionally, argue that consumers having quality relationships with the brand tend to discuss favorably about the brand that reflects their self, and take supportive behaviors called "citizenship behaviors" such as acting as enthusiastic advocates of the firm's brand, endorsing the firm's brand and take additional efforts to improve the firm's brand image. More specifically, (Cheng et al., 2016) empirically confirmed that consumer brand citizenship behaviors are largely determined based on their establishment of psychological relationships with a firm's brand. Thus, scholar propose the following hypothesis:

Hypothesis 2: Brand attachment is positively related to brand citizenship behaviors

Service fairness and Brand citizenship behavior

Service fairness perceptions fosters customer's discretionary behaviors that are helpful to the firm and its branding resulting to stronger customer-brand relationships (Zoghbi-Manrique-de-Lara, Suárez-Acosta, & Guerra-Báez, 2017). Past research show that perception of service fairness directly influences customer extra role behaviors (A. N. Giovanis & Athanasopoulou, 2018). In particular consumer who experience that their service provider is fair feel positive emotions that result into supportive behaviors that help the firm (LuJun Su & Hsu, 2013). Thus, is likely that fairness in service firm behavior motive customer to exhibit BCB and propose the following hypothesis:

Hypothesis 3: Service fairness is positively related to brand citizenship behaviors

Service fairness, Brand attachment, brand citizenship behavior

Customer perception of service fairness positively influence their discretionary brand supporting behaviors leading to improved customer-brand relationships (M. S. Kim et al., 2018). A more positive image regarding a firm's favorable service behavior generate higher levels of emotional attachment resulting into brand citizenship behaviors (Xie, Poon, & Zhang, 2017). Similarly, consumers experience positive affect and feel obligated to exhibit BCB when they evaluate that their efforts were fairly rewarded by their service provider. In addition, also confirm a positive influence of service fairness on brand enthusiasm and brand endorsement activities (Choi & Lotz, 2018). Moreover, (Xie et al., 2017) argue that consumer establish a strong sense of affiliation with a firm's brand when feel that they have received fair treatment with regards to overall service delivery, such positive experiences with firm's overall brand lead consumer to positive brand recommendations to others and commit helpful activities to improve the brand on behalf of the firm. The relationship between perceptions of service fairness, consumer-brand relationship, and brand supporting behaviors has been underscored by a number research studies (Choi & Lotz, 2018b; M. S. Kim et al., 2018; Roy

et al., 2018). A recent study branding domain found that brand attachment mediates the relationship between value and communication-based fairness and loyalty intentions in loyalty programs (Hwang et al., 2019). Based on above discussion, this study propose the following hypothesis:

Hypothesis 4: Brand attachment mediate the link between service fairness and brand citizenship behaviors

Study Sample and measures

A sample of n=343 valid responses from banking consumers was collected based on (Daniel S. Soper, 2018) a-priori sample size calculator for structural equation modeling. In line with research design the current study adopted stratified convenience sampling technique to gather data from the sampling frame. The sampling frame consisted of all users of banking services which were first grouped (stratified) based on the type of banking consumers (i.e. public, private, specialized, foreign, micro-finance and Islamic banking) afterwards responses were collected from cases using convenience sampling through on-site face-face contacts. Purposive sampling was selected because precise sampling frame was missing due to bank policy of not disclosing consumer information as all such requests made for data to the banks were refuted.

The survey instrument was developed based on well-validates and reliable multi-item measures used in previous studies. The measure of overall perception of service fairness was adapted from and (Choi & Lotz, 2018) who originally revised the scale based on (Ambrose & Schminke, 2009) with slight modifications. Brand citizenship behaviors scale was adapted from (Nyadzayo et al., 2016) only two dimensions (brand enthusiasm and brand endorsement) were considered because of their relevance. The measure of brand attachment was adopted based on (Levy & Hino, 2016) which was originally developed and validated by (Malär et al., 2011). The items comprising each construct were measured on 7-point Likert scales (strongly disagree=1; to strongly agree=7). Before proceeding with data analysis data was examined for missing values, data coding, suspicious response patterns, common method variance, outlier's detection, and data distribution and multicollinearity issues (Hair et al., 2019).

RESULTS

Measurement model assessment

The results of measurement model indicate that, the measurement model exhibit satisfactory levels of internal consistency reliability as the composite reliability (CR) of each construct is between the recommended threshold range i.e. below the upper limit 0.95 and exceeding the lower limit 0.70 (Hair, Hult, Ringle, & Sarstedt, 2017). The value of Cronbach's (α) for each of the construct was greater than > 0.85 indicating high reliability of the scales used (Kline, 2016). Convergent validity was estimated based on the average variance extracted (AVE) and the outer loadings (λ) of the indicators. The AVE of each construct was greater than 0.6 exceeding the minimum recommended threshold value of 0.5 (Garson, 2016). All indicator loading values loaded within the acceptable range of 0.70 to 1.0.

Table 1*Results Summary for Reflective Measurements (n=343)*

Constructs	Items	Loadings	Indicator Reliability	Cronbach's Alpha	Composite Reliability	AVE
Service Fairness	sf1	0.828	0.686	0.912	0.932	0.694
	sf2	0.833	0.694			
	sf3	0.884	0.781			
	sf4	0.829	0.687			
	sf5	0.805	0.648			
	sf6	0.817	0.667			
Brand Attachment	ba1	0.865	0.748	0.894	0.922	0.703
	ba2	0.824	0.679			
	ba3	0.847	0.717			
	ba4	0.82	0.672			
	ba5	0.836	0.699			
Brand Enthusiasm	b_ent1	0.93	0.865	0.924	0.946	0.815
	b_ent2	0.886	0.785			
	b_ent3	0.911	0.830			
	b_ent4	0.884	0.781			
Brand Endorsement	b_end1	0.94	0.884	0.942	0.958	0.852
	b_end2	0.935	0.874			
	b_end3	0.921	0.848			
	b_end4	0.894	0.799			

Note: AVE= Average Variance Extracted

Discriminant validity was assessed using Heterotrait-Monotrait Ratio (HTMT). As seen in table 2, all construct correlations in the measurement model exhibited acceptable levels of HTMT estimate that were far lower than the than moderate limit of HTMT.85 (Dijkstra & Henseler, 2015). In addition, the significance of HTMT correlation was assessed using bootstrap procedure drawing 5000 sub-samples. The results reveal that all correlation values are within the 95% bootstrap confidence interval confirming that the upper limit was less than the value of 1 thus suggesting adequate discriminant validity (Hair et al., 2017).

Table 2*Heterotrait-Monotrait Ratio of Correlations*

	Brand Attachment	Service Fairness	Brand Endorsement
Service Fairness	0.508		
Brand Endorsement	0.813	0.602	
Brand Enthusiasm	0.63	0.326	0.533

Structural Model assessment

The next stage covered assessments regarding to the structural relationships between constructs and testing predictive capabilities of the model. The SRMR values for the estimated model show that the model is free from mis-specification issues and good-fit as all the goodness of fit values are within the acceptable ranges (NFI=0.935, SRMR=0.04, d_ ULS=0.297, d_ G=0.167, $\chi^2(343)=340.522$,) (Hu & Bentler, 1999). Service fairness had a positive and significant effect on brand attachment ($\beta=0.46$, $p=.000$) explaining R2=21% variance in (BA) supporting H1. Brand attachment positively and significantly predicted brand enthusiasm ($\beta=0.552$, $p=.000$) and brand endorsement behaviors ($\beta=0.623$, $p=.000$) explaining R2=33% and R2=56% variance in brand citizenship behaviors (BCB) respectively confirming H2. Service fairness had a direct and positive effects on endorsement behaviors ($\beta=0.272$, $p=.000$) explaining 31% of variance in customer citizenship behavior which resulted in acceptance of H3b. However, service fairness did not predict brand

enthusiasm behaviors directly ($\beta=0.046, p=.327$) explaining only a small variation ($R^2=0.092$) which reveals a weak predictive relevance. Based on which H3b was not accepted. When brand attachment was introduced as mediator between service fairness and brand enthusiasm it explained (VAF=84%) indirect effects in brand enthusiasm behaviors the model predictive performance increases from $R^2=9\%$ to $R^2=33\%$ while the total path becomes insignificant (" c " $^{\wedge}$ " =0.046, $p=.327$; $a \times b=.254, p=.000$) resulting in full mediation, therefore, H4a was accepted. Brand attachment was also exhibited mediating role between service fairness and brand endorsement, which resulted in (VAF=51%) indirect effects, the model predictive performance increases from $R^2=31\%$ to $R^2=61\%$ while the total path decreases to path (" c " $^{\wedge}$ " =0.27, $p=.000$; $a \times b=.287, p=.000$) resulting in partial mediation, therefore, H4b was accepted. The mediation results led to the recognition of brand attachment as an important mediating mechanism that better explain the important role of service fairness in driving customer's brand citizenship behaviors namely; brand enthusiasm and endorsement behaviors.

Table 3

Hypothesis validation results of the Structural Path Coefficients

Structural path	Total	P	Direct	P	Indirect	C = 95%		Results
						Lower	Upper	
H_1 SF -> BA	0.461	.000	0.461	.000	×	×	×	Accepted
H_{2a} BA -> b_endo	0.552	.000	0.552	.000	×	×	×	Accepted
H_{2b} BA -> b_endo	0.623	.000	0.623	.000	×	×	×	Accepted
H_{3a} SF -> b_endo	0.301	.000	0.046	.327	×	×	×	Rejected
H_{3b} SF -> b_endo	0.559	.000	0.272	.000	×	×	×	Accepted
H_{4a} SF -> BA -> b_endo	0.301	.000	0.046	.327	0.254**	[0.200	0.314]	Accepted
H_{4b} SF -> BA -> b_endo	0.559	.000	0.272	.000	0.287**	[0.231	0.344]	Accepted

Model Fit Indices: NFI= 0.935, SRMR= 0.04, d_ ULS= 0.297, d_ G= 0.167, $\chi^2_{(343)}= 340.522$,

** $p < .05$.

Table 4

Regression coefficients among endogenous constructs

Endogenous variables	R^2	R^2 Adj.
Brand Attachment	0.212	0.21
Brand Endorsement	0.618	0.615
Brand Enthusiasm	0.33	0.327

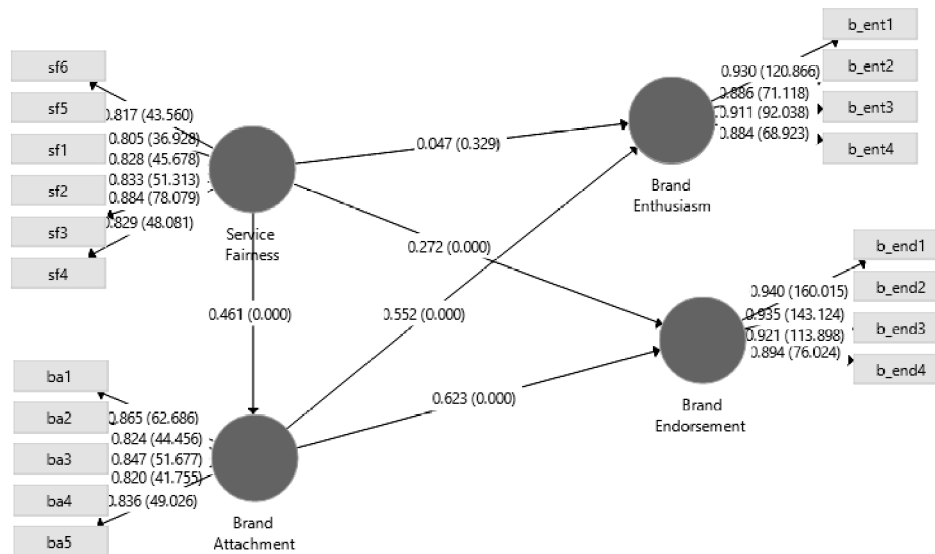


Figure 1: Structural Path Model

CONCLUSION

Service fairness strongly predicted consumer's brand endorsement behaviors, this suggest that when consumers believe that the service provider is able to provide assurance that, their brand delivers a consistent level of favorable consumption experience; as a parallel exchange consumers recommend the brand to family, friends and others, and spread brand related word of mouth to peers and others. Furthermore, service fairness does not predict brand enthusiasm behaviors directly, however, service fairness influence brand enthusiasm through brand attachment suggesting that consumer take extra roles citizenship behaviors (advocating the brand, helping in brand developing activities) only through their establishment attachment with the firm's brand over time. This indicate that service fairness strategies are a necessary condition required for the establishment of strong emotional connections with the brand which consequently determine brand enthusiastic activities among consumers.

DISCUSSION

Service fairness is regarded as a strategic lever for brand managers to build and solidify customer-brand relationships (Hwang et al., 2019). Banking sector describe a brand competitive environment were customer brand engagement and strong brand differentiation is warranted (Levy & Hino, 2016). Despite this realization, there is still scarce empirical evidence on the important role of service fairness needed for sustainable brand relationships with customers and brand supporting behaviors both role-prescribed and extra-role behaviors (Han et al., 2019; Xie et al., 2017). This study adds into the customer-brand relationship literature by empirically examining the role of service fairness in building brand attachment and BCBs. The findings of this study contribute to bridging the brand performance gap and enable banks to achieve sustainable brand differentiation by establishing successful brand relationships through ensuring service fairness in all-inclusive service delivery situations (Levy & Hino, 2016). Based on a primary data collected from Banking Sector, the purpose of this research was to empirically examine the relationship between service fairness and brand citizenship behaviors through the mediating role of brand attachment. Consistent with the current literature e.g. (Nyadzayo et al., 2016; Piehler, 2018), brand citizenship behavior construct used in this research encompassed role-prescribed and extra-role brand supporting behaviors i.e. customer's brand endorsement and brand enthusiasm activities. The results reveal that, consistent delivery of service fairness during repeated brand interactions strongly affect consumer brand attachment. The finding is in agreement with (Hwang et al., 2019) who argue that value and communication faced fairness strongly predicts consumers brand attachment which consequently determined loyalty intentions highlighting the importance of fairness evaluations for successful brand relationships. Accordingly, the results further suggest that stronger brand attachment among customers obligates them to fulfill their role as partial employees of the firm, willingly support the firm's brand above and beyond their role as customers and promote the firm's brand to family, friends and other customers. This finding is in line with (M. S. Kim et al., 2018) who confirmed that positive brand experience and higher confidence in a firm's brand leads consumers to perform citizenship behaviors. In addition, the findings highlight the mediating role of brand attachment in the relationship between service fairness and brand citizenship behaviors namely brand enthusiasm and brand endorsement. That is, service fairness fosters stronger emotional bonds between customer and the firm's brand. In turn, customers who have hold stronger emotional bonds exhibit BCBs in terms of role-prescribed, extra-role brand supporting behaviors. This finding concurs with prior studies, for instance (Choi & Lotz, 2018; S. H. Kim et al., 2019) using social exchange framework (Blau, 1964), found that is, being more courteous, caring and fair during repeated brand encounters would lead consumers to feel that the service provide care to fulfill their brand expectations; resulting in brand supporting activities on behalf the firm' brand in exchange to maintain this relationship. The findings also reveal that although brand attachment mediate the relationship between service fairness and both forms of brand supporting behaviors, however, service fairness did not directly lead customer to perform extra-role brand-related behaviors i.e. brand enthusiasm, however service fairness does lead customers to perform brand enthusiastic activities until they establish strong emotional bonds with the firm's established during continuous brand interactions with the service brand over time. This confirmed that customer who feel that, their efforts have been fairly rewarded and that the behavior of the service provider is based on fairness would exhibit brand supporting behaviors (both role-prescribed and extra-role) as a result of their strong emotional attachment with the firm' brand. An important consideration here is that service fairness is necessary condition

needed to build customer-brand relations, however, it is not enough to elicit brand supporting behaviors especially extra role brand developing behaviors. This finding concurs with (Roy, Balaji, Soutar, Lassar, & Roy, 2018) who found that consumers perform extra-role citizenship behaviors only through establishing strong exchange relationships. Therefore, consistent with brand attachment theory (Bowlby, 1977) this study confirmed that customer-brand attachment act as an explanatory mediation mechanism which conclusively links service fairness to BCBs. In summary, the mediation results strongly suggest that, service fairness strategies are very important for connecting consumers with the firm's brand in order to induce their extra-role brand activities as brand attachment fully mediated the link between service fairness and brand enthusiasm behaviors while brand attachment partially mediated the relationship between service fairness and in-role brand supporting behaviors i.e. brand endorsement behaviors which also leads credence to emotional attaching customers to the firm brand needed for brand performance.

Theoretical contribution

The current study extended the existing brand relationship marketing literature by examining the usefulness of service fairness concepts in driving customer attachment towards the firm's and their brand citizenship behaviors in unifying theoretical framework. This study highlights the importance of customer brand citizenship behaviors to bank managers, as an important intangible source for brand differentiation and competitiveness (M. S. Kim et al., 2018). This study adds to the brand management literature by investigating how favorable brand perceptions influences BCBs in terms of brand enthusiasm and brand endorsement behaviors through creation of customer-brand relationships such as strong emotional brand attachment. Marketing scholars have recently begun to explore the role brand attachment in brand relationship contexts (Hung & Lu, 2018; Hwang et al., 2019; Japutra et al., 2018), Prior studies have mainly focused on the consequences of brand attachment such as positive 'Word of Mouth' recommendations (Hung & Lu, 2018), purchase intentions or loyalty (A. N. Giovanis & Athanasopoulou, 2018; Hwang et al., 2019). the relationship between brand attachment and BCB had not been investigated. Unlike earlier researchers, the present research adds to the brand relationship management literature by examining the role of service fairness in building and sustaining customer-brand relationships resulting in brand supporting outcomes (M. S. Kim et al., 2018). Nonetheless studies lack perspective regarding the important role of service favorableness in a firm brand relationship building efforts that can be targeted to achieve brand citizenship behaviors among consumers (Han et al., 2019). The current study's results demonstrated that, customer brand attachment in which customer goes beyond their emotional commitment to form enduring bonds with the brand is an important mediating mechanism that foster brand enthusiasm and brand endorsement behaviors among customers as a consequence of favorable brand perceptions accumulated during service delivery encounters. This is an important contribution since no research underscore how brand attachment links service fairness to brand citizenship behaviors. This study also found that service fairness does not necessarily translate into brand supporting behaviors among customers particularly extra-role brand behaviors (Roy et al., 2018). Similarly, brand attachment exerted a stronger influence on both in-role and extra-role brand citizenship behaviors than service fairness. These empirical findings are novel contributions because only a handful studies have previous focused on BCBs from the perspective of customer-brand relationships (M. S. Kim et al., 2018) and neither studies underlined service fairness as a necessary condition in the development customer-brand relationships (Hwang et al., 2019). Another important contribution to mention is that, service fairness issues and whether it leads strong emotional brand attachment is yet to be investigated from a developing country like Pakistan as there is no empirical studies that investigated the important role of service fairness in brand relationship building process particularly from within the banking sector.

Practical implications

This study provides bank managers a nuanced understanding regarding the important of service fairness strategies in building strong brand relationships that can assist in achieving brand-based differentiation in banking context. The result suggest that bank management should direct their attention towards building and improving customer emotional brand attachment through provision of equitable treatment that can deliver a unique sense of brand value. Banks should develop a fair image and position its self in the minds of current and prospective clients. The positioning process should underscore that outcomes, procedures, interpersonal treatment are in line with what the customer expects from their brand. Moreover, bank should provide

assurance that they are genuinely concerned about their client's emotional wellbeing. Brand managers should focus on devising sound policies for the enhancement of a truthful image of their brand that deliver unique value which is helpful to enhance customer's emotional connections with the brand. Brand managers must strive to acknowledge the gravity of developing favorable brand perceptions by ensuring equitable distribution of service resources according to what the bank has committed to deliver. Service offers of the banks should not be overstated and must be based in facts as per client's expectations. Managers should make sure that clients get unbiased, courteous and honest treatment from contact employees during service encounters. Likewise, the customer service staff must be able to provide care and be sensitive to the needs of the client. Managers should ensure transparency and fair communication of information with clients. Moreover, all consumers should be allowed equal and complete access to information before and after financial services are rendered. Service delivery of financial service should be based on consistent, accurate, and equitable standard operating procedures for all clients.

Limitations and directions for future research

The findings of the current research cannot be interpreted without addressing the study's limitations; the sample respondents were bank consumers limited to five major cities of Pakistan, future studies could extend the scope of this investigation to other cities. The proposed framework was also limited to banking sector where the exact sampling frame was inaccessible which may hinder the generalizability of the current findings. The same framework may be replicated in other industries such as telecommunication, hospitality and health care sectors to validate its findings. Besides limitations further studies are encouraged to explore antecedents of Brand citizenship behaviors and brand attachment. An interesting avenue for further research would be to explore the relationship between Perceived external prestige (Van Reil, et al., 2001), Corporate brand reputation (Selnes, 1993) with BCBs through brand relationship framework.

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