

Service Fairness, Relationship Quality and Customer Loyalty in the Banking Sector of Pakistan

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Article History

Received: 20 Jan 2020 Revised: 14 May 2020 Accepted: 09 June 2020 Published: 30 June 2020

Abstract

This research intends to develop and corroborate the structural anatomy of service fairness perceptions, relationship quality in conjunction with customer loyalty in commercial banks. This study inspects the intervening mechanism of trustworthiness between service fairness and relationship quality explicitly. Systematically selected consumers of commercial banks provided the data via a self-administered structured questionnaire. Procedural and distributive perceptions of fairness proved to be significant predictors of trustworthiness, which in turn significantly intervenes the relationship between service fairness and relationship quality. Interactional fairness did not influence trustworthiness and relationship quality. Affective trust and affective commitment strongly predicted the loyalty of customers of commercial banks. To enhance customer loyalty, banking service providers may implement relationship-based strategies to cater to the dynamically competitive commercial banking market in Pakistan.

Keywords: customer loyalty, relationship quality, service fairness, trustworthiness, procedural fairness, distributive fairness, affective trust, affective commitment.

1. Introduction

Long-term relationships have defined the business markets in 21 century, more specifically, the service industry. Since services are not easy to evaluate before or even after purchase, coupled with the highly dynamic and competitive business environment, relationship quality and loyalty are of significant importance for service firms (Roy et al., 2018). The market trend is now changing from the concept of traditional to relational strategies, which cannot be easily imitated by competitors (Kwiatek et al., 2020). Banks, due to a highly competitive environment, have switched to relational rather than having a transactional-based relationship (Rust et al., 2004; Nguyen & Mutum, 2012; Hapsari et al., 2020).

As the importance and practice of relationship-based business has started to take popularity among banks, the fairness in these relational transactions has posed severe challenges for the firms (Giovanis et al., 2015). It has become crucial for the banking sector to provide fair services (Wang et al., 2018). Many researchers have developed and practically scrutinize the associations between fairness of the services offered and resultant relationship quality (Chi et al., 2020; Sekhon et al., 2014; Athanasopoulou, 2013; Kharouf et al., 2014; Roy et al., 2015). In this paper, we propose that trustworthiness plays a mediating role between three formative elements of service fairness as well as in relationship quality. Besides, unlike previous studies, we also consider trust as a bi-dimensional (cognitive and affective) construct (Giovanis et al., 2015; Sekhon et al., 2014; Putra & Putri 2019; Roy et al., 2015 & Kharouf et al., 2014; Liu et al., 2011).

To respond to the rapidly changing environment effectively, service organizations need to identify service fairness that gives an advantage over competitors and to understand how consumers intend to be loyal to a service provider. Therefore, this study has three objectives: (1) to examine how customers perceive service fairness, which successively builds trustworthiness, (2) to examine if trustworthiness is an imperative factor in identifying and predicting the relationship quality, and (3) to explore how relationship quality affects customer loyalty. This research draws a comprehensive structural model that explores the associations of service fairness, relationship quality, and loyalty at a deeper level by operationalizing their dimensions.

Service fairness dimensions; procedural, distributive and interactional fairness serves as the basis for trustworthiness judgments because fairness opinions are developed quicker as compared to trustworthiness perceptions resulting in trustworthiness formation (Putra & Putri 2019; Lind, 2001). Trustworthiness further builds relationship quality where trust is the direct outcome because complications and insecurities in shopper–vendor relationship are mitigated with the perceptions of trustworthiness (Kwiatek et al., 2020). Trust further explains the satisfaction with banks and subsequent commitment with the banking service provider based on the relationship quality concept. Relationship quality concepts have been widely used across a wide range of fields to explain the loyalty with service providers by numerous researchers (Hapsari et al., 2020; Chi et al., 2020; Putra & Putri, 2019). Therefore, this study looks to build customer loyalty with banking service providers through the relationships between service fairness, trustworthiness, and relationship quality constructs.

This study identifies the trust-building mechanism by incorporating trustworthiness as the mediator between service fairness dimensions and trust dimensions. This study may help banking service providers to implement relationship-based strategies to enhance customer loyalty in a highly competitive and changing market. In the following section, we review the literature of the critical concepts of this study and formulate the pertinent hypothesis. The next section outlines the methodology of this research. Following the methods section, the empirical results of this research and their discussion are presented in the following section. The next section sheds light on the logical implications of the research. In the end, the study details the limitations and prospects of future research guidelines.

2. Theory and Hypothesis Development

2.1 Customer Loyalty

Loyalty is the passionate commitment for the repetitive purchase of a brand regardless of marketing and situational influences, which can urge switching. It refers to the feeling of strong support for someone or something. Relationship with service providers makes customers spend more, flourish optimistic words, and suggest these sellers to others (Budianto, 2019). Loyalty is an upshot of relational constituent like the commitment of buyers with sellers (Herhausen et al., 2019). Loyalty can be measured using the buying record and actual buying pattern of a customer (Wolter et al., 2017). Loyalty affects the firm's productivity, as enhanced punters retention leads to cost reduction and sales growth (Cossío-Silva et al., 2016). Recent studies elaborate on the consequences of vigorous connections between loyalty and word of mouth (Ranaweera & Menon, 2013). For instance, the increase in relationship equity increases loyalty in older customers where, higher the satisfaction, higher is the loyalty as compared to the newer customers (Raimond et al., 2008).

2.2 Service Fairness

Oliver (2014) defines service fairness as evaluating the rightness when handled by the service providers. Seiders & Berry (1998) describe it as the customer's acuity of the degree of rightfulness in the conduct of a service organization. Consumers have their 'fairness' standards, and they match a firm's services to these standards in an attempt to opt for whether they are handled justly or not (Seiders & Berry, 1998). Qin et al. (2019) suggest that comparisons among services received can also evaluate service fairness.

Fairness is dependent on decision making as well as palatable to the stakeholders of that decision (Sofiana & Prihandono, 2019). Service spending choices should be designed upon customers' perceptions of fairness (Qin et al., 2019). Service fairness is a multidimensional construct. An enduring discussion on the appropriate modeling of dimensionality of the concept is still going on (Colquitt et al., 2007). This study employs an arguable dominant approach that suggests a three-dimensional structure instead of two and four-dimensional structures (Roy et al., 2018; Colquitt et al., 2007; Kumar et al., 1995). Seiders & Berry (1998) suggested three components, i.e., procedural, distributive, and interactional fairness. These parsimonious dimensions are well supported by evidence (Martínez et al., 2006; Sofiana & Prihandono, 2019; Smith et al., 1999).

2.2.1 Procedural Fairness

The fairness of measures and processes that determine the outcomes of exchange is termed as procedural fairness (Lind, 2001). The theoretical origins of procedural fairness are grounded in the relational model (Lind, 2001). Thus, procedural fairness is process-oriented and reflects the appropriateness of those procedures for the situation. This dimension of fairness may be complicated but is relevant to the buyer-seller exchanges in service firms such as banks (Blodgett et al., 1997) Tax et al., 1998). Kusmar et al. (1995) stated that the client's insight about the fairness of processes used by the organization about the exchange is procedural fairness.

2.2.2 Distributive Fairness

Perceived evaluation of the consequences of an argument, negotiations, or a judgment among different groups can be referred to as distributive fairness (Blodgett et al., 1997). Research in social psychology shows that distributive fairness has been derived from equity theory (Wang et al., 2018). A person compares his/her scenario with others and perceives the outcome to be fair or unfair, which may then influence feelings, thoughts, and behavior (Sofiana & Prihandono, 2019). These perceptions depend upon the cognitive and affective behavioral reaction to that outcome (Moon et al., 2018; Roy et al., 2018). Perceptions of distributive fairness contribute to the division of costs and profits among related parties. This study included distributive fairness as a discrete aspect of total insight of equality. Distributive fairness is the result of the core service quality. Financial satisfaction, competence, continuance commitment, and trust, based on the dual domains model depend upon distributive fairness Ting (2011).

2.2.3 Interactional Fairness

The mechanism of treating customers through interpersonal communication to solve their problems is interactional fairness (McColl & Sparks, 2003). Interactional fairness includes courtesy, respect and consideration, quality, and extent of communication while dealing with the customer. This aspect of service fairness has the utmost influence on customer satisfaction and trust (Tax et al., 1998). The worth of interpersonal dealing received differs from the processes implemented by the organizations. Interactional fairness, however, is an expansion of the procedural fairness that expounds the social aspect of the association (Qin et al., 2019) and is the latest addition in the literature of fairness (Colquitt et al., 2007). In other words, interactional fairness is the excellent dealing received from interpersonal communication resulted from the methods adopted by the association.

Heuristic theory (Lind, 2001) asserts that an entity exploits the notion of fairness to develop reactions to uncertain situations. This theory suggests that the people deploy a 'fairness heuristic' to decide if they want to start an exchange relationship with a particular organization. Van (2001) states that when individuals have no information about the trustworthiness of an organization, their perception of fairness serves as the basis for trustworthiness judgments for that organization. Fairness Heuristic theory also indicates that fairness opinions are developed quicker as compared to trustworthiness perceptions (Lind, 2001). As a result, fairness judgments help effectively in trustworthiness formation. Van (2001) explains the fact that we can gauge procedural, interactional fairness, and distributive fairness in terms of organization's consistency, accuracy, correct-ability, respect towards individuals, and explanation of the process that are engaged in the interaction, serves as the basis of this phenomenon. On the other hand, trustworthiness cannot be easily gauged (Mayer et al., 1995). Therefore, it is prudent to consider that perception of interactional, procedural, and distributive fairness influence the perception of trustworthiness. Thus, we develop the hypothesis that:

- **H₁**: Distributive fairness positively affects trustworthiness.
- **H₂**: Procedural fairness positively affects trustworthiness.

- **H₃**: Interactional fairness positively affects trustworthiness.

2.3. Trustworthiness

Trustworthiness is the attributes of the organization the shopper develops based on their judgment with different aspects such as inferred standard and previous behaviors (Wu, Quyen & Rivas, 2017; Caldwell & Clapham, 2003; Sekhon et al., 2014). Previously trust and trustworthiness were used interchangeably (Wu, Quyen & Rivas, 2017). However, it is essential to distinguish between the two. We propose that there is an affirmative causative link from trustworthiness to trust in buyer-seller relations (Sekhon et al., 2014; Moon, Mohel & Farooq, 2019). The resultant readiness to rely on and the acceptance of trusting comportment by consumers is trust (Alhazmi, 2019). Similarly, Flores and Solomon (1998) describe that trustworthiness as the key to comprehend and envisage trust.

Heuristic theory indicates that trustworthiness insights take time to develop as compare to fairness insights (Lind, 2001). Merz et al. (2018) defined a significant theoretical dissimilarity in the credibility of trustee and trust. He implies that institutional theory describes their connection with each other. Based on this theory, it is concluded that the credibility of trustee shrinks complications and insecurities in shopper-vendor relationship that assists in promoting the trust of the customers in the give and take system. Flores & Solomon (1998) describe that a high level of trustworthiness motivates the trustor to trust. Sekhon et al. (2014) stated that there is a sanguine causal link from trustworthiness to cognitive as well as affective trust. Trustworthiness is the principal factor to comprehend and envisage the levels of trust (Colquitt et al., 2007). Therefore, it is logical to propose a mediating relationship of trustworthiness between dimensions of service fairness and trust. Consequently, we hypothesize that:

- **H₄**: Trustworthiness positively affects cognitive trust.
- **H₅**: Trustworthiness positively affects affective trust.

2.4. Trust

Trust is the critical readiness to rely on, as well as the retention of trusting behavior by shoppers (Evans, Anderson & Gilliland, 2018). Trust has two dimensions in the established literature. Cognitive trust helps the customers to depend confidently on the proficiency and consistency of service providers (Moorman et al., 1992). Cognitive trust is formed through knowledge, belief, consistency, capability, and fidelity of trading partners. On the other side, emotional ties in relationships form the affective trust. According to Moorman et al. (1992), it is "predictability" while Alhazmu (2019) describes it as "reliableness." Care and concern demonstrated by a partner lead to affective trust (Wu et al., 2017). The service provider's responsible conduct serves as the basis of readiness to depend on him (Merz et al., 2018). Trust is considered to be a significant constituent of relational satisfaction by several hypothetical (Evans et al., 2018; Gundlach et al., 1995) and pragmatic (Tax et al., 1998) studies. In line with the understanding of relationship quality, we propose a consequential affirmative effect of trust on satisfaction. So, we develop the hypothesis that:

- **H₆**: Cognitive trust positively affects satisfaction.
- **H₇**: Affective trust positively affects satisfaction.

2.5. Satisfaction

Satisfaction is a positive sentimental condition that concludes after the evaluation of an organization's operating link with other organizations (Anderson & Weitz, 1989). Satisfaction is a degree of how the service provider's services meet or exceed the expectations of the customer (Kuhn & Mostert, 2016). Customer satisfaction is defined as the arousing response of the customer to the observed dissimilarity between expectations and performance (Akrouf & Nagy, 2018). Satisfaction as "the consumer's fulfillment response," suggested by Su, Swanson, and Chen (2016). Further, satisfaction is an essential predictor of customer commitment and loyalty. A higher level of customer satisfaction makes them committed to their providers. Moreover, satisfaction occurs with the gratification of customer's social needs, and the regular completion generates emotional bonds, thus leading to commitment (Fellows et al., 2016). Our model incorporates satisfaction to influence commitment positively, and we hypothesize that:

- **H₈**: Satisfaction positively affects affective commitment.
- **H₉**: Satisfaction positively affects calculative commitment.

2.6. Commitment

Commitment means a constant desire to maintain a relationship. Commitment is a customer's enduring direction for a business relationship based on arousing attachments (Moorman et al., 1992; Geyskens et al., 1996) as well as over consumer's belief that staying in the relationship is beneficial rather than ceasing it (Geyskens et al., 1996; Fellows et al., 2016). Marketing scholars describe it as an attachment where two parties want to continue a rapport (Morgan & Hunt, 1994; Moorman et al., 1992). Many research studies state that relationships are rooted in numerous kinds of commitment (Gundlach et al., 1995; Kumar et al., 1995; Harrison, 2001; Gruen & Acito, 2000). Moreover, commitment has two significant dimensions (Allen & Meyer, 1990). Attitudinal fondness to someone leads to a commitment to a marketing relationship known as affective commitment (Gundlach et al., 1995; Hunt & Morgan, 1994; Kumar et al., 1995). Achrol (1996) argued that feelings of belongingness are what lead to affective commitment towards the organizations. Calculative commitment is the commitment that arises out of a calculation about the benefit of keeping the relationship or the losses to be incurred if it is forgone (Geyskens et al., 1996). On the appearance of alternatives, relationships based on cynical calculation dissolve. Calculative commitment stays positive when customers find it financially beneficial to maintain a relationship. Allen & Meyer (1990) states that commitment is a behavior that encourages a customer's choice to be loyal to an organization. Accordingly, we hypothesize that:

- **H₁₀**: Affective commitment positively affects loyalty.
- **H₁₁**: Calculative commitment positively affects loyalty.

The conceptual model (Figure 1) shows the relationships among the perceptions of service fairness, trustworthiness, relationship quality, and customer loyalty. The relationship between interactional, procedural, and distributive fairness perceptions and trustworthiness is based on the Heuristic theory (Lind, 2001). Trustworthiness predicts cognitive and affective trust with

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the help of Caldwell and Clapham (2003) trustworthiness Lenz. Furthermore, the relationships among (cognitive and affective) trust and satisfaction, and commitment are rooted in the works by Morgan and Hunt (1994). Loyalty is the outcome of the relationship quality constructs in the conceptual model.

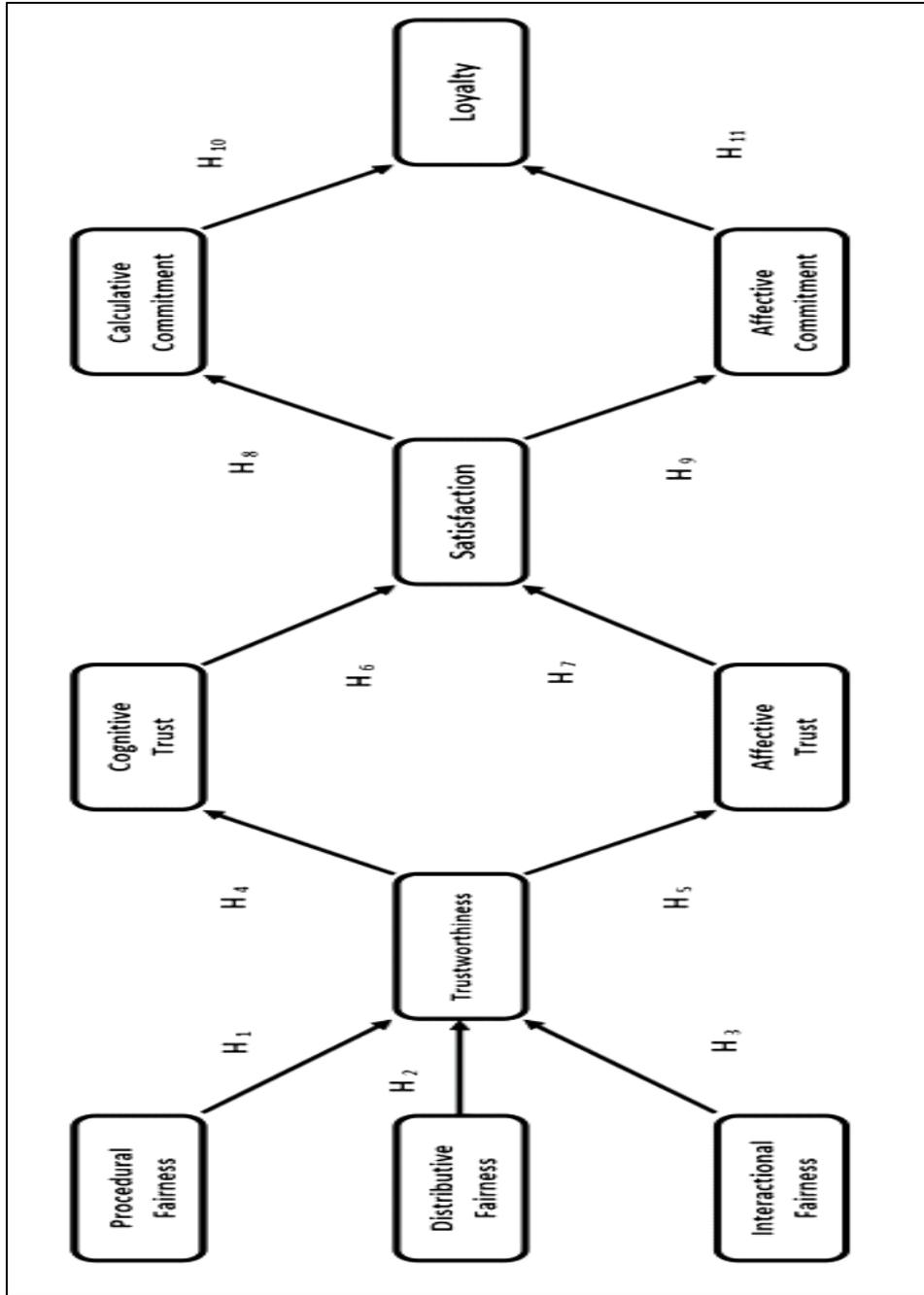


Figure 1: Conceptual Model

3. Methodology

3.1. Sample

Customers of commercial banks of three cities of Punjab, namely, Rawalpindi, Multan, Lahore, and Faisalabad are the sample of this study. We chose to collect data from Punjab because Punjab is densely populated as compared to other provinces of Pakistan (Pakistan Bureau of Statistics, 2018). Moreover, the literacy rate of Punjab is higher than in other provinces, and more people use banking services in Punjab as compared to other provinces. The sample of our study comprises of 371 systematically intercepted customers of commercial banks. We opted for systematic sampling because it reduces the potential for bias in the results (Hair et al., 2017).

Multiple criteria determined the sample size of our study. First, according to the generally recognized principle, structural equation modeling (SEM) should be carried out on at least 200 sample sizes (Kline, 2015). Secondly, many researchers argue that for determining sample size, each anticipated parameter requires 5-10 responses (Hair et al. 2017). Based on these guidelines, a sample size of 340 respondents is enough to conduct the study. Therefore, we deem it appropriate to use a sample size of 371 respondents.

3.2. Research Instrument

The items were adopted from different studies that used the same conceptualizations of the constructs as our study. 29 of 31 items to measure fairness were adopted from Sekhon et al. (2014), two items (that measured impartiality) were adopted from Tax et al. (1998) and Patterson et al. (2006). Four items of trustworthiness were adopted from Sekhon et al. (2014) and Doney & Cannon, (1997). Trust (both cognitive and affective) was measured using 6 (3 of each) items adopted from Sekhon et al. (2014). Three items of satisfaction were adopted from Fornell (1992). Furthermore, ten items (5 of each) to measure commitment (calculative and affective) were adopted from Sekhon et al. (2014). Eight items to determine loyalty were adopted from Harris and Goode (2004). We used a 5-point Likert scale (ranging from 5= strongly agree to 1= strongly disagree). At the end of the questionnaire, we also used some demographics questions.

3.3. Data Collection

Data were collected from a systematically intercepted commercial bank customers from four cities of Pakistan via a self-administered questionnaire. Four trained researchers collected the data manually by visiting city head offices of banks of Lahore, Rawalpindi, Faisalabad, and Multan from October 2019 to December 2019 (Moon & Attiq, 2018). Contacts were made at regular banking hours from 9 am to 5 pm. We approached every 3rd customer entering the bank. The researchers, upon contact, asked the customers to participate in the study.

Overall, we approached 1098 customers, and only 822 agreed to participate in the survey. Those who agreed to participate were briefed about the study. Respondents were requested to act in response to questions, along with keeping in mind the services of the bank they use. Out of 922 respondents, 271 did not return or left in between. We were left with 551 responses (36% Lahore, 25% Multan, 21% Rawalpindi, 18% Faisalabad). After screening, 180 questionnaires were dropped due to missing demographic information and

invalid responses. The final sample size of our study was 371 respondents, which concluded a 54 percent response rate. Respondents participated in the study voluntarily without any financial compensation.

3.4. Data Analysis Procedures

The current study has utilized SPSS and AMOS version 25.0 for analysis of the data. We further incorporated structural equation modeling (SEM) to test the relationship between the proposed hypotheses.

4. Results and Discussion

Before conducting the data analysis, this study undertook data screening to detect and treat errors, which can otherwise hamper the results. For data screening, we performed specific initial tests. Out of 371 responses, there were no cases of missing and aberrant values. We treated a few outliers in the data set with the mean of the corresponding variable. The values of skewness and kurtosis were within the accepted range of ± 1 and 3, respectively, indicating that the data were normally distributed (Cousineau & Chartier, 2010).

To evaluate common method biasness (CMB), we applied Harman's single-factor model. Common method bias occurs if a single factor explains more than 50 % (Podsakoff et al., 2003). The outcomes of CMB analysis present that the model has achieved a 40.39% discrepancy for the sample. Afterward, we investigated the CMB in confirmatory factor analysis (CFA), which also revealed that CMB is not a notable problem in our sample data (Podsakoff et al., 2003). We further tested the multicollinearity among the independent variables of the study (Diamantopoulos & Winklhofer, 2001). All the values of variance inflation factor and tolerance level were within the accepted threshold of $VIF < 10$ and Tolerance level ≥ 0.1 , indicating that multicollinearity is not an issue.

4.1. Sample Profile

The sample of 371 respondents from commercial banks of Punjab comprised 50 % of the male population. The majority of the respondent (44 %) are of 28-38 years, followed by 40 % of respondents of 18-24 years. The majority of the respondents earned a monthly income above 30,000 PKR, and 36 % belonged to Lahore, 25 % belonged to Multan, 21 %, and 18 % of the respondents belonged to Rawalpindi and Faisalabad, respectively.

4.2. Structural Equation Modeling

Further, we utilized a two-step approach (Anderson & Gerbing, 1988), where, for reliability and validity, we tested the measurement model, and for testing the proposed hypothesis, we used the structural model.

4.2.1. Confirmatory Factor Analysis (CFA)

We performed CFA on fourteen constructs by using maximum likelihood estimation (MLE). In the initial run of CFA, the model indicated a poor fit. However, during the re-specification of CFA, after removing the items with low squared multiple correlations ($SMCs < 0.2$) and low factor loadings ($FL < 0.6$) as suggested by Kline (2015), the showed

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and excellent fit (CMIN/df= 1.75, CFI = 0.94; TLI = 0.94; IFI = 0.95; NFI = 0.88, GF1= 0.87, AGFI = 0.84, RMSEA = 0.04, PClose=0.61).

Table 1: Results of Confirmatory Factor Analysis

	Factor Loadings	Standard Deviation	Mean	t-value
Procedural fairness				
PF2	0.69	1.15	3.30	11.33
PF3	0.63	1.06	3.30	
PF5	0.63	1.13	3.54	10.58
PF7	0.65	1.06	3.48	10.85
Interactional fairness				
IF1	0.78	1.13	3.48	
IF2	0.76	1.06	3.86	14.57
Distributive fairness				
DF9	0.75	1.14	3.15	
DF8	0.78	1.20	3.25	15.65
DF7	0.82	1.11	3.26	16.53
DF6	0.76	1.16	3.22	15.07
DF5	0.79	1.16	3.12	15.87
DF4	0.80	1.18	3.26	15.99
DF3	0.83	1.15	3.19	16.63
DF2	0.78	1.06	3.24	15.50
DF1	0.76	1.13	3.32	15.16
Affective commitment				
AC1	0.68	1.05	3.37	
AC2	0.67	1.03	3.26	11.56
AC3	0.69	1.11	3.13	11.69
AC4	0.76	1.01	3.55	12.69
AC5	0.74	1.03	3.42	12.60
Affective trust				
AT1	0.84	1.17	3.16	
AT2	0.84	1.15	3.05	19.85
AT3	0.83	1.12	3.09	19.63
Cognitive trust				
CT1	0.78	1.06	3.09	
CT2	0.79	1.15	3.01	16.92
CT3	0.79	1.17	3.22	16.96
Satisfaction				
Sat1	0.88	1.14	3.25	
Sat2	0.87	1.17	3.29	22.74
Sat3	0.72	1.14	2.95	16.72
Calculative commitment				
CC3	0.61	1.99	3.49	
CC4	0.60	1.07	3.17	9.36

Trustworthiness				
TW3	0.87	1.04	3.61	
TW4	0.62	1.98	3.64	12.06
Loyalty				
LY1	0.56	1.94	3.52	
LY2	0.64	1.99	3.46	9.64
LY3	0.70	1.12	3.31	10.20
LY4	0.77	1.19	3.15	10.78
LY5	0.68	1.03	3.66	10.04
LY6	0.64	1.97	3.67	9.61
LY7	0.69	1.13	3.62	10.08
LY8	0.70	1.14	3.43	10.20

4.2.2. Reliability and Validity

We further tested the reliability and validity of the scales. For reliability, the values of Cronbach's alpha (α) of all the latent variables surpassed the recommended level of 0.7 (Fornell & Larcker, 1981). Furthermore, we also found the composite reliability (CR) for all variables within the recommended perimeter of 0.6, indicating the reliability of the scales (Bagozzi & Yi, 1988).

We also assessed the discriminant and convergent validity of the scales by using multiple criteria. First, the values of the average variance extracted (AVE) surpassed the recommended threshold of 0.5, indicating convergent validity for all scales. Second, significant factor loading of all the observed variables ($FL > 0.5$) also indicated the convergent validity of the scales used in this study (Fornell & Larcker, 1981). Moreover, the values of CR higher than AVE ($CR > AVE > 0.5$) is also evidence of the convergent validity of the scales. Furthermore, the excellent model fit indices and substantial and significant factor loadings in CFA ($FL > 0.5$) prove that the scales are discriminately valid (Tabachnick & Fidell, 2007). Another evidence of divergence is the higher square root of AVE coefficients than the inter-construct correlations for all constructs (Fornell & Larcker, 1981).

Table 2: Reliability and Validity

	α	CR	AVE	TW	PF	IF	DF	AC	AT	CT	SAT	CC	LY.
TW	0.70	0.72	0.67	0.82									
PF	0.73	0.75	0.52	0.61**	0.72**								
IF	0.75	0.75	0.70	0.65**	0.64**	0.84							
DF	0.94	0.94	0.72	-0.09**	-0.01	-0.03	0.85						
AC	0.82	0.83	0.60	0.73**	0.64**	0.64**	0.02	0.78					
AT	0.87	0.87	0.80	-0.09**	-0.00	-0.06	0.73**	0.01	0.89				
CT	0.83	0.83	0.72	-0.12**	-0.04	-0.07**	0.79**	0.03	0.78**	0.85			
SAT	0.86	0.87	0.79	-0.10**	-0.02	-0.05	0.71**	0.02	0.83**	0.83**	0.89		
CC	0.84	0.54	0.47	0.78**	0.64**	0.70**	0.01	0.74**	-0.08	-0.02	-0.03	0.68	
LY	0.87	0.87	0.56	0.63**	0.61**	0.63**	-0.02	0.69**	-0.03	-0.03	-0.02	0.61**	0.74

Note: Diagonal entries are the square roots of AVE, α : Cronbachs Alpha, CR: Composite reliability, AVE: Average Variance Extracted, **:p < 0.05 PF=Procedural fairness, DF=Distributive fairness, IF=Interactional fairness, TW=Trustworthiness, CT=Cognitive Trust, AT=Affective Trust, Sat=Satisfaction, CC=Commulative Commitment, AC=Affective Commitment, LY=Loyalty.

4.2.3. Structural Model and Hypothesis Testing

After assessing the reliability and validity, a full latent structural model was specified to test the proposed hypothesis. The results showed that the model was a good fit (CMIN/DF= 1.45, GFI= 0.84, AGFI= 0.88, IFI= 0.83, TLI= 0.85, NFI= 0.83, RMSEA= 0.03, CFI= 0.89, PClose= 1.01). The results indicated that the total variance explained (Model R²) by the model in loyalty was 71% (R² = 0.71, p < 0.05). The findings propose that relationship quality, derived from the perceptions of service fairness and trustworthiness, resulted in stronger banking customer loyalty (Chi et al., 2020; Hapsari et al., 2020; Putra & Putri, 2019; Kwiatek et al., 2020) in Pakistan. Furthermore, the predictors of calculative commitment cause 22% (R² = 0.22, p < 0.05) variance, and 32% (R² = 0.32, p < 0.05) variance is explained in the affective commitment by its predictors. These findings highlight the fact that banking consumers are more loyal to banks when they are emotionally committed to the banks (Chi, Wen & Ouyang 2020). These are interesting insights since banking consumers are supposed to be more calculative in their commitment when using banking services (Giovanis et al., 2015; Sekhon et al., 2014; Kharouf et al., 2014; Roy et al., 2015).

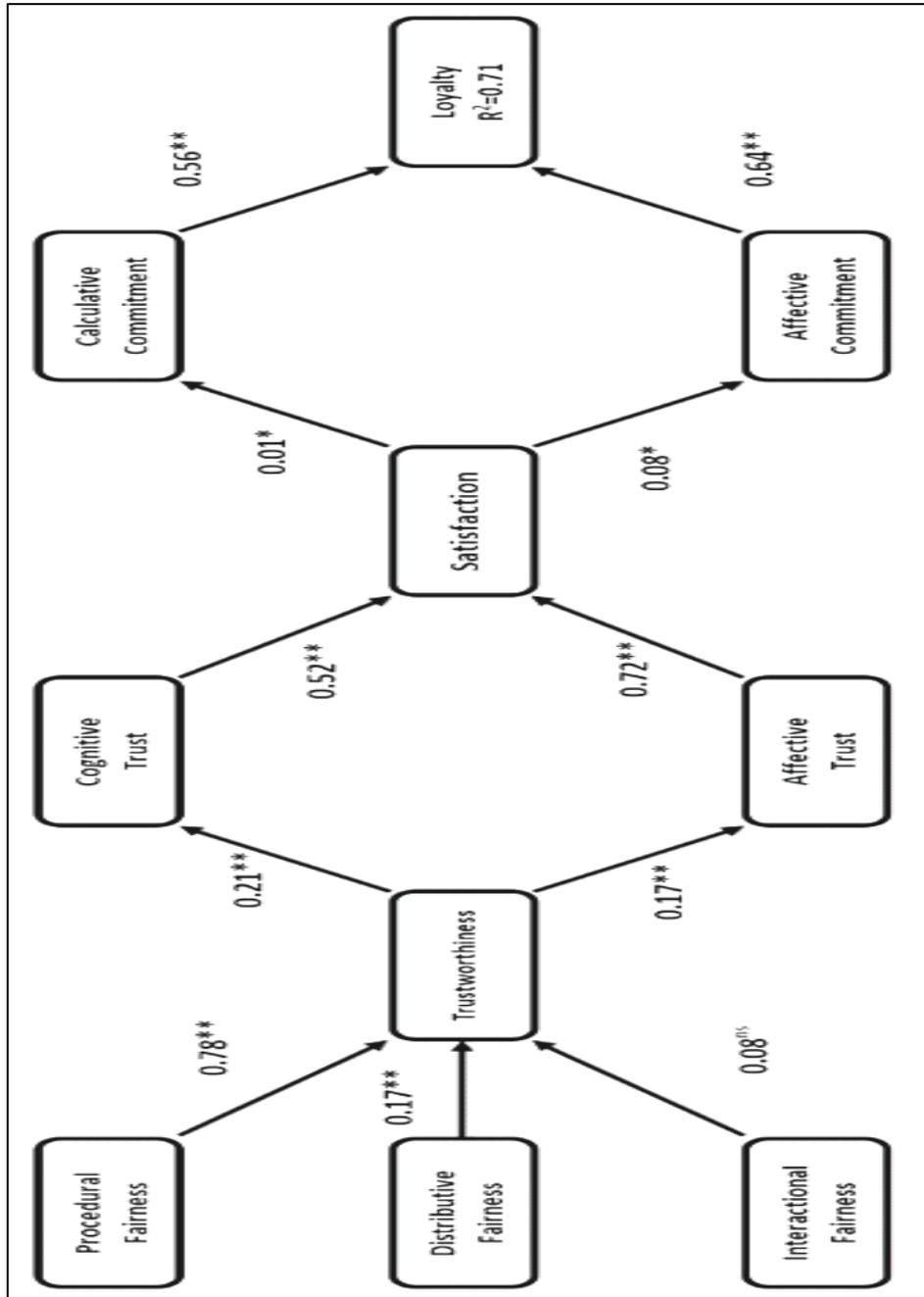


Figure 2: Structural Model Results (Notes: * p< 0.1, ** p<0.05, ^{ns} not significant)

All the hypotheses in the structural model, except one, were supported. The structural model results in Table 3 indicate that H_1 and H_2 are supported. The results show that procedural fairness (H_1 : $\gamma = 0.97$; $p < 0.01$) and distributive fairness (H_2 : $\gamma = 0.17$; $p < .001$) has a significant positive influence on trustworthiness. The results specify that customers of commercial banks seek procedural and distributive fairness rather than interactional fairness to perceive the trustworthiness of their corresponding bank. The outcomes that the customers obtain by the bank and the procedures and policies used by the banks to produce those outcomes are considered the most important factor as compared to the ways by which the consumers are obtaining those outcomes and being treated by the bank (Chi et al., 2020; Hapsari et al., 2020).

However, the results suggest no association between interactional fairness and trustworthiness (H_3 : $\gamma = 0.08$; $p < .385$). We may attribute this to the fact that the interactions in different industries differ significantly, and consequently, the perceptions of interactions change significantly. The banks usually follow standard operating procedures to go about their business and may overlook interactional fairness (Hapsari et al., 2020). The results further indicate that trustworthiness has a substantial positive effect over cognitive trust (H_4 : $\gamma = 0.20$; $p < .001$) and affective trust (H_5 : $\gamma = 0.17$; $p < 0.05$), supporting H_4 and H_5 . The results of our study suggest that when consumers' perceptions about trustworthiness enhance, it also enhances their confidence and emotional ties to rely on that service provider. The results are in line with various previous studies that stated a significant impact of trustworthiness on affective and cognitive trust (Colquitt et al., 2007; Solomon & Flores, 1998).

The results of the study showed that cognitive trust (H_6 : $\gamma = 0.51$; $p < .01$) and affective trust (H_7 : $\gamma = 0.72$; $p < .001$) both have a substantial positive influence on satisfaction, confirming H_6 and H_7 . The results of this study in line with various other studies suggest that as the customers' trust in their bank increases, their satisfaction also enhances (Putra & Putri 2019; Kwiatek et al., 2020). The results further indicate that H_8 and H_9 are supported, as satisfaction has a significant influence on calculative commitment (H_8 : $\gamma = 0.01$; $p < 0.1$) and affective commitment (H_9 : $\gamma = 0.01$; $p < 0.1$). The findings suggest that if the customers are highly satisfied with their service provider, their commitment level with that service provider also increases. The findings of relationship quality support that trust, satisfaction, and commitment are correlated and posit significant positive impacts on each other (Putra & Putri 2019; Kwiatek et al., 2020).

The results of the study also indicate that calculative commitment (H_{10} : $\gamma = 0.55$; $p < 0.01$) and affective commitment (H_{11} : $\gamma = 0.63$; $p < 0.01$) has a significant influence on loyalty. These findings suggest that calculative and affective commitment influence customers' loyalty. It means that the highly committed customers are the ones who are more loyal to their banks. These results are complementary to various studies suggesting that commitment encourages customers' choice to be loyal to an organization (Izogo et al., 2017; Allen & Meyer, 1990).

Table 3: Results of Hypothesis

	Structural path			Estimate	T -value	p-value	Decision
H₁	PF.	→	TW	0.98	3.50	.001	Supported
H₂	DF	→	TW	0.17	3.63	.001	Supported
H₃	IF	→	TW	0.08	1.20	.385	Not-Supported
H₄	TW.	→	CT	0.21	3.39	.001	Supported
H₅	TW.	→	AT	0.17	2.89	.004	Supported
H₆	CT	→	Sat	0.52	10.82	.001	Supported
H₇	AT	→	Sat	0.72	13.79	.001	Supported
H₈	Sat	→	CC	0.01	2.66	.090	Supported
H₉	Sat	→	AC	0.01	2.17	.089	Supported
H₁₀	CC	→	LY	0.56	5.30	.001	Supported
H₁₁	AC	→	LY	0.64	7.84	.001	Supported

Notes: PF=Procedural fairness, DF=Distributive fairness, IF=Interactional fairness, TW=Trustworthiness, CT=Cognitive Trust, AT=Affective Trust, Sat=Satisfaction, CC=Commulative Commitment, AC=Affective Commitment, LY=Loyalty.

4.2.4. Mediation Analysis

Furthermore, we used bootstrapping method of Hayes (2015) and the model comparison method of Baron and Kenny (1986) to test the mediation. To generate 95 percent confidence intervals for accessing mediation effects, 5000 re-samples were used in this study. Direct (without and with mediator) and indirect effects for all the variables were analyzed in mediation analysis. The results of mediation are provided in Table 4. Results depicted that trustworthiness mediates the relationship between distributive fairness and cognitive trust ($\gamma = 0.02$, $p < 0.1$). The results further indicated that trustworthiness mediates the relationship between interactional fairness ($\gamma=0.02$, $p<0.1$), procedural fairness ($\gamma = 0.17$, $p < 0.1$), and cognitive trust. Further, trustworthiness mediates the relationship between distributive fairness ($\gamma = 0.01$, $p < 0.1$) and mediates the relationship between procedural fairness ($\gamma = 0.13$, $p < 0.1$) and affective trust. Surprisingly, in this study, interactional fairness and affective trust were not mediated by trustworthiness.

Table 4: Direct & Indirect Effects

	Paths					Direct		Indirect	
						γ	P	γ	P
WOM	DF	→	CT.			0.56	0.02		
WM	DF	→	TW.	→	CT	0.96	0.02	0.02	0.09
WOM	IF	→	CT.			0.19	0.01		
WM	IF	→	TW.	→	CT	0.19	0.26	0.02	0.06
WOM	PF	→	CT.			0.16	0.03		
WM	PF.	→	TW.	→	CT	0.23	0.35	0.17	0.06
WOM	DF	→	AT			0.91	0.01		
WM	DF	→	TW.	→	AT	0.89	0.01	0.01	0.095
WOM	IF	→	AT			0.36	0.01		
WM	IF	→	TW.	→	AT	0.39	0.07	0.02	0.53
WOM	PF	→	AT			0.36	0.01		
WM	PF	→	TW	→	AT	0.49	0.10	0.13	0.08

Notes: PF=Procedural fairness, DF=Distributive fairness, IF=Interactional fairness, TW=Trustworthiness, CT=Cognitive Trust, AT=Affective Trust, Sat=Satisfaction, CC=Commulative Commitment. AC=Affective Commitment, LY=Loyalty. WM = With Mediator, WOM = Without Mediator

The findings of the mediation analysis show that trustworthiness mediates the relationships between dimensions of service fairness and cognitive and affective trust. It means that customers' trust is built on the service providers when they seek fairness by them. When customers get fair treatment by the banks, they form perceptions of trustworthiness about them, which leads toward the cognitive and affective trust of consumers in their corresponding bank. The findings correspond to several previous studies (i.e., Putra & Putri 2019; Giovanis et al., 2015; Sekhon et al., 2014; Roy et al., 2015; Kharouf et al., 2014)

5. Discussion and Implications

This study makes significant contributions in theory as well as in practice. From a theoretical standpoint, the results of our study support the prior work and confirm the relationships among service fairness, trustworthiness, relationship quality and loyalty (Giovanis et al., 2015; Sekhon et al., 2014; Roy et al., 2015; Kharouf et al., 2014; Liu et al., 2011). The current study academically advances the understanding of the complex network of relationships between service fairness, trustworthiness, relationship quality, and customer loyalty in the banking sector of Pakistan. This enhanced understanding of the customer loyalty mechanism may guide academicians to consider fairness and trustworthiness as an essential consideration in the service sector. From the managerial perspective, the significance of service fairness to trustworthiness is very critical for the banks. A positive image of the bank as a trustworthy service provider is created in the minds of the customers when they are treated fairly; in turn, customer loyalty is built. Banks can develop customers' cognitive or affective trust by making them satisfied and

committed to build and sustain enduring connections. The banks must ensure the fair treatment of customers to increase the level and number of loyal customers.

Findings revealed that service fairness influences customers' loyalty through trustworthiness and relationship quality. If an organization treats the customers fairly, they form perceptions of trustworthiness about the organization, which further leads to the development of customers' trust and consumer satisfaction. Satisfied customers, sometimes, form emotional bonds with the service providers that they trust. This study shows that calculative and affective commitment play a key role in creating customer loyalty.

The banks may employ several strategies that center around service fairness and relationship quality. For instance, banks should offer unbiased and equal services to all the customers of the banks. Banks should also introduce policies that ensure the customer's satisfaction by seriously handling the complaints and making necessary and possible changes into their offerings and services on reasonable terms. Moreover, banks should provide customers with clear, concise, timely appropriate information about their decisions and make sure that the customer understands the provided information about the banking services and decisions. Banks should also understand the customer's circumstances and provide advice that is suitable to the customers.

Additionally, the banking service providers in Pakistan should fulfill their promises by delivering the services as the customers expect them to be. Banking service providers should also ensure that their dealings with their customers do not involve any unfair conditions and provide them a fair deal. They should emphasize winning their customer's trust by building up a reputation of being honest, looking after their customers, being responsive, and having the customer's interest at heart. Doing so would result in satisfying customer experience with the bank and would lead to more committed and loyal customers. Satisfied and pleasant experience may result in the development of affective tendencies such as identification with the bank, being part of the family, emotionally attached, and happy belongingness. Banks should also focus on offering distinct services with more benefits with greater affordability and ease of access to maximize customer loyalty.

5.1 Conclusion

Due to an extremely competitive environment, banks are crafting relational-based strategies to create long-lasting associations with their clients, rather than relying solely on transactional interactions. In banks, service fairness, trustworthiness, and relationship quality are considered as the most significant elements to build customer loyalty. The current study examined how customers form perceptions about the trustworthiness of their service provider, which results in trust, satisfaction, and commitment that leads toward customer loyalty. Our study was accomplished in the commercial banking domain, which offered an outstanding analysis basis for our posited bonding. The empirical evidence from confirmatory factor analysis confirms that dimensions of service fairness, except interactional fairness, have a far-reaching effect on customers' loyalty through trustworthiness and relationship quality in the banking sector.

5.2 Limitations and Future Research

This study has found the factors directing customer loyalty in the banking sector. Future studies can use the same trend in other industries as well and may also utilize the longitudinal research design to elaborate on the relationship further. Moreover, increased remote channels can be used to study further the insignificant relationship of interactional fairness and trustworthiness that derives further links. Increased sample size may also yield significant insights into the mechanism of building loyalty formation through relationship quality. This model may be replicated in other industries and settings to increase the generalization of the results. Various other variables, such as service quality, brand equity, and individual differences in perceptions of banking services, may also yield significant, exciting insights in the future. It would be interesting to know the differences between Islamic and commercial banking consumer's perception of service fairness and the trustworthiness of the banking services providers. Future studies may compare the results of Islamic and commercial banking customers.

Grant Support Details / Funding

This research work received no research grant.

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