The impact of perceived service fairness on customer citizenship behaviors: The mediating role of relationship marketing

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Abstract

This research contributes to building a comprehensive understanding on how customer evaluations regarding different facets of service fairness affect bank-consumer relationship building process and lead customers to perform various citizenship behaviors by examining empirically this relationship at multi-group level. Although banking service is known to encounter numerous service failure episodes there has been scant investigations in commercial banking sector of Pakistan that have addressed the connection among service fairness, relationship marketing and customer engagement. Data was gathered quantitively with the help of questionnaire distributed using stratified random sampling technique. Data was gathered from 1430 consumers of banking services located within scheduled bank branches in a single cross-section. The model was assessed using partial least square based Structured Equation Modeling (PLS-SEM), using Smart PLS 3.2.7 statistical software. The results of this research confirmed that banking consumers commonly evaluate fairness in exchange relationships when dealing with service providers. The results show that service fairness evaluations had direct influence on customer citizenship behavior, however this relationship is better explained by a firm's relationship marketing efforts.

Keywords: Service fairness, relationship marketing, customer citizenship behaviors, multigroup analysis, banking sector.

According to justice theory (Adams, 1965) stated that customer expect justice in an exchange relationship and gauge their relationship based the extent to which expected benefits and results are provided as promised (Rousseau, 1989). According to (Roy, Shekhar, et al., 2018) successful customer relationship management can be attributed to a customer's positive evaluations of a service provider's efforts in provision of service fairness excellence during an exchange relationship. Since the intangibility inherent in services amplifies consumers' sensitivity towards fairness because it is often inconvenient for consumers to estimate a service outcome before, and at times after a service transaction is made (Choi & Lotz, 2018; Roy, Balaji, et al., 2018; Zhu & Chen, 2012). During service consumption consumers are always present inside the service factory, which provides a greater opportunity for customers to recognize fairness in relation to service delivery therefore, from a service provider perspective, fair service delivery is crucial for customer relationship management (Roy, Shekhar, et al., 2018; Zhu & Chen, 2012). In terms of producers of financial services, fairness in service delivery is essential in maintaining and developing bank-customer relationships, considering the highly competitive nature of banking industry and increasingly interactive customer roles. Although commercial banking is considered to encounter numerous service failures (Kaura et al., 2015; Petzer et al., 2017; Lujun Su et al., 2016) there has been scant investigations in commercial banking sector of Pakistan that addressed the connection among service fairness, relationship marketing and resulting customer engagement behaviors (Kamran & Uusitalo, 2019). Service fairness issues and whether it leads strong relationship building 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 relationship building process particularly from within the banking sector. Prior research on service fairness has predominantly focused on customer responses towards a firm's post recovery efforts after service failures incidents (Lee et al., 2018; Muhammad et al., 2018; Xu et al., 2018), however service fairness assessments are more relevant to service encounters in general irrespective of service

failures and recovery (Nikbin et al., 2016; Roy, Balaji, et al., 2018; Roy, Shekhar, et al., 2018). Therefore, there a lack sufficient understanding on how service fairness contributes towards building buyer-seller relationship beyond service failures (Choi & Lotz, 2018). In addition, service fairness has not been exclusively applied to a firm's customer relationship marketing efforts (Balaji, 2014; Choi & Lotz, 2018; Finch et al., 2018; Itani et al., 2019), although past researches have shown that service fairness is important for building relationship quality (Nikbin et al., 2016; LuJun Su et al., 2017) and relationship value (Dedeoglu et al., 2018; Fazal E. Hasan et al., 2017; Zhu & Chen, 2012) however these studies at best represent an incomplete picture of relationship building process (Barry & Terry, 2008).

This study adds to the extent knowledge on relationship marketing since no research has viewed the full spectrum of buyer-seller relationship building process through the lens of service fairness. Moreover, this study contributes in the relationship marketing literature on how service fairness encourage customer to engage in citizenship behaviors in favor of the firm through developing successful long-term mutually beneficial relationship. So far research on customer evaluation of fairness in fostering long-term relationship with customers and its subsequent impact on customer citizenship behaviors has not been generalized and applied to various service delivery situations, particularly within banking sector from Pakistan (Kamran & Uusitalo, 2019). This research contributes to building a comprehensive understanding on how customer evaluations regarding different facets of service fairness affect bank-consumer relationship building process and lead customers to perform various citizenship behaviors, by examining empirically this relationship at multi-group level.

Literature review and Hypotheses Development

Financial services involve high credence attributes therefore provision of fair service by the banks is very important to sustain long-term relationships with the customers (Roy et al., 2015). Moreover, past research has also indicated that consumers react to service fairness more strongly than service quality reveling that proving service quality to consumers is necessary condition, however it not enough to establish sustainable relationships with customers (Carr, 2007; 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 differentiation however may come from a consumer assessment of the degree of overall fair treatment they receive from their relationship over time (Roy, Shekhar, et al., 2018).

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). Service fairness is a multidimensional construct comprising distributive fairness, procedural fairness, informational and interactional fairness (Roy, Balaji, et al., 2018). Distributive fairness refers to the outcome of a decision or an exchange (Homans, 1961). The concept of distributive fairness implies that customers want favorable outcomes compared with their inputs from the service supplying firms for instance distributive fairness can represent evaluations of product or service quality along with other tangible details, consumers may compare the quality of the service with other buyers who purchased similar service. According to (Greenberg, 1990) procedural fairness is referred to as the means used to obtain a result. More precisely Procedural Fairness refers to perceived fairness regarding policies, procedures and standards used by decision makers to arrive at an outcome through decision-making processes (Thibaut & Walker, 1975). Interpersonal fairness is defined as the extent to which consumers feel they have been treated fairly in regards to the personal interaction they encounter throughout the service delivery process (Blodgett et al., 1997). Informational fairness refers to the extent to which consumers of a service firm are conveyed information and explanations regarding the procedures used to produce an outcomes (Greenberg, 1993).

Relationship marketing

The basic premise of relationship marketing is that by participating in the relationship, exchange parties can benefit from exchange by decreasing uncertainty or risk and increasing efficiency (Schneider & Bowen, 1999). The focus of relationship marketing is to endure lasting bonds with customers that create mutual value, rather than focusing on gaining share of market relationship marketing activities strive for gaining consumer share by aiming to generate repurchase and encourage cross selling of the same product (Gummerus et al., 2017). Relationship value refers to a customer judgement regarding the cumulative utility of all the tangible and intangible benefits received in relationship with a service provider (Hogan, 2001). Relationship quality is defined as an overall assessment regarding the strength of a relationship, conceptualized

as a composite or multidimensional construct that capture different but related facets of a relationship (Palmatier et al., 2006).

Customer engagement behaviors

Customers may contribute a variety of personal resources that co-create value namely; providing helpful suggestions to the service provider and other customers, spreading positive word of mouth, recommending the service provider and services to others, report service-related problems and their solutions and may take the role as advocates of the firm (Braun et al., 2016; Finch et al., 2018).

Service fairness and relationship quality

According psychological contract theory (Rousseau, 1989), It is likely that fulfillment of psychological contract will improve the overall quality of buyer-seller relationships (Mehmood et al., 2018). Building on principles of reciprocity, it is proposed that when consumers are fairly treated by a service provider they will be obliged to react favorably towards the service firm and will naturally consider their relationship worthwhile (Guo et al., 2017). Therefore, it was suggested;
Hypothesis 1: Service fairness is significantly related to relationship quality

The relationship between service fairness and relationship value

Customers perceive higher value during exchange relationship when benefits outweigh the sacrifices in comparison to others to obtain the service from a service firm. Thus, during reciprocal exchange agreements, when firms consistently deliver value through meeting customer expectations of fairness in terms of outcomes, procedures, interpersonal treatment and information aimed at minimizing failure costs (time, effort, money) and maximizing the utility of transactions for customers thus assisting customers to stay in the relationship (Fazal E. Hasan et al., 2018; Hutchinson et al., 2009; Omar et al., 2011). Thus, it was suggested that:
Hypothesis 2: Service fairness is significantly related with relationship value

Relationship value and relationship quality

Researchers maintain that customer positive evaluation of consumption value enhance satisfaction and trust levels in the exchange relationship between partners. In addition, (Moliner et al., 2007) argue that consumers judge several facets of value during a relationship, and such value prepositions result in increased levels of satisfaction, confidence, and commitment between exchange parties (Balaji, 2014; Yoong et al., 2017). It is therefore proposed that relationship value contributes in improvement of relationship quality perceptions.
Hypothesis 3: Relationship value significantly relates with relationship-quality

Service fairness and customer engagement behavior

In social exchange relationships when customer evaluate fair treatment received from a service provider in comparison to others they tend to give back and care about the welfare of service provider by displaying positive behaviors in exchange (Giovanis et al., 2015; Roy, Shekhar, et al., 2018). Therefore, a strong perception of service fairness increases the level customer engagement behaviors;
Hypothesis 4: Service fairness is significantly related to customer engagement behaviors

Relationship quality and customer engagement behavior

Extant researches have examined the influence that excellent buyer-seller relationships has on customer extra-role behavioral e.g. (Balaji, 2014; Romero, 2017; Wu et al., 2017). In addition, consumers who believe that their relationship with the service provider is meaningful are predicted to be more ardent advocates of their service providers and tend to spread more positive word of mouth (Ng et al., 2011; LuJun Su et al., 2017). Thus, it was proposed that:
Hypothesis 5: Relationship quality is significantly related to customer engagement behavior

Relationship value and customer engagement behavior

According social exchange theory, when customers believe their sacrifices will bear appropriate returns compared to competitors, increases their willingness to engage in voluntary, discretionary and helpful behaviors with exception to purchase (Cheng et al., 2016; Dang & Arndt, 2017; van Doorn et al., 2010).
Hypothesis 6: Relationship value is significantly related to customer engagement behavior

Service fairness, relationship quality, customer engagement behavior

There is sufficient empirical evidence to support that relationship quality and its dimensions in part mediate the relationship customer perception of service fairness and relationship outcome variables e.g. citizenship behaviors and WOM. Researches (Jung & Seock, 2017; Zoghbi-Manrique-de-Lara et al., 2017) report mediation through customer satisfaction, affective commitment e.g. (Choi & Lotz, 2018) and trust e.g. (Roy, Balaji, et al., 2018) between service fairness and customer extra role behaviors. Thus, it was proposed that:

Hypothesis 7: Relationship quality mediates the link between service fairness and customer engagement behaviors

Service fairness, relationship value, customer engagement behavior

Customer's reciprocate extra role behaviors to help the firm based on overall utility gained through fair treatment during exchange relationships. Specifically, authors (Hutchinson et al., 2009) provide empirical support on how perceived value mediate the link between justice perception and customer recommendation behavior. Therefore, is was proposed that:

Hypothesis 8: Relationship value mediates the link between service fairness and customer engagement behaviors

Research Methodology

The target population of the study were all users of banking services (account holders) across Pakistan. In accordance with the objectives of this study a pooled sample of n=1430 valid responses from banking consumers was collected based on (Daniel S. Soper, 2018) a-priori sample size calculator designed for structural equation modeling. In line with research design the current study adopted stratified purposive 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 multi-item measures used in previous studies. Adhering to the guidelines for mean approximation in hierarchical structural equation models, service fairness was adapted from (Carr, 2007) and approximated as second-order construct comprising first order constructs (distributive fairness, procedural fairness, interactional fairness and information fairness), having a total of 16 items in original with α >0.8. Relationship quality was approximated as second-order construct comprising first order constructs (customer trust, customer satisfaction, and customer commitment) these measures were adopted from (Balaji, 2014) and (Ng, David, & Dagger, 2011). The measure of relationship value was adopted based on (Hogan, 2001) having at total of 4 items with α=.88. Lastly, customer citizenship behavior was treated as second order construct having four fist order constructs (augmenting, co-developing, influencing, mobilizing behaviors) based on (Jaakkola & Alexander, 2014; Roy, Balaji, Soutar, Lassar, & Roy, 2018) having 15 items in original with a reliability score of α >0.75. 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).

Data Analysis and Results

Measurement model assessment

The results of measurement model indicate that the measurement model exhibit satisfactory levels internal consistency reliability as the composite reliability (CR) of each construct is between the recommended threshold rage i.e. below the upper limit 0.95 and exceeding the lower limit 0.70 (Hair et al., 2017). The value of Cronbach's (α) for each of the construct was greater than > 0.8 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=1430)*

Constructs	Items	Loadings	Indicator Reliability	Cronbach Alpha	Composite Reliability	AVE
Distributive fairness (*df*)	df1	0.871	0.759	0.898	0.929	0.765
	df2	0.866	0.750			
	df3	0.866	0.750			
	df4	0.894	0.799			
Procedural fairness (*pf*)	pf1	0.855	0.731	0.924	0.943	0.767
	pf2	0.892	0.796			
	pf3	0.854	0.729			
	pf4	0.883	0.780			
	pf5	0.893	0.797			
Interpersonal fairness (*ipf*)	ipf1	0.863	0.745	0.890	0.924	0.752
	ipf2	0.854	0.729			
	ipf3	0.895	0.801			
	ipf4	0.856	0.733			
Informational fairness (*if*)	if1	0.844	0.712	0.877	0.915	0.730
	if2	0.842	0.709			
	if3	0.854	0.729			
	if4	0.877	0.769			
Customer satisfaction (*cs*)	cs1	0.880	0.774	0.897	0.928	0.764
	cs2	0.878	0.771			
	cs3	0.879	0.773			
	cs4	0.860	0.740			
Customer trust (*tr*)	tr1	0.820	**0.672**	0.924	0.939	0.686
	tr2	0.843	0.711			
	tr3	0.830	**0.689**			
	tr4	0.809	**0.654**			
	tr5	0.838	0.702			
	tr6	0.817	**0.667**			
	tr7	0.841	0.707			
Customer commitment (*cc*)	cc1	0.853	0.728	0.905	0.929	0.725
	cc2	0.872	0.760			
	cc3	0.870	0.757			
	cc4	0.836	0.699			
	cc5	0.826	0.682			
Relationship value (*rv*)	rv1	0.779	0.607	0.886	0.913	0.637
	rv2	0.791	0.626			
	rv3	0.806	0.650			
	rv4	0.832	0.692			
	rv5	0.783	**0.613**			
	rv6	0.797	**0.635**			
Codeveloping behavior (*cb*)	cb1	0.885	0.783	0.855	0.912	0.775
	cb2	0.886	0.785			
	cb3	0.871	0.759			
Influencing behavior (*ib*)	ib1	0.888	0.789	0.860	0.915	0.781
	ib2	0.875	0.766			
	ib3	0.888	0.789			
Augmenting behavior (*ab*)	ab1	0.856	0.733	0.875	0.914	0.727
	ab2	0.844	0.712			
	ab3	0.857	0.734			
	ab4	0.854	0.729			
Mobilizing behavior (*mb*)	mb1	0.782	0.612	0.904	0.926	0.676
	mb2	0.827	0.684			
	mb3	0.835	0.697			
	mb4	0.826	0.682			
	mb5	0.836	0.699			
	mb6	0.825	0.681			

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*

	Ab	cb	cc	ccb	cs	ct	df	ib	if	ipf	mb	pf	rq	rv
ab														
cb	.798													
cc	.750	.738												
ccb	.747	.765	.668											
cs	.731	.706	.768	.674										
ct	.778	.758	.810	.707	.784									
df	.437	.456	.458	.306	.439	.444								
ib	.795	.816	.757	.735	.741	.786	.474							

if	.398	.429	.377	.291	.374	.417	.158	.433					
ipf	.446	.435	.417	.329	.422	.438	.202	.440	.154				
mb	.788	.787	.766	.709	.736	.780	.455	.820	.445	.468			
pf	.378	.376	.385	.201	.329	.388	.274	.404	.213	.187	.404		
rq	.795	.796	.849	.826	.826	.849	.405	.806	.376	.418	.790	.337	
rv	.727	.704	.735	.729	.712	0.746	.485	.741	.419	.454	.725	.372	.798

Note:

Customer citizenship behavior (ccb)	Relationship value (rv)	Service Fairness (sf)
ab = Augmenting behavior	Relationship quality (rq)	df = Distributive fairness
cb = Co-developing behavior	cs =Customer satisfaction	pf = Procedural fairness
Ib = Influencing behavior	ct = Customer trust	ipf = Interpersonal Fairness
mb= Mobilizing behavior	cc = Customer Commitment	if = Informational fairness

Structural Model assessment

The next stage covered assessments regarding to the structural relationships between constructs and testing predictive capabilities of the model. Multicollinearity, significance and relevance, R^2, predictive relevance Q^2 and effect sizes f^2 And q^2 are the six (06) sequential assessments in which structural model is evaluated. The SRMR values for both estimated model and saturated model reflect that the model is a good-fit and is free from mis-specification issues as both the values are below 0.10 threshold (Hu & Bentler, 1999). Service fairness had a positive and significant effect on relationship quality (β=0.304, t=12.618) explaining R^2=47% variance in relationship quality, supporting H_1. This path relationship revealed a marginally medium effect size (f^2 =1.067) with moderate predictive relevance (q^2 = .908). in addition, when relationship value is included as mediator between service fairness and relationship quality it explains (VAF=56%) variation in the total path (c=0.687, t= 48.402), the model predictive performance increases from R^2=47% to R^2= 61% while the total path decreases to path (c'=0.304, t=12.618) therefore, H_1 was accepted. Service fairness had a positive and significant effect on relationship value (β= 0.719., t= 54.773) explaining R^2=51% variance in relationship value confirming H_2. This path relationship reflected a large effect size of (f^2 =1.067) with strong predictive relevance ($q2$ = .332). Therefore, H_2 was accepted. Relationship value had a significant and positive influence on relationship quality (β=0.533, t=23.172) resulting in the acceptance of H_3. The path relationship reflected large effect size (f^2 =0.353) having strong predictive relevance ($q2$ = .332). therefore, H_3 was accepted.

Table 3. *Hypothesis validiation results of the Structural Path Coefficients*

	Structural path	β	f^2	q^2	Result
H_1	sf -> rq	0.304	0.115	0.109	Accepted
H_2	sf -> rv	0.719	1.067	0.332	Accepted
H_3	rv -> rq	0.533	0.353	0.332	Accepted
H_4	sf -> ccb	0.131	0.025	0.022	Accepted
H_5	rq -> ccb	0.668	0.579	0.543	Accepted
H_6	rv -> ccb	0.091	0.010	0.009	Partialy accepted
H_7	sf -> rq -> ccb	0.203	0.066	0.060	Accepted
H_8	sf -> rv -> ccb	0.065	0.01	.002	Rejected
H_9	rv -> rq -> ccb	0.535	0.204	0.180	Accepted
H_{10}	sf -> rv -> rq -> ccb	0.256	0.217	0.189	Accepted

Service fairness had a significant and positive effects on customer's citizenship behavior (β=0.131, t=5.934) explaining 42% of variance in customer citizenship behavior which resulted in acceptance of H_4. However, this path relationship indicated only a small effect size (f^2 =0.025) and is regarded to be a weak predictive relevance (q^2 = .0222). based on significance and relevance results H_4 is accepted. Relationship quality had a positive and significant effect on customer citizenship behavior (β=0.668, t=30.580) in support of H_5. This path relationship reflected largest effect size (f^2 =0.579) having strong predictive relevance (q^2 = .543). therefore, H_5 was accepted. Relationship value had a positive and significant effect on customer citizenship behavior (β=0.091, t=3.709) nevertheless, the path relationship indicated only a small effect size (f^2 =0.10) and is regarded to demonstrate a weak predictive relevance (q^2 = .009). therefore, based on estimated significance and relevance results, H_6 was partially accepted. Relationship quality had a positive and significant mediation effect between service fairness and customer citizenship behaviors (indirect effect; β= 0.203, t=11.689) as a result relationship quality explained about (VAF=30%) variation in the total path (c=0.655, t= 45.122) between service fairness and customer citizenship behavior, moreover the model predictive performance increases from R^2=42% to R^2= 69% while the total path decreases to path (c'=0.131, t=5.934). The path relationship indicated a small effect size (f^2 =0.066) and was considered to have a moderate predictive relevance (q^2 = .060). Based on significance and relevance results H_7 is accepted. Relationship value had a positive and but insignificant mediation effect between service fairness and *customer* citizenship behaviors (indirect effect; β= 0.065, t=3.693) as a result relationship quality explained only (VAF=10%) variation in the

total path ($c=0.655$, $t=45.122$) between service fairness and customer citizenship behavior, this path relationship demonstrated no discernable effect size ($f^2=0.01$) and considered to have a low predictive relevance ($q^2 = .002$). Based on significance and relevance findings reported above H_8 was not supported. Relationship quality had a positive and significant mediation effect between relationship value and customer citizenship behaviors (indirect effect; $\beta= 0.535$, $t=30.151$) which resulted in full mediation effect explaining about variation (VAF=80%) in the total path ($c=0.447$, $t=17.782$) between relationship value and customer *citizenship* behavior.
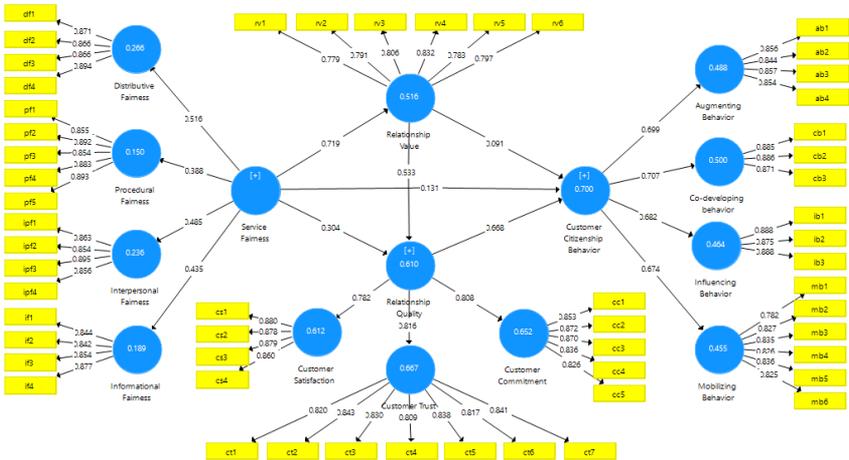
Figure 1. Structural Path Model

However, the relevant direct path significantly decreased to ($c'=0.091$, $t=3.709$) but was significant. This path relationship reflected moderate effect size ($f^2=0.204$) and was considered to have a moderate predictive relevance ($q^2 = .180$). Based on significance and relevance results H_9 is accepted. Relationship value and quality in sequence had a positive and significant mediation effect between service fairness and customer citizenship behaviors (indirect effect; $\beta= 0.256$, $t=17.503$) resulting in partial mediation as relationship value and quality combined explained about (VAF=70%) variation in the total path ($c=0.655$, $t=45.122$) between service fairness and customer citizenship behavior, moreover the model predictive performance improved from $R^2=42\%$ to $R^2=70\%$ while the total path decreases significantly to path ($c'=0.131$, $t=5.934$). The path relationship indicated a moderate effect size ($f^2=0.217$) and is regarded to show a moderate predictive relevance ($q^2 = 0.189$). Based on significance and relevance results H_{10} is accepted.

Discussion

The purpose of the study was to investigate the role of service fairness in building and sustaining customer-firm relationships and whether such relationships induce customer citizenship behaviors as a consequence. According to results of the study service fairness strongly influenced relationship value, this suggest that when dealing with a reliable firm consumer will accumulate higher value from service transactions over time resulting in significant risk and cost reductions related to purchase (Zhu & Chen, 2012). The results also indicate that when customers believe that their consumption experience has a high level of utility they tend maintain and enhance their relationship with service providers (Saleem et al., 2018). Service fairness was also found to have a direct influence on relationship quality however the indirect effect of service fairness on relationship quality via relationship value was much stronger. This underlines the significance of service fairness excellence in generating outstanding value conducive for maintaining long term relationships with consumers (Balaji, 2014; Giovanis et al., 2015). Contrary to our expectations, relationship value did not mediate the relationship between service fairness and customer citizenship behaviors, revealing that provision of superior value to the customer is a necessary condition but insufficient to induce consumers to exhibit citizenship behaviors. Unlike prior studies (Chen & Myagmarsuren, 2011; Hutchinson et al., 2009) the results show that fairness perceptions affect the value and quality of relationship with service providers in a sequence which subsequently engender citizenship behaviors. This fining is consistent with the arguments of (Barry & Terry, 2002)

that consumer's tendency to perform citizenship behaviors depend to a large extent on their evaluation of both economic and non-economic benefits received consistently from favorable service deliveries. Thus the study results provided further evidence that fairness perceptions have indirect but critical influence on citizenship behaviors through the establishment of long-term relationships sustained overtime (Balaji, 2014; Itani et al., 2019; Ruiz-Molina et al., 2015).

Conclusion

The current study extended the existing relationship marketing literature by examining the usefulness of service fairness concepts in driving important customer-firm relationship outcomes and customer citizenship behaviors in a network of relationships validated in earlier studies. The findings support the model's structure and indicated that all four dimensions of service fairness (distributive, interpersonal, information and procedural) determine relationship value and quality, which in turn lead customers to perform citizenship behaviors. More specifically, the study confirmed that perception of service fairness significantly influences customer's valuation of exchange outcomes resulting in sustainable relationships that induces customers to exhibit extra role behaviors. Findings in this current study validate the idea that consumers commonly evaluate fairness in exchange relationships when dealing with service providers. Thus, it can be inferred that judgments about a firm's relational activities and efforts can be augmented by capitalizing on offering service fairness excellence during in all-inclusive service delivery (e.g. the favorability of outcomes, procedures, information and interpersonal treatment). The results show that service fairness also had direct influence on customer citizenship behavior, however this relationship is better explained by a firm's relationship marketing efforts. This confirmed the argument that a consumer's tendency to perform citizenship behaviors depend to a large extent on their evaluation of both economic and non-economic benefits received based favorable service outcomes (Balaji, 2014; Itani et al., 2019; Ruiz-Molina et al., 2015). Therefore, banks should provide assurance that their services can achieve a sustainable level of favorableness that meets what the service provider has committed (Cheng et al., 2017). Moreover, Banks should focus towards inspiring client's lifelong value and not short-term profit making by providing assurance that they are genuinely concerned about their client's wellbeing. Their positioning strategies should underscore that outcomes, procedures, interpersonal treatment are in line with the expectations of their clients. In addition, practitioners should pay attention to devising sound policies for the enhancement of a truthful image of the overall banking sector focused towards delivering substantial value helpful to enhance relationship quality with clients and restoring consumer confidence.

Limitations and Future Research Directions

The findings of the current research cannot be interpreted without addressing the study's limitations; the results of study were obtained by adapting multidimensional scales of service fairness form previous studies. Further studies may focus on designing more robust measurements specifically for banking settings by establishing comprehensive coverage for each dimension of service fairness in a developing country context. In addition, the generalizability of the results is limited to different segments within banking sector, additional research is encouraged to examine the model across different service sectors to test the same causal relationships. For example, future studies may compare the same model across different types service sectors using multigroup analysis, having low to high degrees of contact or between firms having varying degree of service complexity (Choi & Lotz, 2018). This would provide a comparative view on relationship building process based on a customer's ability to evaluate service fairness in terms of service complexity or frequency of contact.

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