

UNIVERSITY OF GHANA

**SERVICE FAIRNESS AND ITS EFFECT ON CUSTOMER CITIZENSHIP
BEHAVIOUR IN THE GHANAIAN BANKING INDUSTRY: A MEDIATION AND
MODERATION ANALYSIS**

BY

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**THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA,
LEGON, IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
THE AWARD OF PHD IN MARKETING DEGREE**



DECEMBER 2023

DECLARATION

I herewith affirm that this research is the outcome of my own study and has never been presented whether completely or partially for the award of any college or advanced degree, whether in this or some other institution of higher learning. All references used in this research have been appropriately accredited. I am solely responsible for any flaws that appear in this thesis.



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CERTIFICATION

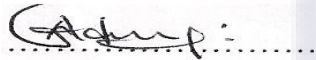
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DEDICATION

To my mother



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I would like to express my profound appreciation to the almighty Allah for strength and sustenance throughout this PhD journey.

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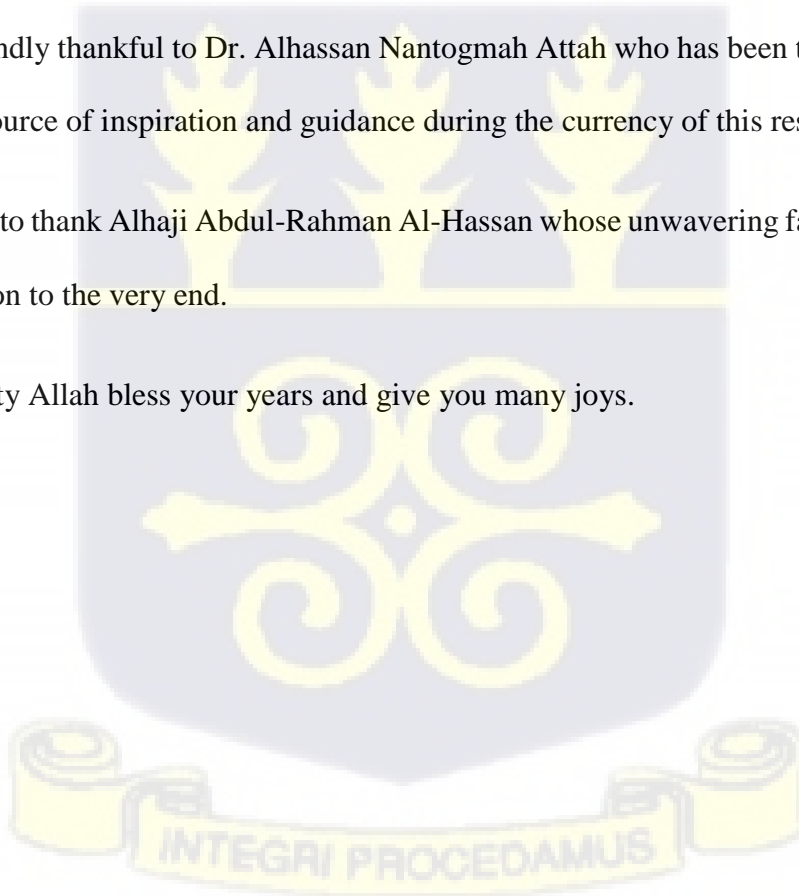


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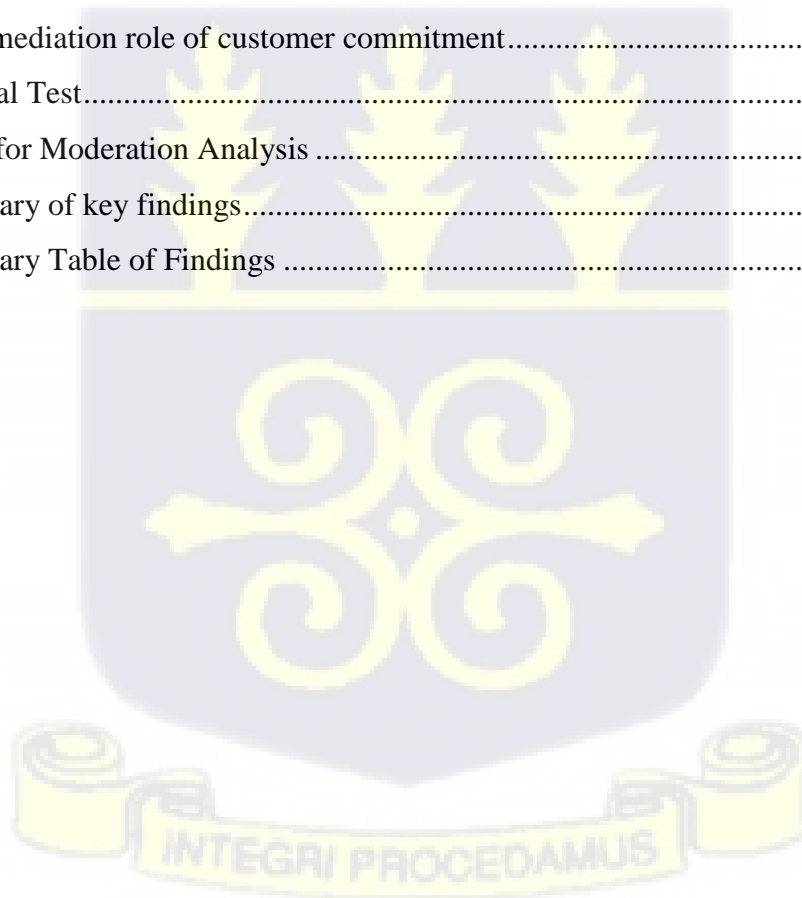
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ABSTRACT

Banks are a fundamental and integral part of economies all over the world. Their strategic roles as safe keepers of money and facilitators of trade and individual financial transactions makes them virtually indispensable. In the past decade, the banking and financial services sector of Ghana has experienced monumental growth along with major banking industry reforms and other extraneous incidents including government domestic debt exchange. All of these have conjoined in heightening the subject of fairness in the delivery of banking services.

Service fairness in banking services delivery has been shown to be beneficial in ensuring satisfaction, loyalty, positive word of mouth and overall, a higher sense of confidence which is absolutely essential in enabling banking business thrive. This thesis seeks to offer theoretical and practical insights into service fairness in the banking industry by performing a mediation and moderation analysis using the key indices of customer commitment and duration of banking relationship and their consequential effects on customer engagements in various citizenship behaviours within the settings of an emerging economy - Ghana. The study is hinged on the justice theory, equity theory and social exchange theory in advancing a conceptual framework to empirically study as well as give clarity to the interconnections of these individual constructs. By its adoption of positivism as its worldview, the thesis chose to quantitatively as well as cross-sectionally obtain data in a survey format from 602 bank customers in Ghana. Data obtained was analysed by the use of Structural Equation Modelling (SEM). The study finds that, while all the dimensions of service fairness namely: price fairness, procedural fairness, interpersonal fairness, informational fairness and outcome fairness were relevant only two namely: outcome fairness and interpersonal fairness have a direct effect on customer citizenship behaviour. Additionally, customer commitment came up as an important mediator (facilitator) how positively negatively related the dimensions of service fairness were to customer citizenship behaviour. Further, the duration of banking relationship moderated the relationship between procedural fairness and customer commitment, procedural fairness and customer citizenship behaviour (CCB), interpersonal fairness and CCB, price fairness and CCB, outcome fairness and customer commitment as well as customer commitment and CCB. These findings highlight the importance of service fairness in banking services delivery but also reveals the criticality of customer commitment in instigating CCB, as the service fairness dimensions of price fairness, informational fairness and procedural fairness were found not to have a direct effect on CCB. Findings also point to customers specific engagement advocacy and feedback behaviours as the other CCB dimensions of tolerance and helping were found to be insignificant. Additionally, the consequential effects this thesis holds for practice and theory forms part of the discussions in this thesis.



CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter offers a glimpse and birds eye view of the thesis and a summary of the overall trajectory of the entire study. The section begins on a narrative of the backdrop of the research which includes a review of the contemporary issues in the services and banking industry, and how these issues may have impacted fairness in service delivery and its elicitation of a variety of behavioural responses from bank customers. The research issue as well as the relevant avenues for research in various published works which this thesis intends to resolve are specified together with the fundamental objectives clearly delineated to direct the research. The ways the thesis would contribute, both theoretically and practically are then discussed. Finally, the chapter gives an outline of the organisation of the study.

1.1 Background to the Study

The service industry has progressively become the dominant component of the economies of countries the world over. In 2019, the services sector was mostly responsible for an average of 55% of GDP and 45% of all employed people working within developing economies (Nayyar et. al, 2021). The increasing output of the service sector has also led to growth in employment numbers. It has been established in recent couple of decades that for a significant number of the world's economies, the services sector has for the most part become the largest employer. In all

Organisation for Economic Co-operation and Development (OECD) member countries, over 70% of the population in active employment worked in the services sector in 2017; and among high-income industrialized OECD member countries, with the exception of Greece, this proportion was more than 80% (Sawant & Mudalkar., 2021).

The service sector of Ghana has had the greatest contribution to the country's Gross Domestic Product (GDP) for over a decade. In the Annual Macroeconomic Performance Report, 2019 published by the Ghana Statistical Service in 2020, the services sector contributed 46%, 46.3% and 47.2% to the Ghana's economy respectively. A critical component of this ballooning service industry is the financial services sector comprising three key sub-sectors i.e., *banking*, insurance and capital markets. This particular study shall be focused on the banking sector. Rising competition in the banking industry would naturally heighten managers' sensitivity to customer complaints since it has a vital role to play in sustaining as well as increasing customer numbers.

Evidence from literature suggests that the perceptions customers have regarding the level of fairness in the management of complaints are important determinants of customer satisfaction and loyalty after the complaint (Homburg et. al. 2010) Fairness is particularly vital for service organisations, considering that their products are intangible and not easily evaluated, making consumers depend primarily on trust (Seiders & Berry, 1998). The inherently intangible nature of services heightens consumers' perceptibility towards fairness because it is frequently improbable that consumers will be able to accurately guess the outcome of a service prior to, during and after a service transaction is executed (Choi & Lotz, 2018; Roy, Balaji, et al., 2018; Zhu & Chen, 2012).

For the providers of financial services, fairness in the delivery of these services is critical in preserving and growing customer relationships, given the excessively high levels of competition in the industry (Khan et. al, 2019) and its apparent portrayal as having high customer involvement and interaction (Narteh, 2016). It has therefore become imperative that operators within the banking industry endeavour to offer fair services to customers (Wang et al., 2018) considering the natural connections between fairness of the services rendered as well as the consequential relationship and service quality (Chi et al., 2020; Sekhon et al., 2014; Athanasopoulou, 2013; Kharouf et al., 2014; Roy et al., 2015). Banks and other financial service providers must feel impelled to evolve service fairness standards that allows them compete favourably and generate beneficial customer outcomes.

It is noted in the Bank of Ghana's Consumer Resource Mechanism Guidelines for Financial Service Providers (2017) that "financial service providers shall not unfairly treat consumers, or any other actors, nor discriminate against them in any way, for presenting complaints to the financial service provider, independent organizations and individuals, or the Bank of Ghana. Nonetheless, the banking industry of Ghana has in recent years witnessed growing customer disaffection on account of the ravages of collapsed banks emerging from t banking reforms. Yomboi et. al. (2021) notes that customers were very adversely affected by these events and consequently became less trusting of banks. As part of a government debt restructuring program, Ghana, through its finance minister, requested that holders of government bonds be willing to accept up to 40% haircut on their principal investments([Ghana asks bondholders for 30%-40% haircut | Reuters](#), October 16, 2023). Additionally, there were stories of physical assault on customers who had merely gone to withdraw monies they had saved at licensed banking institutions (www.graphic.com.gh, July 20th, 2018).

1.2 Research Problem

Several scholars agree that fairness is essential in developing strong buyer-seller relationships (see Morgan and Hunt 1994, Grönroos 1994, Gebhardt 2008; Aggrawal and Larrick 2012). Without doubt service engagements that are thought of as fair have a favourable outcome in much the same way unfairness will yield negative outcomes. The concept of fairness is an imperative for services because each service interaction is an opportunity for the customer to make a judgement regarding the extent of fairness of the service outcome (Berry 1995). Evidently, fairness within the services sector is a prime influencer of the customer-service provider relationship.

Given that banks function principally as service providers, the level of fairness associated with the design and provision of such services significantly influences the nature of relationships formed with their customers (Bei & Chiao, 2006; Kaura et al., 2015). It is considered as foundational in determining satisfying customer relations for traditional banking (Kaura, Durga Prasad, & Sharma, 2015) as well as internet-based banking services (Zhu & Chen, 2012). Some scholars have called for studies to focus on creating more cogent measurements uniquely suited to banking settings by constituting the exhaustive components for each of the dimensions of service fairness and also for developing economy contexts (Khan et. al, 2019).

While managers of banks might be obsessed with improving convenience and giving customers the highest quality service, it is just as essential to offer just and equitable services to customers. Again, because service interactions comprise the exchange of value between service organisations and their customers, customers shall assess the impartiality of these service encounters (Carr, 2007). Accordingly, customers would most likely appraise their experiences in relation to fairness,

and their assessment of fairness would be a significant determinant of their total level of satisfaction with the service. Since banking is a service that requires high customer involvement and interaction, customers would most probably infer the degree of fairness in different duties executed by banks' staff and their subsequent outcomes, making it pertinent that the fairness perceptions of customers are studied (Bhatt, 2020).

Again, further investigations that connect price fairness perception with customer commitment (Ammari et al., 2017) are necessary. It also appears that not much focus has been given to the role of perceived fairness in the development of committed relationships (Chi et. al, 2020). The challenge of fairness remains a nagging concern for many organisations, particularly within the private sector (Ufua et. al., 2022). Ghanaian customers expect bank service providers to demonstrate service fairness in order to attract their long-term patronage and commitment (Mbawuni & Nimako, 2018). Again, given that the Ghana Banking Act (Act 930) tasks the Central Bank, Bank of Ghana to ensure customers are treated fairly, how are perceptions regarding fairness constituted? (Van de Vijver, 2022). Again, how do perceptions on service fairness influence an entity's relationship outcomes (e.g. customer citizenship behaviour) with its range of customers? (Qiu, 2018). Additionally, customer citizenship behaviours (CCBs) are considered a strategic imperative for businesses, given that they can offer businesses strong leverage over their competitors in the long run (Hossain et al., 2023). This kind of behaviour compels customers to exert their resources mostly non-financial in nature (e.g., time and effort) without any obvious benefit to themselves (Choi and Burnham, 2021; Roy et al., 2018). While there has been a growing volume of research discussing customer perceptions of fairness and justice (Choi and Lotz, 2018; Kim et al., 2018; Van Tonder and Petzer, 2022) and their effects on customer discretionary

behaviours, prior research has given astonishingly less attention to the fundamental means through which customer perceptions of fairness and support may result in customer citizenship behaviours (Ali et. al., 2023). These questions and issues are foundational to the problem this thesis shall seek to unravel.

1.2.1 Context and Issue Gaps

Several studies examining the issue of service fairness have proven that service fairness could yield improvements in customer satisfaction, customer loyalty (Kwortnik & Han, 2011), positive behavioural intentions (Su and Hsu, 2013) and ultimately strengthen the relationships firms have with their customers (Liang et al., 2017; Clark et al., 2009). As the subject of service fairness becomes increasingly prominent, ways to make improvements in customers' perceptions of fairness has received greater focus and consideration in marketing literature (Carr, 2007; Clark et al., 2009; Liang et al., 2017; Kwortnik and Han, 2011; Namkung and Jang, 2010; Su and Hsu, 2013). Nevertheless, not much is known about the mechanism of service fairness effect on some customer behavioural outcomes and this precipitates the need for further studies to be conducted with the view to broadly examine and discover the other effects of service fairness, such as customer citizenship behaviour, etc. (Han et. al, 2019). Additionally, there have been calls for future studies to expand the dimensions in their measure of service fairness (Ismagilova et. al. 2020, Watson & Spence, 2007) and this is reflected in this study by the use of a five-factor structure.

According to Namkung and Jang (2010), the concept of fairness as formulated and recognised in the area of social psychology may be limited in its applicability to other service contexts. Deutsch (1985), for example, critiqued the dimensions of justice and its measures, maintaining that it is

arguable whether a consumer can accurately measure the output and input values at the same time. It is also argued by some scholars that fairness perception depends largely on context, and there is the possibility of conflict in the multidimensionality of perceived fairness, for which reason the conceptualisation of perceived fairness cannot be consistent with the general perspective (Namkung & Jang, 2010; Nikbin et al., 2016). This study seeks to expand on the dimensions of fairness and determine how each of these dimensions relates to customer commitment and its outcomes. Further, the study uses moderators as adopted from (Narteh, 2016) in addition to relationship duration as suggested by (Choi & Lotz, 2018)

Again, even though services management has had a substantial amount of research attention, however much significant it has become, little is still known about the drivers of customers' engagement in citizenship behaviours (Khan et. al, 2019). Further, even though existing studies have delved into matters relating to the direct relationship between perceived service fairness and customer loyalty; the outcomes of these studies suggest the need to understand the central mechanism influencing these relationships thereby necessitating the introduction of a mediator variable (Abdul Aziz et al., 2018), which is proposed in this study to be customer commitment, to help bridge this gap in the literature. Management literature also reveals that affective commitment mediates interpersonal fairness and the willingness of employees to remain with an organisation (Tetteh et. al, 2019). Again, some scholars recommended the consideration of other customer outcomes such as loyalty since it is possible for customers to develop loyalty toward a service provider they perceive positively (Choi et al, 2018). This study therefore seeks to address these gaps by having customer citizenship behaviour as an outcome variable using customer commitment as a mediator variable in the context of service fairness.

Ghana commenced a major clean-up exercise in the banking sector beginning from August, 2017 to the end of year 2018. The clean-up was apparently precipitated by operational infractions and the distressed circumstances of some banks. According to records available on the Ghana Central Bank, the Bank of Ghana's website, the clean-up led to the revocation of the licenses of nine (9) banks and the creation of a new bank which was the outcome of an amalgamation of the assets of the banks whose licenses were revoked. Other banks that could not meet the newly set capital requirement of banks received government-coordinated support to meet the requirement while a couple other banks merged. These developments often make bailed-out banks the subject of adverse publicity and critical comments, ostensibly impacting measures of the perception of fairness in these banks (Worthington & Devlin, 2013). Again, in response to the unrelenting attempts to recover from the financial crisis of 2008, the UK financial services called on all financial institutions to amend their practices to ways based on fairness (Carney, 2014; Wheatley, 2013). Further, Dineen (2020) also noted the almost global phenomenon of the high level of distrust of banks and questioned whether the banks that emerge from a general crisis will treat customers with fairness. Evidently, research on fairness in the delivery of banking services is quite rare (Bhatt, 2020).

The Government of Ghana launched a Domestic Debt Exchange Programme (DDEP) on 5th December 2022 which affects Government of Ghana bonds. This was revealed in a press conference addressed by the Ghanaian finance minister on December 4th, 2022. From the perspective of commercial banks, this raises a fairness issue because a portion of their holdings of restructured government debt were either acquired in accordance with government regulations

rather than as an independent investment decision (Anthony et al., 2020) or secured at predetermined coupon rates whose return is ostensibly no longer guaranteed. Consequently, concerns about fairness again arise in the event of such debt restructuring, particularly regarding how loss is distributed among bank customers, how one customer is treated in comparison to another; between the investments made and the returns made; between what bank customers legitimately expect and what they get; and how losses are transferred to the weak and the strong (Paterson, 2017), mostly hapless customers.

Accordingly, the study shall seek to examine the fairness experiences of bank customers which is not within the context of an actual service failure or service recovery situation as is the case for most previous studies (Nikbin, 2016) (e.g. Odoom et. al., 2020), but also highlights fairness perceptions and issues that often emerge during the currency and period of industry wide reforms or collection of extraneous events that may directly impact the activities of banks.

1.2.2 Theory and Methodological Gaps

A thorough review of the literature on the subject of fairness reveals an assortment of studies which were either monothematic or sparsely drew on various theories or did not particularly rely on any theoretical frameworks at all (See table 1.1). In the field of organisational studies, perceptions regarding organisational fairness have been grounded in the organisational justice theory (Greenberg & Colquitt, 2005). Organisational fairness comprises a variety of distributive and procedural standards which may directly impact overall fairness perceptions among employees (Cropanzano, Bowen, & Gilliland, 2007). Again, the organisational justice theory developed from the equity theory and has been largely made up of three dimensions namely: Distributive justice, procedural justice and interactional justice (Guchait et. al., 2019). Additionally, the justice theory

has been utilized in earlier studies in seeking the precursors of consumer extra role behaviours (Zoghbi-Manrique-de-Lara et. al., 2017). It has however been argued by some authors that the justice theory alone may be inadequate and perhaps inappropriate in evaluating fairness issues where relationship quality is concerned. Rynes (1993) suggested that justice theory may not sufficiently capture the complete essence of factors that influence client convictions and sentiments. Again, Kwon and Jang (2012) argue that the equity theory offers a theoretical framework that gives consideration not only to fairness perceptions, which is captured by the justice theory, but accumulative perceptions as well (Kwon & Jang, 2012). The authors explain that the beneficial purpose of the totality of a consumer's previous acts of shared interactions with a service organisation are relevant in understanding their level of contentment and also predicting future behaviour. In spite of this, there are limited studies that seek to capture a cumulative perception when evaluating fairness (Kwon & Jang, 2012). Therefore, the equity theory which focuses on fairness, justice, and equitable distribution of services (Ormonde, 2019) is fundamentally relevant to this study.

The justice theory posits that parties in an exchange setting expect to be rewarded in a manner that exceeds or equals their own investments (Adams 1965; Homans 1961) by aiming for a proportionate parity of rewards between them (Sandeep 2010). Studies in organisational justice and job satisfaction, employee commitment and customer loyalty have predominantly been underpinned by the justice theory (Boateng & Hsieh, 2019, Kiio & Kohsuwan, 2020). (Lotz & Choi, 2017) revised the wording for six dimensions from Ambrose and Schminke (2009) originally developed to study the effect of justice perception on employees' Organisational Citizenship

Behaviours (OCBs) and adapted same for the measurement of Customer Perceived Justice (CPJ) which is referenced in this study as service fairness.

Equity theory is founded on the idea that individuals are driven by fairness, and if they observe some inequality in the ratio of what they give and gain between themselves and their collaborators, they will amend their inputs in pursuit of ways to achieve their perceived equity (Adam, 1963). The equity theory has been applied in assessing the relationships between service fairness, brand citizenship behaviour (Khan et. al, 2019), customer satisfaction (Moon et. al, 2019) and service recovery (Pai et. al, 2018) among other concepts.

As earlier alluded to, studies in organisational justice and job satisfaction, employee commitment and customer loyalty have predominantly been underpinned by the justice theory (Boateng & Hsieh, 2019, Kiio et. al, 2020). Again, Studies on service fairness revised the wording of justice dimensions and adapted the same for the measurement of Customer Perceived Justice (CPJ) which is referenced in this study as service fairness (e.g. (Lotz & Choi, 2017; Ambrose and Schminke (2009). However, the justice theory does not appear to offer adequate grounding for explaining the outcomes of service fairness given that these theories only account for the dimensions of service fairness. For example, the justice theory emphasises external and institutional factors (such as banks and their service delivery) but not enough on individual experiences and sense of action (Haven & van Woudenberg, 2021). This necessitates the adoption of a theory that appropriately expands on the benefits and effects of service fairness, hence the study's additional use of equity and social exchange theories.

Social exchange theory espouses that in much the same way an individual's conduct in the marketplace is driven by a desire to minimise losses and maximise profits, these twin motives are relevant in the context of human relationships (Kim, 2016). Several scholars have posited that human beings are more inclined to demonstrate a natural appetite for nurturing relationships they are certain would yield rewards greater than the costs incurred in keeping them (Blau, 1964; Thibaut & Kelley, 1959). Research in organisational studies, such as organisation-employee relationships (Bolino, Turnley, & Bloodgood, 2002) and employee organisational citizenship behaviours (OCBs; Organ, 1990), has often applied the social exchange framework in seeking to develop greater insights into dealings among individuals in the context of a work. Given that organisational behaviour considers employee voluntary behaviours such as Organisational Citizenship Behaviours (OCBs) as pertinent behavioural outcomes that give clarity to social exchange relationships between organisations and their employees, that notion could be expanded to postulate that customers engaged in an exchange relationship with a company can engage in voluntary and discretionary behaviours (Choi & Lotz, 2017).

Also, the social exchange theory suggests that the readiness of an employer to fairly assign various resources in return for employees' commitment to established rules, is inextricably linked to high-quality relationships. Accordingly, perceptions of fairness of the outcomes in the workplace engenders a culture of trust in employer-employee exchanges. Therefore, in keeping with Colquitt et al. (2013), social outcomes get manifested when there is a definitive relationship between justice paradigms and organisational citizenship behaviour (OCB) (Brown, 2020).

Studies in organisational research, such as organisation employee relationships (Bolino, Turnley, & Bloodgood, 2002) and employee organisational citizenship behaviours (OCBs; Organ, 1990), has adapted social exchange framework in seeking to develop greater insights into dealings among individuals in the context of work. Given that organisational behaviour considers employee voluntary behaviours such as Organisational Citizenship Behaviours (OCBs) as pertinent behavioural outcomes that give clarity to social exchange relationships between organisations and their employees, that notion could be expanded to postulate that customers engaged in a social exchange relationship with a company can engage in voluntary and discretionary behaviours (Choi & Lotz, 2018).

This study contributes to theory by expanding the scope of the application of these theories and by integrating the theories of Justice, equity and social exchange in exploring the interrelationships of Service fairness, customer commitment and customer citizenship behaviours in the Ghanaian banking industry.

Table 1.1 Theoretical Foundations for studies on Service Fairness

Source	Theory	Industry	Country
Gokmenoglu & Amir (2021)	No Theory	Banking	Turkey
McColl-Kennedy & Sparks, (2003)	Fairness	Education	Australia
Kuppelwieser et. al. (2018)	Justice	Automobile	France
Giovanis et. al (2015)	Justice	Automobile	Greece
Narteh (2016)	No Theory	Banking	Ghana
Bhatt (2020)	Equity Theory	Banking	India
Han et. al. (2019)	Fairness	Banking	China
Seiders, K., & Berry, L. L. (1998).	No Theory	Conceptual Paper	United States

Source: Author's Construction

1.3 Research Objectives

1.3.1 Main Objective

The main objective of this study is to examine the interrelationships between Service Fairness dimensions, Customer Commitment, occupation, education, length of relationship and Customer Citizenship Behaviour in the Ghanaian banking industry.

1.3.2 Specific Objectives

The specific objectives of the study shall be to:

1. To Identify the dimensions of service fairness within the Ghanaian banking industry
2. To determine the effect of service fairness dimensions on customer commitment in the Ghanaian banking industry.
3. To test the effect of customer commitment on customer citizenship behaviour in the Ghanaian banking industry.
4. To assess the role of customer commitment on the relationship between service fairness dimensions and Customer Citizenship Behaviour (CCB)
5. To evaluate the moderating roles of length of bank-customer relationship on the relationship between service fairness and on customer commitment and its consequential outcomes of Customer Citizenship Behaviour (CCB).

1.3.3 Research Questions

1. What dimensions of service fairness are particularly relevant to the Ghanaian banking industry?

2. What are the effects of the various service fairness dimensions on customer commitment in the Ghanaian banking industry?
3. What is the effect of customer commitment on customer citizenship behaviour in the Ghanaian banking industry?
4. What role does customer commitment play in the relationship between the various service fairness dimensions and Customer Citizenship Behaviour (CCB)?
5. What is the moderating role of the length of bank-customer relationship on the relationship between the various service fairness dimensions, customer commitment and their respective relationships with Customer Citizenship Behaviour (CCB)?

1.4 Significance of the Study

The study is a response to major calls for a resolution of the quandary regarding how perceptions of service fairness is constituted (Van de Vijver, 2022) considering that it has been a preeminent issue of concern for many private sector organisations (Ufua et. al., 2022) and for banks in the specific case of this study (Khan et. al, 2019). The study is also particularly relevant given that it investigates the fairness concerns of customers within the banking industry which is laden with a trust deficit and where there are fundamental questions regarding banks' fair treatment of customers either during the currency or in the aftermath of an industry-wide upheaval (Dineen, 2020; Anthony et al., 2020)

The study is therefore significant in the sense that it highlights and seeks to dilate on the pertinent issues of fairness in the treatment of customers within the Ghanaian banking industry. It analyses the essential interrelationships relationships that pertain to service fairness dimensions, customer

commitment and customer citizenship behaviour. Overall, this study is also expected to make contributions to theory and banking practice in a manner that enhances customer experiences and also bolsters public trust in the banking industry.

1.5 Scope and Limitations of the Study

The study shall be focused on the customers of licensed universal banks who shall be largely drawn from the city of Accra, the capital of Ghana. The study is cross-sectional and primary data shall be collected at a particular point in time. Consequently, the study shall be limited in its longitudinal value as it would only capture the essence of service fairness and its effects on specific behavioural outcome during a particular time period. Additionally, the focus on only universal bank customers leaves out an important segment of the population who deal primarily with non-bank financial institutions (e.g. Microfinance Institutions Savings and Loans Companies, Finance Houses etc). These could be the focus of future studies on this topic.

1.6 Contribution of the Study

1.6.1 Theoretical Contributions

This study fundamentally aims to enrich current knowledge on service fairness by offering additional insights to service fairness dimensions and their individual effects on customers' engagement in citizenship behaviours particularly within the banking industry. In doing so the study integrates the justice theory, the equity theory and the social exchange theory in analysing the interrelationships between the concepts of service fairness, customer commitment and its consequential outcomes on customer citizenship behaviours. The study expands on the frontiers

and the illuminative prowess of these theories from the realms of organisational and criminal justice to the fields of services delivery and services management.

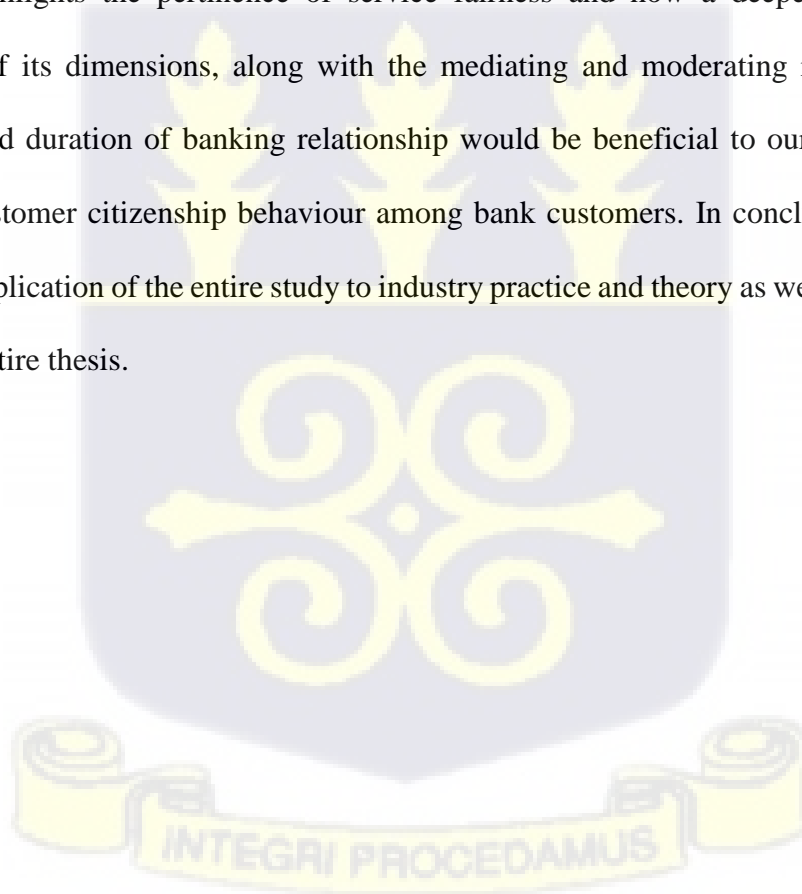
The justice theory originally emerged from applied research in the field of organisational management (Choi & Ruona, 2011) and as well as for use in the criminal justice system (Rogers-Degeer, 2023). Additionally, the equity theory was originally applied in investigating the rationale of salary and reward distribution and the effects of fairness on the motivation of employees in performing their jobs. Again, the social exchange theory was also first developed to give clarity to the ways interpersonal relationships are formed and as well sustained, but has in recent times been applied to studying relationships between organisations and their employees (Aryee et. al., 2015). This study therefore expands the scope and in an integrative manner applies these theories in a study service fairness and its effects on customer citizenship behaviour, specifically within the banking industry. Further, the study makes contributions to existing literature on service fairness by offering evidence from within an emerging context and adding perspectives with particular reference to extraneous industry events.

1.6.2 Practical Contributions

The findings of this study shall have relevant applicability to service delivery in the Ghanaian banking industry and offer clarity on the breadth of issues bothering on service fairness. It shall provide a pathway for making banking institutions more sensitive to their customers' fairness needs and how these can be suitably addressed. The ultimate outcome of these shall be an enhanced and healthier and mutually beneficial relationship between banks and their customers.

1.7 Chapter Summarised

This chapter generally introduces all of this thesis. In this section, it is argued that growth of banking services as well as the banking industry along with the current events within the Ghanaian banking industry have spun out some pertinent concerns particularly in relation to fairness in the delivery of banking services. These concerns have given an elevated importance to the need for deeper insights into the issues of service fairness in the banking industry and how bank customers respond in tandem with their fairness perceptions of bank service delivery in the form of their commitment to these banks and subsequent engagement in extra role behaviours. Discussions in this chapter highlights the pertinence of service fairness and how a deeper knowledge and understanding of its dimensions, along with the mediating and moderating roles of customer commitment, and duration of banking relationship would be beneficial to our insights on their influence on customer citizenship behaviour among bank customers. In conclusion, the chapter discusses the implication of the entire study to industry practice and theory as well as the structural lay-out of the entire thesis.



CHAPTER TWO

THE STUDY CONTEXT

2.0 Chapter Introduction

This section explains the settings where the research was carried out so as to appropriately situate it in a contextual frame. Firstly, the chapter offers a brief overview of emerging markets and Ghana's place as an emerging economy. This is followed by a discussion on the history of Ghana's banking industry, Ghana's banking crisis and the government of Ghana's domestic debt exchange programme (DDEP). The chapter also highlights what these events portend for the Ghanaian banking industry in light of how these events would impact service delivery among banks going forward.

2.1 Emerging Markets

A market that fulfils such conditions as fast-paced economic growth and development, the adoption of government policies that are amenable to the liberalisation of the economy and bears the general characteristics of a free enterprise economy can be described as an emerging market (Arnold and Quelch, 1998). It also refers to countries making a transition from dominantly monopolistic markets to open and free economies that manifest incremental growths in economic freedom and are progressively getting integrated with the global market place (Meyer & Grosse, 2018; Meyer & Peng, 2016). Such countries, alternatively referred to as developing countries (Manalu, 2020) are principally concerned with making incremental growths and improving their overall productive capacities by moving away from their traditional and largely agrarian

economies that are mostly dependent on the exportation of raw and unprocessed materials over protracted periods of time.

According to Lagarde (2018), the collective contributions of emerging economies and developing countries to global GDP has in about half a decade increased to nearly 60%. Again Lagarde (2018), attributes the rapid reduction in poverty globally and the recovery in global economic growth since the advent of the 2008 financial crisis to the effort and contributions of these emerging economies. The political leadership of such countries collectively described as emerging markets often appear to be seeking opportunities to improve the livelihoods of its citizenry and some of the most widely adopted measures in these pursuits include industrialization, adoption of free market or quasi-free-market economies which aims to propel the growth of the private sector and instigate private sector led economic development. Again, a distinguishing characteristic of countries classified as emerging economies is also the presence of ‘institutional voids’ a term which connotes either the presence of weak institutional regulations or rather the complete absence of such institutional regulations and associated facilities that bolster the overall performance of an economy (Amankwah-Amoah et. al., 2018).

There has also been a rapid evolution of banking in emerging economies mostly attributable to improvements in information technology, radical changes in the macro and micro economic environment, reforms in the financial markets of various sovereign countries and several micro-level demand and supply factors (Siddiqi et. al, 2018). This makes it all the more meaningful that the study on service fairness is placed within the context of the rapidly changing economies of emerging markets. Contextualization makes it possible for the researcher to connect the data and

research findings to a relevant audience (Holloway & Wheeler, 2010:338). Additionally, a keener insight of the context allows the researcher to appropriately situate the responses of the study participants and ultimately grasp the essence of what they seek to communicate (Holloway & Wheeler, 2010:5).

2.1.1 Ghana as an Emerging Market

Largely depicted by many as the economic entry point to the continent of Africa, Ghana as an emerging market is mostly driven by the private sector generally dominated by small businesses. Ghana thus represents a model in Sub Saharan Africa due to its location and other such key and relevant credentials as democracy, economic condition and general state of financial services sector (Dzogbenuku et. al., 2022). Several scholars including (Appiah-Adu, 1998) and (Robson et. al, 2012) have conducted various studies in Ghana was classified as an emerging market economy. They note that liberal economic reforms along with having a stable political environment have been mostly beneficial to Ghana's economy leading to a blossoming private sector and overall spurring Ghana's rapid growth. Consequently, the economy continues to manifest the characteristics that align with that of an emerging market; attaining the status of a lower-middle income by the year 2010 with a vibrant consumer population (Amoako & Okpattah, 2018).

Ghana is widely recognized as a forerunner of African democracies whose economy had blossomed in recent years (Amankwah-Amoah, Debrah, Honyenuga, & Adzoyi, 2018) attaining the status of a middle-income country at some time of 2013 (IMF, 2013). Data from the World Bank Report (2019) classifies an economy to be low-income as an economy with a gross national income (GNI) per capita of \$995. On the other hand, lower middle-income economies had GNIs

ranging between \$996 and \$3,895. While upper middle-income Countries had their GNI per capita ranging between \$3,896 and \$12,055; with countries classified as high-income economies having a GNI per capita of \$12,056 and above. The trajectory of Ghana's economic development had been favourable having been listed as the 85th largest economy in the world with a total GDP of US\$40.7 billion in 2012 and a gross national income of US\$1,550 (World Bank, 2013).

According to the Ghana Statistical Service Report of 2019 and the World Bank Report of 2018, Ghana improved its GDP ranking position to about to 73rd in the world having a total GDP of about US\$ 65.5 billion. Again, at least five (5) years prior to the advent of the COVID-19 pandemic, the economy of Ghana had also been growing at comparatively fast rates growing at a rate of 8.5% in 2017 making it the second-fastest growing economy in Africa, right behind Ethiopia who were adjudged the fastest growing economy (World Bank, 2018).

Ghana was classified by a World Bank group report (Skies, 2019), as belonging to the emerging markets and developing economies whose growth are principally driven by its activities as a commodity exporter. Accordingly, it is evident that Ghana's economy has been on an upward trajectory on account of its apparently remarkable economic performance in the past few years.

2.2 History and Overview of the Ghanaian banking industry

According to Annin (2000), the beginning of banking in Ghana dates back to the late 19th century with the establishment of the British Bank of West Africa (now known as Standard Chartered Bank Limited) also established in 1896, and later the establishment of Barclays Bank, in 1917. The first local and indigenous commercial bank was then established by the British administration to reduce

the absolute control of these expatriate banks (Annin, 2000, Obuobi, 2012). The indigenous Bank, known as the Bank of the Gold Coast would later be split into Two namely: The Bank of Ghana, which then functioned as an issue bank, to be later transitioned into an industry regulator and complete central bank; and the Ghana Commercial Bank, which was to be the largest commercial bank rendering general banking services to the public and also having a monopoly over public corporate accounts (Obuobi et al., 2019)

Since the Gold Coast gained independence from the United Kingdom on March 6, 1957, changing its name to Ghana, a natural consequence was for a change of the name to Bank of Ghana which now bore the responsibility of managing the nation's currency and subsequently issued its first ever National Currency in July 1958; the Cedi as replacement for the now defunct West African currency notes. The Ghana Commercial Bank now took on the responsibility of being the Government's bankers and started to handle the finances of most state departments, agencies and public entities. Several other banks were subsequently established namely: Agricultural Development Bank (ADB) established for the financing and development of Agriculture; the Merchant Bank for corporate, commercial and merchant banking; and the Social Security Bank meant to boost the Savings culture of the citizenry, state-owned entities strictly in compliance with the economic policy of that period. The Bank of Ghana (BoG) has remained the central bank which has oversight responsibility of all banks that operate in Ghana.

Since 1983, when the Ghanaian economy was in grave distress, one segment of the service sector—the banking sector—has undergone significant reforms. (Narteh & Owusu-Frimpong, 2011). The implementation of the Economic Recovery Program in 1983, the Financial Sector

Structural Adjustment Program (FSSAP) in 1988, and FSSAP 2 in 1990 were just a few of the government's measures during the period of recession. The privatization of some government-owned banks and the financial sector's deregulation, however, were the two biggest changes to the banking sector (Kosiba et al., 2020) ostensibly leading to an improvement in savings, a boost deposit mobilization for banks, a deepening of financial inclusion, and healthy competitive banking environment.

In the year of 2004, a new banking Act was enacted and this came along with the launch of the Universal banking license, allowing banking institutions to offer an assortment of products and services and the subsequent mergers and acquisitions of some banks apparently precipitated by an increase in banks' minimum capital requirement with recent examples including Access Bank and Intercontinental Bank, Ecobank and TTB Bank, and HFC Bank and Republic Bank of Trinidad and Tobago (Obuobi et al., 2019).

2.3 Ghana Banking Crisis

From the middle of 2017 to the end of December 2018, the Bank of Ghana conducted a significant clean-up and recapitalization effort in the banking sector, largely as a result of the poor management of several banking institutions (Amarh, 2022). The image of the banking environment had been sullied by several incidents of customers' inability to retrieve their deposits with duly licensed banks and financial institutions along with other instances of the physical assault of these customers (e.g. www.graphic.com.gh. - Jul-20-2018). This clean-up was occasioned by the apparently distressed states of several of these banks and allied financial institutions and its effects on millions of customers whose savings and investments were either locked in or lost to these

institutions and the subsequent passing of a bill by the parliament of Ghana to forestall any more of such occurrences (Opoku, 2016). The clean-up led to the merging of some banks (e.g. Omni-Bsic, Energy, Ghana Home Loans & First National Bank, Consolidated Bank Ghana Ltd, Energy Bank & First Atlantic Bank) the downgrading of others (e.g. GN Bank) and the outright revocation of licenses hundreds of lower tiered financial institutions, mostly microfinance institutions ((Kosiba et al., 2020).

In a press release published on the Bank of Ghana website (<https://www.bog.gov.gh>), it was announced that as at deadline of 31st December 2018 only 23 universal banks had met the new minimum paid-up capital requirement of GHC400 million. The BOG further announced that out of the 23 banks, sixteen banks met the new minimum paid-up capital requirement of GH¢400 million mainly through capitalization of income surplus and fresh capital injection. The 16 banks are Zenith Bank, Ecobank, GCB Bank, Stanbic Bank, Standard Chartered Bank and Barclays Bank. The others are Access Bank, Consolidated Bank, Republic Bank, Fidelity Bank, UBA, Societe Generale, GT Bank, FBN Bank, Cal Bank, and Bank of Africa.

In total, the Bank of Ghana has revoked licenses of nine (9) banks in efforts to clean up the banking sector and restore stability and resilience of the financial system. These banks are Heritage Bank, Limited, Premium Bank Limited, uniBank, Sovereign bank, BEIGE bank, Royal bank, Construction bank, UT bank and Capital bank. As of December, 2023, there are currently twenty-three (23) registered and licensed banks that operate in Ghana as listed in the figure below:

List of banks registered and operating in Ghana

Bank Name	Website
Absa Bank Ghana Limited	https://www.absa.com.gh
Access Bank (Ghana) Plc	http://www.ghana.accessbankplc.com
Agricultural Development Bank Plc	http://www.agricbank.com
Bank of Africa Ghana Limited	http://www.boaghana.com
CalBank PLC	http://www.calbank.net
Consolidated Bank Ghana Limited	http://www.cbg.com.gh
Ecobank Ghana Plc	http://www.ecobank.com
FBNBank (Ghana) Limited	http://www.fbnbankghana.com
Fidelity Bank Ghana Limited	http://www.fidelitybank.com.gh
First Atlantic Bank Limited	http://www.firstatlanticbank.com.gh
First National Bank (Ghana) Limited	http://www.firstnationalbank.com.gh
GCB Bank Plc	http://www.gcbbank.com.gh
Guaranty Trust Bank (Ghana) Limited	http://www.gtbghana.com
National Investment Bank Limited	http://www.nib-ghana.com
OmniBSIC Bank Ghana Limited	http://www.omnibsic.com.gh
Prudential Bank Limited	http://www.prudentialbank.com.gh
Republic Bank (Ghana) PLC	http://www.republicghana.com
Societe Generale Ghana Plc	http://www.societegenerale.com.gh
Stanbic Bank Ghana Limited	http://www.stanbicbank.com.gh
Standard Chartered Bank Ghana Plc	http://www.sc.com/gh
United Bank for Africa (Ghana) Limited	http://www.ubagroup.com
Universal Merchant Bank Limited	http://www.myumbbank.com
Zenith Bank (Ghana) Limited	http://www.zenithbank.com.gh

Source: www.bog.gov.gh

2.3.1 Domestic Debt Exchange

In December of 2022, the government of Ghana through its finance minister announced a debt exchange programme which was a requirement for accessing a bail out from the International Monetary Fund (IMF). The programme required a restructuring of government bonds to bring them down to sustainable levels.

Given the nature of debt restructurings, designing an exchange with a focus toward fairness and predictability, for instance, may be more important than merely preventing a chaotic outcome (Bi

et al., 2016). Banks who are traditionally required to place a prescribed portion of their deposits with the Central Bank also offer these deposits as loans to the state (in the form of government bonds) that is incapable of paying its debts leading to a lack of sufficient liquidity in these banks and ultimately their inability to pay back the customer deposits (Guechati & Chami, 2022). This invariably leads to certain levels of ambivalence and angst among customers who chose to do business with duly licensed banks in the country. Again, Debt restructuring has often been unfair, opaque, and ineffective due to information imbalances with the processes for working out debt, frequently lacking transparency in a number of ways (Berensmann, 2022). In February of 2023, major news outlets reported the loss of portions of investors' principals while some bondholders were left with no option but to succumb to a restructuring of their investments for much longer tenors and at markedly reduced interest rates.

In various press releases published on the website of the Ministry of Finance in February, 2023, the government of Ghana announced various agreements with banks and insurance companies for participation in the domestic debt exchange program. The government also announced the final principal amounts and terms of new bonds after the settlement of the domestic debt exchange programme (<https://mofep.gov.gh/index.php/press-release>).

2.4 Chapter Summarised

The section comprised a discussion the setting where the research was carried out by offering a short synopsis about emerging economies and Ghana's standing as an emerging economy. The chapter discusses the history and trends in the Ghanaian banking industry including issues relating to the banking clean-up exercise, and the government of Ghana's domestic debt exchange

programme. The chapter also highlighted what these issues portend for banks and their service delivery during such periods heightened, externally induced and industrywide disruptions.



CHAPTER THREE

THEORETICAL PERSPECTIVES OF SERVICE FAIRNESS

3.0 Chapter Introduction

Drawing on the preceding sections which detail the research problem, gaps in literature, study objects and also the study's context, this chapter discusses the theoretical standpoints which undergird this particular research. A scrutiny of existing service fairness studies presented in the section immediately next to this, revealed the dominant use of justice and equity theories in studying and understanding the issues of service fairness. A further review of literature also revealed the application of the social exchange theory in understanding commitment and organisational citizenship behaviour (Cropanzano et al., 2017; Cropanzano & Mitchell, 2005; DeConinck, 2010).

The chapter provides a review of the justice theory whose was adapted in formulating the service fairness dimensions as well as the equity theory which provides a cumulative view of customer experiences. The chapter further discusses the social exchange theory and its assumptions with particular regard to exchange relationships like banking. The chapter then elucidates on the complementary application of these theories in examining service fairness dimensions and its influence on customer commitment and customer citizenship behaviour. The chapter accordingly situates the study in these relevant theories given that they are foundational in its contribution to knowledge.

3.1 What is a Theory

A theory may be defined as “a set of assumptions or hypotheses about a reality” (Ndemanu & Coronel-Molina, 2022; pg 1). More conventionally, a theory has been defined as “a systematic abstraction of reality that serves some purpose ... A creative and rigorous structuring of ideas that project a tentative purposeful, and systematic view of phenomenon” (Chinn and Kramer 1995: 72). According to Hawking (1988: 9), “a theory is a good theory if it satisfies two requirements: It must accurately describe a large class of observations on the basis of a model which contains only a few arbitrary elements, and it must make definite predictions about the results of future observations”.

Various scholars have stressed that theories are immensely beneficial in helping us to achieve many significant outcomes and purposes in various fields of academic inquiry. Four key ways in which theories help us is to: (1) shape our thoughts and bring together our ideas about the world; (2) Advance and give clarity to the relationships and interrelationships among entities, individuals and groups (3) sharpen and bring greater accuracy to our predictions and expectations about people, groups, and organisations; and (4) gain a better understanding and appreciation of the world (Hambrick, 2007).

A review of literature reveals the need for a more practical approach to the study and understanding of service fairness by coopting other theories along with the justice theory. The study therefore adopts the additional theories of social exchange and equity since they provide strong avenues for understanding the interrelationships between service fairness, customer commitment and their resultant outcomes of customer citizenship behaviour. The chapter provides a theoretical basis for

understanding fairness in the delivery of financial services, the effect on customer commitment and the consequential behavioural outcomes of customer citizenship.

3.1.1 The Justice Theory – An Overview

The justice theory was first developed from applied research concerned with the management of organisations (Choi, 2011). Generally assumed to have emerged from the equity and social exchange theories (Adams, 1963; Homans, 1974), the justice theory was initially applied in the context of organisational behaviour to evaluate the perceptions employees have regarding their employer (Abd Rashid et. al, 2022); nonetheless, the theory was later applied in the context of marketing for the purpose of examining customer perceptions towards the service providers (Bagozzi, 1975). Again, the organisational justice theory offers an avenue for the conceptualisation of the perceptions of employees regarding trust, fairness and the management of change inside their organisations (Komodromos et. al. 2018). Therefore, the justice theory, having been conceptualised from applied research within the context of organisations, is centred on how individuals socially construct from just and unjust incidents.

According to Montemayor (2003), the theory of organisational justice is said to have evolved in three stages. First was the establishment of the concept of distributive fairness, which is understood as the allocation of resources and decisions regarding reward or punishment occasioning outcomes that are fair. The second stage emphasised the need to draw a distinction between the outcomes and the official mechanisms used in the allocation of resources and in decisions regarding reward or punishment. The second stage therefore established the concept of procedural fairness, which

is explained to mean having fair formal and official mechanisms (including such things as procedures and guidelines) for the allocation of resources the arrival at decisions regarding reward or punishment. Thibaut & Walker (1975) introduced the notion of procedural fairness into the legal literature, arguing that there are two sources of procedural fairness: procedural provisions for decision control and procedural provisions for process control. Recent meta-analytical reviews confirm that distributive and procedural fairness are distinct facets of organisational justice (cf. Colquitt et. al, 2001). The first two stages in the evolution of organisational justice theory neglected the role of decision makers in resource allocation or reward/punishment situations. The third stage of the evolution of the organisational justice theory brings the decision makers into focus beginning when Bies & Moag (1986) put forward the argument that employees delineate three aspects in any event relating to the allocation of resources, reward or punishment: outcomes, procedures, and interactions. Bies therefore conceptualised the notion of interactional fairness, which is interpreted as fair interpersonal phenomena in the course of executing procedures relating to the allocation of resources, reward or punishment procedures. Procedural fairness is concerned with the process by which a decision is arrived at, more so than the element of the decision itself (Varuhas, 2021), while interactional fairness concerns the intrapersonal treatment and how the procedural provisions are implemented for process control (Montemayor, 2003; Gokmenoglu & Amir 2021).

Justice theory is the preeminent theoretical framework used by scholars to understand the perceptions consumers have regarding their treatment and whether or not it is fair in contrast to others or their own expectations (Smith, Bolton, & Wagner, 1999; Sparks and McColl-Kennedy, 2001; Tax, et al., 1998). More frequently than not, justice theory is used to describe customers'

perceptions of fairness (Mohd-Any et. al., 2019). Additionally, the justice theory is widely applied today to the issues of service fairness and in situations that require service providers to make reparations over lapses in service delivery. According to the theory, in the event of any service failure and subsequent service recovery, in assessing the service, customers often make comparisons of their inputs with the outputs, making judgments of the fairness of the solutions they receive or general service outcomes.

3.1.2 Equity Theory

Equity Theory is one of the most dominant social exchange theories originally put forward by Adam (1965) and it proposes that persons who feel unfairly treated will seek amendments (Santos & Caballero, 2019).

Equity theory proposes that when the ratio of outcomes (experiences) to inputs made (time, effort, and money) in an encounter, are similar to the ratio that pertains in other such encounters, it is more likely that encounters will be perceived as fair (Adams, 1963). When customers feel unfairly treated, they shall invariably seek to reestablish equity by making reductions in the depth, quality or volume of their outputs (Roy et. al., 2020). Essentially, the customer makes an assessment regarding what is fair, appropriate, or commensurate with the perceived costs, including monies paid and any losses of a non-monetary nature experienced (Bolton and Lemon, 1999; Yang and Peterson, 2004).

The equity theory postulates that, whenever equity is sullied by unfairness, customers, people or other stakeholders have a myriad of emotions ranging from frustration to anger and despair, which

instigate a desire in them to want to eliminate inequity (Hur & Kim, 2020). The thrust of the equity theory is that the perceptions of customers regarding the fairness in any efforts aimed at making a service right determines their behavioural intentions in any future exchanges (Hess et al., 2003).

If a person perceives their relationship outcomes with an organisation as inequitable or unfair, they will become distressed (Hess et al., 2003). In seeking to restore equity and appease themselves, various individuals may engage in behaviours that could be considered disruptive (e.g. Chory-Assad & Paulsel, 2004). Customers might contemplate engaging in mistreatment behaviours at the expense of a company and its employees to be justified on the basis that hypocritical and discourteous employees and organisations deserve such outcomes. Customer maltreatment behaviour is explained to mean as subpar-quality interpersonal treatment meted out by customers in the direction of employees (Bies, 2001). Instances of such behaviours include relating with an employee in an insolent, abusive, disparaging, irrational or hostile manner (e.g. Dormann & Zapf, 2004; Grandey et al., 2004; Skarlicki et al., 2008). Customers that have the conviction of having been unfairly dealt with by an organisation may subsequently engage in retaliatory acts and engage in behaviours that are injurious to the operations of the organisation just to ameliorate their feelings of annoyance or vexation (Hur & Kim, 2020).

The equity theory has been widely used by researchers to explain such customer deviant behaviours, and applied in numerous areas of management and marketing research and literature, including studies relating to buyer–seller exchanges (Huppertz et al., 1978), customer complaints (Lapidus and Pinkerton, 1995), commitment (Vella et al., 2012) and organisational citizenship

behaviour (Jang, 2018). Drawing on the precedents in these scholarly works the present study adopts the equity theory in explaining service fairness and the commitment outcomes of customers.

3.1.3 Social Exchange Theory

Social exchange theory (SET) has been a preeminent and dominant conceptual models used in interpreting as well as understanding various management principles (Cropanzano & Mitchell, 2005). The conceptual perspectives of the SET is prominent in management, as well as other associated disciplines (Cropanzano et. al., 2017) and it relates to how relationships are formed, maintained and dissolved (Hamon and Bull, 2016). The beginnings of the theory can be traced back to the early 1920s (example, Malinowski, 1922; Mauss, 1925) and serves as a vital link between such several fields of study including anthropology (e.g., Firth, 1967; Sahlins, 1972), social psychology (e.g. Homans, 1958; Thibault & Kelley, 1959), and sociology (e.g., Blau, 1964).

One of the fundamental doctrines of SET is that, overtime, relationships progress into trusting, loyal and mutual commitments. And for this to be accomplished, parties to an exchange must be aligned on certain rules of exchange which form a “normative definition of the situation that forms among or is adopted by the participants in an exchange relation” (Emerson, 1976: 351). It is one of the foremost and most widely used frameworks for understanding the interactions of people within various social contexts (Cropanzano & Mitchell, 2005; Ma et al., 2019).

SET is often situated in consonance with the act of exchange in either material or monetary and non-material or non-monetary (affection, appreciation) composites (Homans, 1958). Social exchange theory is generally defined as the study of overt behaviours within social and transactional contexts among individuals and often aimed at maximizing benefits and minimizing

costs (Homans, 1958). The social exchange theory is also defined as “the idea that people’s feelings about a relationship depend on their perception of the rewards and costs of the relation, in the kind of relationship they deserve, and their chances of having a better relationship with someone else” (Aronson, Wilson, & Akert, 2007, p. 319). According to the social exchange theory, social interactions comprise an exchange of resources and satisfaction that results from these exchanges bring and this is principally determined by the socio-economic outcomes of those exchanges (Homans, 1958). To summarise, the principal thing about the social exchange theory is the business of tangible and intangible rewards in any exchange situation and its associated costs.

The SET postulates that the totality of human social activities can be attributable to some kind of exchange and the theory holds that all such human activities will be driven either by a clear or blurry exchange activities that could yield rewards (Cao & Liu, 2019). Naijuan & Guoqing (2016) believe that social exchange theory is founded on a “principle of reciprocity” and any parties that find a beneficial purpose to a relationship are motivated to often make a conscious effort to fulfil all that is necessary to maintain the relationship. Essentially, the theory suggests that the exchange of resources are principally based on costs and benefits, where persons who notice superior benefits in an exchange relationships engage in more helpful social behaviour (Emerson, 1976; Smith et al., 2019).

Social exchange theory has been applied within a variety of contexts and in many fields of study to provide a theoretical grounding for exchange-based relationships (Ok et. al., 2020). The theory has also been adopted to give clarity to such concepts as customer commitment to brands (Iglesias

et al., 2019) and service organisations (Liu & Mattila, 2015). Furthermore, the social exchange theory has been used to elucidate on the relationship between businesses and customers because it stresses participatory and hands-on behaviours of individuals and the fundamental thinking for the exchange of resources (Ferm & Thaichon, 2021). Exchange occurs through a process of reciprocity, whereby a party tends to return the good (or occasionally bad) deeds of another party (Gergen, 1969; Gouldner, 1960). Again, given the theory's emphasis on costs and rewards, along with obligations and the issues relating to reciprocity, social exchange theory has been used in studies concerned with a broad range of topics, including justice, power, commitment and organisational citizenship behaviour (Cook & Rice, 2006; Cropanzano et al., 2017; Cropanzano & Mitchell, 2005; DeConinck, 2010; Redmond, 2015).

3.1.3.1 Assumptions of the social exchange theory

The social exchange theory assumes that close relationships between people are often occasioned by mutual expectations of having their needs fulfilled (Agusrianto et. al., 2020). One of the fundamental suppositions the social exchange theory is that individuals are often involved in a variety of social engagements and these are hinged upon mutual exchanges and often grounded on a self-centered assessment of costs and benefits (Colquitt et al., 2013).

According to Adelekan et. al. (2021) the principal assumptions of social exchange theory include the following:

1. There are a minimum of three persons who have the opportunity to make exchanges with each other. These individuals have the power to make decisions regarding whether or not to exchange, who to make such exchanges with and under what conditions such exchanges should be made.

2. Social exchange produces a potpourri of emotions that may range from positive to negative.
3. Emotions may be considered a reward or punishment for example, and whichever feeling is elicited (good or bad) has a positive or a negative value.
4. People endeavor to circumvent negative emotions and to reproduce positive emotions in social exchange.
5. Individuals will attempt to understand the cause of feelings produced by social exchange. In that way, emotions become ascribed to the entity that caused them.
6. Again, Individuals interpret and exchange their varied feelings in the context of social relationships. Positive or beneficial emotions that are formed by exchange shall enhance cohesion in these relationships, while negative or unhelpful emotions will diminish solidarity or the camaraderie that characterises healthy relationships.

The social exchange theory is applicable to this study given that the relationship that exist between banks in Ghana and their customers can be likened to that of reward and cost.

When customers sense that an entity they deal with delivers their services satisfactorily and demonstrates fairness in the treatment of all its customers, they perceive economic exchange with the company. Particularly, customers are inclined to have a positive economic exchange when they are beneficiaries of good service, rendered at a fair price, which, ultimately, enhances their trust and commitment toward the company or service provider (Ahn & Kwon, 2021). Essentially, customers' perception of a positive social exchange increases their level of trust and commitment toward a brand (Berry, 1995). This would imply a willingness to engage in acts of reciprocity and extra role behaviours that ultimately benefits the brand.

3.2 Applications of the Justice, Equity and Social Exchange Theories to this Study

The researcher believes that the justice theory can be beneficial in providing assistance in assessing and analysing service fairness in the banking industry and in understanding how customers perceive the fairness of the services they receive from banks. As already mentioned, the justice theory has been conceptualised as comprising three component aspects namely: distributive, procedural and interactional justice (Clemmer and Schneider, 1996; Blodgett et al., 1997). Again, interactional fairness is made up of interpersonal fairness as well as informational fairness (RJ, 1986; Chen et. al., 2019). The justice theory is the preeminent theoretical basis adopted by scholars who seek to understand and assess customers' perceptions regarding how fairly treated by organisations (Chetta, 2014; Abney et. al, 2017). The study therefore adapted the justice theory along the price fairness dimension as used in (Narteh, 2016) in deriving the five service fairness dimensions applied in this study.

According to the equity theory, customer judgments regarding the fairness of a transaction are dependent on the ratio of the outputs to inputs (Walster et. al., 1973; Bolton & Lemon, 1999). The theory postulates that individuals make comparisons between the sacrifices they make and the rewards they get out of any exchange process (Adams, 1963). Multiple research works have applied the equity theory in understanding the nature of relationship that exists between customers and organisations (Chen et al., 2019; Lim, 2020; Pai et al., 2018). These studies contend that customers who judge the treatment they receive from organisations to be equitable and fair are pleased and are more inclined to show commitment to that organisation in a variety of ways including repeated patronage (Kelley & Davis, 1994; Andreassen, 2000; Khoo, 2020).

Additionally, equity is more suitable for performing post and cumulative satisfaction analysis (Olsen & Johnson, 2003). Furthermore, equity theory clarifies why individuals keep relationships on account of their fair treatment and the strategies for keeping these relationships are important predictors of relational outcomes such as commitment (Canary, 2011). The equity theory therefore offers a strong theoretical basis for assessing the accumulative sentiments of customers arising from the fairness experiences with an organisation.

The social exchange theory also offers a useful framework for understanding the interrelationships amongst service fairness, customer commitment and customer citizenship behaviour. Considered a foremost theory for elucidating on customer citizenship behaviour (CCB) (Groth, 2005; Van Tonder et al., 2018), the social exchange theory employs views about human relationships and conduct in studying the complicated nature of societal structures (Choi and Lotz, 2018) and operates on the assumption that, persons who get valued and treasured benefits in a relationship have a greater inclination to respond by acting in a helpful and beneficial manner to the other party (Garrouch & Ghali, 2023). Additionally, the social exchange theory gives clarity to customer inclination to get involved in exchange relationships as long as they are treated fairly by service organisations in particular (Choi et al., 2019). Such acts of reciprocity within exchange relationships have frequently been interpreted as customer co-creation and collaborative conduct (Lusch & Vargo, 2011; Payne et al., 2008). Customers who are involved and work collaboratively with service providers to create the service are able to apply their knowledge and ability in a manner that is beneficial to other customers as well (Ercsey, 2017). Again, a key principle of social exchange theory is the willingness of individuals to reciprocate if they perceive the other party to the exchange is committed to them (Lakmali & Kajendra, 2021). According to Abdou et al. (2022)

the social exchange theory is founded on the principle of reciprocity which submits that customers who are treated satisfactorily by the service organisation have a greater inclination to give back by getting involved in voluntary behaviours that are ultimately beneficial to the organisation. Several scholars who applied the social exchange theory in their studies contend that it connotes discretionary acts which go beyond the party's fundamental obligations and even more so implies a personalised commitment to the other party (Patterson et al., 2014; Lakmali & Kajendra, 2021). Therefore, the application of the justice, equity and social exchange theories in an integrative and conjunctive manner provides a strong theoretical foundation for the study.

3.3 Chapter Summary

The section offered a general review of the justice theory, the equity theory and the social exchange theory along with their relevant assumptions, dimensions and how they apply to this research. The chapter elucidates on the choice of these theories in light of their relatedness and complementariness in explaining the effect that service fairness dimensions could have on customer citizenship behaviour and how customer commitment could enhance the effect of these dimensions, as well as how the duration of banking relationship could moderate these interrelationships. Accordingly, the views advanced in this section theoretically situate the research in appropriately contributing to scholarship in with specific respect to service fairness and its outcomes within the Ghanaian banking industry.

CHAPTER FOUR

LITERATURE REVIEW

4.0 Chapter Introduction

This chapter reviews existing literature on service fairness and its related outcomes substantially drawn from the immediate past decade with the view to uncover the pertinent and topical questions pertaining to the thrust of this thesis. Consequently, the precise aim of this section is to offer an assessment of the present situation with regards to studies on service fairness. In carrying out this, the chapter identifies the principal themes in service fairness research, assesses the empirical reports from studies under these themes, conducts a review of the theoretical underpinnings and methodological approaches adopted in published works, establish gaps, with suggestions and alternatives for further studies. As a result, a selection from the gaps which were found form the boundaries within which this research was conducted with the view to make additions to knowledge in the area. The chapter discusses the fairness as a concept, organisational fairness, retail fairness and dovetails down to service fairness along with its scope of definitions and dimensions. The chapter further discusses the issues of customer commitment and customer citizenship behaviour and clarifies the dimensions of these variables and how they pertain to this thesis.

Rowe (2014) defines a literature review as "a process of aggregating previous knowledge about a subject or field of interest, in a quest to identify notable points of distinction and existing gaps in the literature, and suggesting appropriate avenues for future studies." It is an essential point to

begin research work on any subject with the view to understand and reconcile extant studies and clarify areas deficient areas of research so new studies may be situated within it. (Eze, 2021; Beovich & Olausen, 2022). Accordingly, this chapter reviews literature on service fairness and its related outcomes by conducting an examination of key empirical issues, the methodologies applied and the application of key concepts and clarify the gaps that may offer directions to the possibility of contributing knowledge to this subject area.

The extent of the review remained largely restricted to peer-reviewed publications given that they offer rich insights and brings many viewpoints to bear on any phenomenon (Demetrius & Ricketts-Duncan, 2022; Kamnis, 2023). Additionally, journal articles are the most useful and valuable information source for the purpose of research in all scholarly fields (Borrego & Anglada, 2016). In accordance with the criteria described above, the search was conducted using the relevant keywords in several internet-based databases that contain an assortment of peer-review articles, in addition to search engines (google scholar). The databases specifically comprise Taylor and Francis Online, Emerald Fulltext, Science Direct, JSTOR, Wiley Online and Inderscience Online, and EBSCOhost. On the whole the review was focused on publications from the immediate past decade.

4.1 The Concept of Fairness

The concept of fairness is often invoked in a variety of contexts, principally in terms of a fair marketplace, fair treatment of employees, or fair prices for consumers of various products and services (Saulters et al, 2018)

Relationships in a variety of contexts are enhanced by fairness perceptions that emerge from exchanges between parties (Yu et al, 2022). Fairness perceptions begin to form in the initial stages of these relationships (Crosno and Dahlstrom, 2011). Several Studies reveal that that fairness is absolutely essential in developing great, quality and enduring relationships (Brown et al., 2006; Griffith et al., 2006; Kim et al., 2017; Kim et al., 2019; Kumar et al., 1995; Mutonyi et al., 2018; Samaha et al., 2011; Wagner et al., 2011), while unfairness is damaging to relationships (Samaha et al., 2011).

“Fairness is the quality of being just, equitable, and impartial. Fairness clearly overlaps with the concepts of justice, equity, and equality. There are three fundamental elements that motivate people to be fair: equality, reciprocity, and optimization” (Ferrell & Fraedrich, 2016). Fairness is essentially the consumers' evaluation of how they feel regarding whether or not there is any reasonability or justification in the policy of the seller's, the price on offer or the service itself (Adams, 1965).

According to the dual entitlement principle, buyers and sellers of products and services are each entitled to a reference point for profit and price (Kahneman & Miller, 1986) including previous prices, prices of the competition, and vendors' costs (Bolton et al., 2003). Consumers invariably make comparisons between prices they paid in the past and present prices, with prices offered by the competition or with their own perceptions of the price of the product or service to the seller. Consequently, perceptions regarding fairness or unfairness come up if prices are favourably or unfavourably compared with the reference point respectively (Huang et. al, 2019)

Fairness is many ways thought to be a social construct (Colquitt et al., 2001), and some studies show variations of the concept of fairness across various contexts (Lamertz, 2002). Cross-cultural and context differences influence the application of these concepts and how they get implemented (Ferreira et. al, 2019): and therefore, what is considered to be appropriate in one culture or context may be considered inappropriate in another (Fadil et. al, 2004). Again, according to Hochschild (1981), individual conceptualisations of fairness vary depending on context. Hochschild subsequently distinguishes between three (3) domains – socializing, political, and economic – and contends that fairness be defined differently within each of these spheres. Furthermore, (Nguyen & Klaus, 2013) conceptualise the measures of fairness into general fairness, prices fairness, service fairness and retail fairness with specific dimensions relating to each of these measures. In essence, fairness has relevance in a variety of socio-cultural and economic contexts but must be appropriately conceptualised to fit each of these contexts.

4.1.1 Organisational Fairness

Organisational literature varies on the suitable definition for organisational fairness. Cohen (2013) enumerated three various conceptualisations applied by different scholars. Firstly, organisational fairness has been measured as an independent concept using some dimensions, Secondly, the dimensions of organisational justice have also been applied as the dimensions of fairness and lastly, the adoption of a global concept which assumes an interpretation of organisational fairness through a collection of interrelated concepts.

Organisational Justice is an individual assessment of the moral and ethical ethos of managerial conduct (Nnaji-lhedinhmah et. al, 2020). It encapsulates an individual's perception of fair human

resources practices particularly with respect to remuneration, reward or Career growth, opportunities, interpersonal interaction and the general perception of fairness within the workplace or organisation (Greenberg, 1996; Greenberg & Baron, 2009). Several scholarly works reveal the adoption of three types of organisational justice namely, distributive, procedural and interactional justice (Ajala, 2015; Friday & Ugwu, 2019). However further studies led to an expansion to four (4) types of justice after a split of interactional justice to now comprise into informational and interpersonal justice (Greenberg & Colquitt, 2013).

Conventionally, many scholars have interchangeably used justice and fairness in literature almost unanimously defining justice as, “fairness of organisational processes or policies.”(Ambrose and Schminke , 2009; Goldman & Cropanzano, 2015). Hosgorur et al. (2017), Chen et al. (2015) explains organisational fairness as a concept that encapsulates employees’ perceptions of how fairly they are treated within the organisation and how these perceptions impact organisational outcomes such as satisfaction and commitment. It has been found that organisational fairness has a significant impact on organisational commitment and job performance (Hendri, 2019). This is corroborated by (Saneesh, 2021) who affirms the positive relationship between organisational fairness and job satisfaction naturally implying a stronger employees’ work ethic and a higher sense of duty and commitment to their careers and organisational goals, values at large.

Employee behaviours and attitudes are significantly influenced by their perception of fairness in the structure of the organisation (Reynolds et. al, 2018, Beugre & Baron, 2001). Conversely, disruptive behaviours of employees could result from any perception of unfairness (Nnaji-

Ihedinmah et. al, 2020). Therefore, organisational behaviours can be said to be influenced by a variety of motives, both selfish and unselfish (NnajiIhedinmah et. al, 2020).)

4.1.2 Retail Fairness

While fairness is dominant in services, it is as well a major theme of other marketing practices and publications relating to other marketing concepts namely customer relationship management, social marketing, and corporate social responsibility (e.g. Wu et al., 2012). The value of service is evident in retail fairness (Toh & Perumal, 2017). This concept of retail fairness has more recently received prominence (Nguyen & Klaus, 2013). Fairness has become a key priority for marketers and retailers because marketing has often been perceived to be hinged on unfair business practices and cloak-and-dagger schemes (Nguyen & Pervan, 2020; Gershoff et al., 2012).

Retail fairness has been defined by (Nguyen & Klaus, 2013) as: “The successful execution of a fair retail marketing strategy based on consumers’ fairness perceptions of the procedures, interaction, and distributive outcomes. This strategy is built on justice, trust, and service quality in order to create mutually satisfying relationships by delivering equally beneficial outcomes for consumer and retailer alike.” The authors further conceptualise the dimensions of retail fairness to include: Product Dimension (value for money and good prices, quality products, and good reputation), Interaction Dimension (Honesty and Integrity, Transparency – no exploitation or hidden agenda and ethical behaviour) and Service Dimension (Fair treatment, Customer Care and Good Services).

Retail fairness in the way shoppers are treated as far as customer services and after sales services tend to generate repeat purchases and enhance loyalty and ultimately and ultimately quality of the relationship between buyers and sellers is naturally enhanced after shoppers experience retail fairness. (Hwa & Perumal, 2017). Generally, the outcomes of the fair treatment of shoppers include steady re-patronage, improved reputation, and greater loyalty (Brady et al., 2012). Conversely, unfairness creates unfavourable outcomes for the retailer (Cox, 2001; Xia et al., 2004) including consumer complaints, dissatisfaction, customer switching, negative word of mouth, shopper distrust and ultimately a sully of the retailer's brand (Lo et al., 2007; White et al., 2012).

4.1.3 Fairness in Competition

The conceptualisation of competitive fairness is done in relation to a collection of rules that govern a market, in such a manner that allows for transactions to be conducted fairly so they may yield quality goods and services (Wang & Ota, 2019). Fair Competition has been defined as: “open, equitable, just competition which is fair as between competitor and between any of his customers” (Black, 1996). Fair competition requires that the interplay of various firms' activities progressively ensures the economic liberation and improves the societal welfare of their workers, other market partakers, and customers while preventing firms from engaging in conducts that are deemed as exclusionary, greedy, or injurious to other parties (Hanley, 2021).

Again, fair competition generally ensures that firms that have an unduly high level of control in the market must have achieved such feats through fair means including internal expansion activities (such as innovative and increased funding to product development, fair wages to workers and the creation of superior products and services for distributors and customers at large (United States v. Grinnell Corp., 384 U.S. 563, 571, 1966). However, fair competition also precludes firms

from unduly exploiting their power to expand, entrench, or perpetuate their dominance in a market (May; 1989, Vaheesan; 2022). When businesses engage in fair practices such as above-cost pricing, the offer of significant (but fair and equitable) volume discounts on their products and services, customers ultimately benefit (Hanley, 2022).

Also, a market that is governed by fair competition makes certain that the consuming public is not constricted by corporate domination and derives the most benefits from intense but healthy firm rivalry and ensures the pre-eminence of fairly representative institutions rather than having markets controlled by strong private powers and thus sustaining a system that safeguards widespread, equitable, and fair economic prosperity (Khan & Vaheesan, 2017).

While unfair competition evidently results to chaos among various stakeholders and the death of competition (Bruno, 2023; Papanikos, 2022), fair competition is ultimately beneficial to all stakeholders in ensuring lower prices, higher quality goods, and a broad array of products and services, essentially entrenching consumers' power to choose (Stucke, 2013).

4.2 Service Fairness

Service fairness has widely been acknowledged to have an essential role in creating strong relationships between organisations and customers. Service fairness describes perceptions regarding how customers evaluate the appropriateness or equality in the value exchange process with service providers (Oliver, 1999). It brings to the fore the notion that service providers must be mindful of the processes involved in service delivery and as well their relationships with customers rather than merely focusing on service delivery outcomes (Haspari et. al, 2020).

Fairness has been studied in variety of academic contexts including marketing, operations and psychology (e.g. Chen et al., 2012; Chenet et al., 2010; Greenberg, 1984; Lind and Tyler, 1988; Seiders and Berry, 1998). Seiders and Berry (1998) conceptualised service fairness on the fulcrum of justice as fair or unfair treatment of the customer. The concept of service fairness implies that customers make a judgment on the perceived fairness of a service encounter by assessing if the results or experiences had are in tandem with their inputs (time, effort and money) (Adams, 1963).

Service fairness is associated with service quality, even though the two concepts are fundamentally different. While poor service may seldom be perceived as unfair, it is not unlikely that unfair service would be judged as substandard in quality (Seiders and Berry 1998). Service fairness has a strong impact consumer's evaluation of exchange outcomes that ultimately bring about long-lasting relationships and also induces customers' manifestation of additional role behaviours (Khan et al, 2019). Several studies have found that service fairness together with service quality have a favourable and strong influence on customer satisfaction (Edastama et. al, 2018, Arham, 2010). Even though the subject of Service Fairness becomes more pertinent in negative circumstances, customers' favourable perceptions of service providers can be propelled by service performances that exceed customers' expectations (Seiders and Berry, 1998).

Service fairness is defined as “customer's perception of the degree of justice in service firm's behaviour.” (Seiders and Berry, 1998, p.9). Several researchers have conceptualised service fairness in terms of three dimensions of justice: distributive, procedural and interactional (Jain et al., 2019), indeed for several decades, studies in management and marketing split up fairness into these three dimensions (Martíneztur et al., 2006). Earlier studies on service fairness

dimensions had principally focused on service failure and recovery process (Mattila & Cranage, 2005), however, service fairness dimensions are more appropriately context-dependent (Islam, 2019). Service fairness proposed by Adams (1963) has its origination from the fairness theory in psychology and sociology. Fairness refers to judgment in relation to how a person is treated whose perception of fairness or justness is contingent on its correspondence to some standard or criterion of what is morally right (Crisafulli and Singh, 2016).

Several reviews reveal that different scholars have varying conceptualisations regarding how service fairness is structured. While some scholars advocate a two-factor model comprising procedural and distributive fairness (Greenberg, 1990), others propose a three-factor model (Mattila and Cranage, 2005). Clemmer (1988) who believed that social fairness theory could also be applied to the interaction between service firms and customers was the first to propose the construct of service fairness in marketing literature. Her subsequent empirical conducted in four types of service firms namely: fast-food restaurants, high-end restaurants, hospitals and banks, showed that customers would assess service fairness based on the elements of distributive fairness, procedural fairness and interactional fairness. Carr (2007) subsequently argued in favour of a four-factor model consisting of informational fairness, interpersonal fairness, distributive fairness and procedural fairness.

Farkas and Anderson (1979) proposed the development of a multidimensional method of measuring human exchange. Distributive fairness (Homans, 1961; Adams, 1965 & Leventhal, 1976) and procedural fairness (Leventhal, 1980; Thibaut & Walker, 1975) were initially proposed as the primary constructs for fairness. Another dimension was later extracted from procedural

fairness, namely, interactional fairness (Bies & Moag, 1986). Greenberg (1993) then proposed splitting interactional fairness into interpersonal fairness and informational fairness.

Conceptualising the latter view Namkung et al. (2009) introduced a four factor of fairness (price fairness, distributive fairness, procedural fairness, and interactional fairness) construct which is also supported by Narteh (2016) and Nikbin et al. (2013) from the service delivery context. Narteh (2016) further notes that previous studies had interpreted these fairness dimensions as an individual construct and recommends the validation of the four-factor model in different research contexts. This study would be based on a five (5) factor model comprising price fairness, distributive fairness, procedural fairness, and interpersonal fairness, outcome fairness and informational fairness with additional measures adapted from (Narteh, 2016) and (Su et. al, 2021) respectively.

Table 4.1 Dimensions of service fairness

Source	Dimensions	Industry	Country
Bhatt (2020)	Distributive, Procedural, Interpersonal, Informational	Banking	India
Le et. al. (2019)	Distributive, Procedural, Interpersonal, Informational	Healthcare	China
Khan et. al. (2019)	Distributive, Procedural, Interpersonal, Informational	Banking	Pakistan
Ebrahimi et al. (2016)	Interactional, procedural, and distributive	Banking	Iran
Ting (2013)	Outcome, price, procedural, interpersonal and informational	Auto repair	Taiwan
Carr (2007)	Procedural, distributive, interpersonal, informational	IS services	USA
Chen et al. (2012)	Procedural, distributive, interpersonal, informational	Financial service	Taiwan
Clark et al. (2009)	Procedural, distributive, interactional	Restaurant	USA
Zhu and Chen (2012)	Procedural, informational, distributive	Internet banking	Taiwan
Fu (2013)	Procedural, interactional, distributive, customer-to-customer, seller-to-seller	Restaurant	USA
Giovanis et al. (2015)	Procedural, informational, distributive	repair and maintenance	Greece

Narteh (2016)	Price, procedural, informational, outcome	Banking	Ghana
Nikbin et al. (2013)	Price, procedural, informational, outcome	Fine dining restaurants	Malaysia
Dwidienawati et al (2018)	Interactional, distributive, procedural Health	Insurance	Indonesia
Hassan et al. (2013)	Procedural, distributive, interpersonal, informational	Mobile telecom service	Pakistan
Wei (2015)	Procedural fairness, interactive fairness, results fairness, information fairness	Logistics industry	China

Source: Author's Construction

4.3 Service Fairness Dimensions

4.3.1 Outcome Fairness

Judgments relating to Outcome fairness (also known as distributive justice; Homans, 1961) are customer assessments of the results that emerge from an allocation decision. It refers to customers' perception of equity in the allocation of resource and the real results from a service encounter (Varela-Neira et al. 2010). Fundamentally, it relates to how a service's outcome is judged to be fair. Seiders and Berry (1998) demonstrated the relevance of fairness concepts by arguing that consumers' evaluations of fairness may be interpreted in terms of outcomes. Therefore, it is the customers' subjective evaluation toward the fairness of service outcome provided by firms (Han et al., 2019).

It is concerned with the mental, impassioned and behavioural responses a customer has to their assumed benefits from a service provider (Han et al., 2019). Customers make such individual evaluations in relation to service outcomes on issues such as compensation that a party receives from a firm (Folger and Konovsky, 1989), future free services, or apologies for some form of service failure (Ahmadi & Fakhimi, 2021). Basically, customers who associate all these elements

to a service organisation and receive them in tandem with their contribution or acknowledged status will perceive outcome fairness (Luo, 2007). The other key basis of customers' evaluation of service outcome fairness is in terms of whether the service is correct, whether the price and quantity of service is reasonable and whether the service is excellent (Han et al., 2019). Going by the definition of Kumar et al. (1995), and for the purposes of this study outcome fairness is assessed based on a comparison of the services customers feel they deserve with the actual outcome they receive concerning banking services.

4.3.2 Procedural Fairness

Procedural fairness is concerned with customers' overall assessment of the service process; principally about the extent to which the distributive process is fair. Customers always evaluate procedural fairness according to the timeliness and efficiency of the service, the fulfilment of the firms' commitment, the reasonability of waiting procedure, firms' willingness and ability to satisfy personalised demands etc (Han et al., 2019). It relates to the policies and procedures adopted by service organisations in producing various outcomes (Giovanis et al., 2015).

The manifestation of procedural fairness requires that, all processes and steps necessary for an exchange to occur must be deemed appropriate and aim to minimise any bias that could inhibit the situation (Colquitt & Rodell, 2011). Leventhal (1980) noted that procedural fairness is improved when consumers feel they can express and have their sentiments and anxieties heard; or when their target audiences perceive that the processes that lead to service outcomes are based on accurate information and ethical standards. It includes all such things as a firm's return policy, customer's rights in the event of costs relating to fraud, and how speedily customer difficulties get resolved.

For the purpose of this study procedural fairness is defined as “banking customers’ perceived feelings of fairness regarding procedures and steps taken in relations to banking services offered for an exchange” (Gokmenoglu & Amir, 2021).

4.3.3 Interpersonal Fairness

Interpersonal fairness is defined as the extent to which a customer is handled in a manner that is considered polite, dignified, and respectful (Le at al., 2019). It includes a person’s attitudes toward recipient of a service in the expression of such attributes as civility, honesty and respect as displayed by staff during service encounters (Carr, 2007, Bhatt, 2019)

Folger and Cropanzano (1998) asserted the critical need for for service providers to keep a significantly high level of interpersonal contact with their customers at all times prior to, during and after the exchange process (Folger & Cropanzano, 1998). Interpersonal fairness nurtures customers’ feeling of being worthy, valuable and valued (Kahn et al, 2022), and this is crucially important for the development of progressively intimate and mutually beneficial relationships between customers and service organisations (Khan et. al, 2022).

Interpersonal fairness is essentially about people's anticipation that they get treated in a courteous, truthful and interpersonally sensitive manner. Any violations where these expectations are concerned invariably lead to feelings of outrage and sometimes vengeful behaviours against the service organisation (Chan, 2011).

4.3.4 Informational Fairness

Informational fairness explains an organisation's decision-making procedure and service procedure, and this generally gives clarity to the situations find themselves in (Han et. al., 2019). Xie et al. (2007) asserts that customers would assess an organisation's informational fairness from the perspective of accuracy, timeliness, wholeness, genuineness and candidness of communication and appropriateness of the means of communication. Informational fairness also describes is the level of sincerity and the extent to which reason is provided in the course of the implementation of various procedures (Colquitt 2001). Therefore, the focus of informational fairness is on the clarifications provided regarding why a procedure is adopted or why certain outcomes are disseminated (Kim et. al, 2018).

Customers would invariably assess the manner in which processes are implemented and the way in which these processes and outcomes are explained (Lacey & Sneath, 2006). Informational fairness is defined as “providing information or knowledge to consumers to explain outcomes and procedures” (Goodwin & Ross, 1992; Greenberg, 1993). Accordingly, it includes what customers perceive about the openness, thoroughness, reasonableness, and timeliness of information flow from the service personnel (Sindhav et. al, 2006).

Customers' perceptions of service fairness do not entirely depend on perceived differences in service, but is also based on information. It facilitates customers' judgment over whether the organisation should be responsible for any variations in service or whether such variations are realistic and understandable (Ting, 2013). This implies that marketing practitioners should be able to provide useful information to appropriate guide customers' ascriptions any discrepancies in

service delivery. These may include rudimentary but vital actions such as offering informational literature, or as elaborate as giving a detailed, multidimensional clarifications of sophisticated services (Carr, 2007).

4.3.5 Price Fairness

Price fairness is defined as “a consumer’s assessment and associated emotions of whether the difference (or lack of difference) between a seller’s price and the price of a comparative other party is reasonable, acceptable, or justifiable” (Xia et al., 2004, p. 3). Namkung and Jang (2010) also defined price fairness as “a consumer’s overall judgment of price based on a comparison of the actual price to acceptable prices determined by both social standards (reference price) and self-interest (adaptation level)” (p. 1237).

The perception of fairness in pricing involves delineating prices or procedures in relation to what is considered established standards, general allusions or norms. (Bernarto & Purwanto, 2022). It has been asserted by Parry et al. (2021) that perceptions regarding price fairness are hinged on customers’ evaluation and are related to their feelings whether or not there is a difference between the price of one seller compared to another in a manner that considered reasonable, acceptable or justified. This trait of fairness may be a strong influencer of the process of customers’ arriving at a decision whether or not to make a purchase (Nikbin et al., 2016).

In determining price fairness or the acceptability of price, Maxwell (1995) draws a distinction between what is considered economically acceptable and socially acceptable. Economically acceptable comprises what is inexpensive and with the seller applying lowest possible mark up.

Conversely, prices that are socially acceptable are centred on cost, superior product or service features, and affordability to all and sundry, making accurate information available to customers, a price driven by the forces of demand and supply and other such market factors, value to customers, uniform and non-discriminatory price offer to everyone etc. In several other contexts, customers may interpret fair price as an alternative expression for lower price (Darke & Dahl, 2003).

It has been suggested that customers' perceptions of price fairness are driven by both procedural and distributive considerations (Herrmann et. al., 2007). This implies that processes involved in arriving at the price and the actual price that is ultimately offered all customers are crucial determinants or fairness perceptions. Another concept underpinning perceptions of price fairness is the principle of dual entitlement, which suggests that one party should not benefit at the expense of another party. When an organisation arbitrarily increases its prices to its advantage as a consequence of higher demand for its products and services, customers will feel being exploited and hence perceive the prices as unfair. (Herrmann et. al., 2007). Such discriminatory pricing practices while being beneficial to the profit fortunes of organisations on account of the market situation also risk festering the notion of price unfairness (Jin et al., 2014).

Previous studies have identified a significant relationship between fairness and relationship commitment in various contexts (Giovanis et al., 2015; Ting, 2011; Yen & Chu, 2009). Giovanis et al. (2015) suggested that service fairness positively affect relationship quality (satisfaction, trust and commitment). Specifically, authors argue that customers' commitment increases due to fair treatments and they stay with the same service provider for longer periods. Moreover, Ting (2011)

argued that individual dimensions of fairness affect customers' commitment to the relationship (distributive fairness, procedural fairness and interactional fairness) with service provider.

4.4 Customer Commitment

It has been shown in extant literature that customer commitment impacts the process of a customer's evaluation of their relationship with an organisation (Garbarino & Johnson, 1999) spawning strategic benefits such as constant patronage, increased word-of-mouth communication, and loyalty. Customer commitment has also been acknowledged as a significant propeller of customer engagement (eg, Gligor et al. 2019; Van Doorn et al. 2010) and as well been identified as a critical business imperative, for which many scholars have sought to establish its constructs and significance in the management of relationships (van Deventer & Redda, 2021).

In the context of customer relationships, Moorman et al. (1993) describe commitment as “an enduring desire to maintain a valued relationship”. In the marketing of services, such as banking, hospitality and healthcare, is a vitally important business imperative to build a mutual commitment (Berry & Parasuraman, 2004). Morgan and Hunt (1994) agree and further argue that within such contexts, the service organisations and their customers ought to work collaboratively at creating stronger ties and by building relationships founded on trust and honesty. Customer commitment, though closely related to the concept of customer loyalty is not the same (Morgan & Hunt, 1994). Therefore, commitment is broadly agreed to be a strong indicator and precursor of customer loyalty (Bettencourt, 1997).

According to Moorman et. al. (1992, p. 316) commitment may be defined as an “enduring desire to maintain a valued relationship.” Dwyer et. al (1987, p. 19) also define it as “an implicit or explicit pledge of relational continuity between exchange partners.” Gustafsson, Johnson, and Roos (2005, p. 211) concur that commitment can “create a ‘stickiness’ that keeps consumers loyal to a brand or firm even when satisfaction may be low.” (Keiningham et al., 2015) also note the conceptual similarity in customer commitment and loyalty while acknowledging their vital difference. Oliver (1999, p. 34) defines loyalty as the blend of a “deeply held commitment” and repetitious buying behaviour in spite the availability of alternatives and no inhibitions to switching behaviour. In more exact terms, while customers who are committed are conventionally expected to demonstrate loyalty, customers who exhibit behaviour of purchasing repeatedly may not necessarily have high commitment levels (Oliver 1999).

The subject of commitment (Allen & Meyer, 1996; McGee & Ford, 1987) and its associated works came out of from the realm of organisational science, where it has been adopted in investigating employee commitment to their firm. It is now used with increasing frequency in the area of consumer research for scrutinising consumer actions in relation to their choice among various brands (e.g., Agrawal & Maheswaran, 2005; Eisengerich & Rubera, 2010; Raju, 2017; Rucker et al., 2014). Commitment relates closely with other such concepts as brand loyalty, customer loyalty and brand attachment, where loyalty is demonstrated by a repetitious purchase of particular brands overtime (Ryu & Park, 2020). Further, commitment is intrinsically related customer relationship management, where the commitment expressed by customers is often a consequent on all of an organisation’s efforts aimed at satisfying the customer (Cailleux et. al., 2009).

Studies in the area of commitment have largely been beneficial notwithstanding that it had been discussed and applied differently by various scholars (Khraiwish et al., 2022). Allen and Meyer (1990) first acknowledged the three components of commitment in marketing literature where they proposed that employee's commitment should be classified into affective, calculative and normative commitment. Subsequently, Morgan and Hunt (1994) applied the three dimensions model in studying the relationship between customer commitment and loyalty. This viewpoint on commitment availed to researchers a variety of areas of studies in commitment and how it had varying levels of impact on relationships (Khraiwish et al., 2022). All of these notwithstanding, it is evident in the marketing literature that the subject of commitment has been approached from different perspectives throughout the years.

Rusbult (1980) for example described a one-dimensional construct for commitment, which is more closely related to affective commitment. While other scholars in the field of relationship marketing proposed two constructs for commitment; affective (centred on feelings of homogeneity, loyalty and attachment) and calculative (or continuance) commitment which is also hinged on costs associated with switching over (e.g., Fullerton, 2014; Gustafsson et al., 2005). Then again, Keiningham et al. (2015) contended that commitment be categorized into a model with five constructs when it comes to consumer commitment, and these should be made up of affective, economic, normative, habitual, and forced commitment. In some respects, the diversity of definitions is precipitated by the close relationship between commitment and several other marketing concepts namely: customer loyalty, brand loyalty, and brand attachment (Park et. al, 2010). For this reason, researchers who perceive customer commitment from the viewpoint of a multi-dimensional construct made up of various elements have advanced a more rounded

understanding of this key marketing concept. (e.g., Meyer et. al, 2002). This study therefore adopts the multidimensional conceptualisation of customer commitment as postulated above by, Keiningham et al. (2015)

4.4.1 Affective Commitment

In the context of organisational science, affective commitment has been defined as “an affective or emotional attachment to the organisation such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organisation” (Allen and Meyer, 1990, p. 2). The concept of affective commitment was originally viewed as a positive work-related attitude (Morrow, 2011) and basically implies that an employee who is affectively committed would remain with an employer because they want to stay (Meyer and Allen, 1991).

On the other hand, in the realm of consumer research, affective committed customers have an optimistic, psychological association to an organisation making them bear with the relationship (Ryu et. al, 2021). It has been argued that affective commitment to a product, service or brand is an essential component to maintaining and developing customer loyalty (Curth et. al., 2014; Geyskens et. al., 1996; Sui & Baloglu, 2003). In various scholarly works on relationship marketing, affective commitment has been affirmed as an important concept (Curth et al., 2014; Hennig-Thurau et. al., 2002; Rather & Parray, 2018; Sui & Baloglu, 2003). Affective commitment essentially measures the deep and passionate connections and emotional states that customers develop and associate with a firm (Rather et. al, 2019).

Therefore, affective commitment is the impassioned, or “warmer,” factor that evolves through a customers’ individual involvement with or the reciprocity they have with a firm, leading to greater levels of trust and commitment (Fullerton, 2003). When customers develop an attraction for (or, in other circumstances, feel endeared) to a particular product, service, organisation or brand, they are demonstrating affective attachment or commitment (Fullerton, 2003). Consequently, we may define emotional or affective commitment as the fondness for an organisation or institution, enjoying the partnership with this organisation or institution, and having a deep sense of belongingness (Geyskens et al., 1996; Morgan & Hunt, 1994).

4.4.2 Calculative Commitment

Calculative commitment was defined by Meyer et al. (1993) as the cost associated with leaving an organisation or institution. Also, (Meyer et al., 1993, p.539) define continuance commitment as the “perceived cost associated with leaving the organisation”. Hammouri et al. (2021) noted that there are two angles that relate to the cost namely, the cost of switching over cost and the customer’s ability to afford other sources of the solutions they are seeking. Calculative (also known as continuance) commitment is related to the cost associated with the intention to switch and leave the organisation (Gruen et al., 2000). Furthermore, calculative (also known as cost-based) commitment comprises three key aspects with all of them closely linked to a deficit of other options such the unavailability of tangible alternatives, seeming obstacles to quitting the organisation, and the cost that may be concomitant to with switching over (Andreassen & Olsen, 2008; Al-Gasawneh et al., 2020).

Another view of the calculative commitment construct is that of a constraint-based relationship that develops on the basis of what it would cost an individual to leave an organisation (Allen & Meyer, 1990). Fundamentally, calculative commitment has to do with the compelling situation of an individual having to remain with an organisation, on account of few suitable alternatives or a complete lack of alternatives (Bansal et al., 2004). Gilliland and Bello (2002: 28) noted that calculative commitment was a condition of being bonded to an entity or a mental appreciation of the benefits that are to be forgone and what would be lost to an individual if the relationship were to come to an end.

Sharma et. al. (2006) contend that it suggests a negative mental association – a detached, and yet cogent assessment of the costs and penalties that would be incurred as a result of switching. It has further been explained by Bendapudi & Berry (1997) that when the customer's sense of dedication to an organisation or service provider is low but there are higher levels of constraints, the customer is left with no choice but to stay put as a hostage. It is evident from the above that customers may measure the benefits they could potentially lose as a consequence of switching against the attractiveness of alternatives (Shukla et al., 2016).

Calculative commitment is viewed as a beneficial link consumer to have with products, services, brands and organisations. Calculative commitment has been widely used in examining a variety of issues in business and consumer research including the precursors to brand loyalty (Li & Petrick, 2008), relationships between customers and brands (Tsai & Harrison, 2019), and relationships as pertains in the realm of the marketing of services (Dalziel et. al, 2011).

4.4.3 Economic Commitment

Economic commitment is occasioned by the belief by customers that they will be beneficiaries of mutual economic benefits from the relationships that exist between them and with brands and organisations, and this stimulates their acts of reciprocity (Bartikowski & Walsh, 2011). The standard where reciprocity is concerned, which is the supposition of the social exchange theory proposes that positive actions have their equivalent of other positive actions while negative actions also have their negative equivalent (Fehr & Gchter, 2000). It has been further explained by (Geerts, 2000 & Geerts et. al, 2006) that an economic commitment is a type of requirement for an individual or entity to transfer, hand over or make available economic resources or benefits to another at some particular point in time typically in future. Economic commitment is also hinged on a mental assessment of contributions a customer makes to a brand and that equates to the sacrifice component of calculative commitment (Meyer et. al., 1990).

Economic commitment is usually founded on the previous actions, efforts or contributions invested in a company or performed for the brand. This may consist of concern over the possible loss of loyalty discounts, earned bonuses or reward points, or the fear of losing out on a certain level of access, recognition or status. Customers remain committed to an organisation because they do not want to lose any of these accrued benefits or points they have earned over time. Economic commitment may also be associated with costs that could arise from making a change or switch (Pehkonen, 2019).

Economic commitment typically emerges from a concern over a financial loss that may be consequential to leaving an organisation or brand and has been established to be a refinement of

calculative (or continuance commitment) (Zhang & Xie, 2023). Economic commitment may also enhance loyalty for the brand or service organisation overtime (Keiningham et al. 2015).

4.4.4 Normative Commitment

Normative commitment is defined as an individual or customer feeling an obligation to stay in a relationship for the reason that they believe they have to (Chai et al, 2015; Shukla et al, 2016; Yao et al., 2019). First identified as belonging to the loyalty construct in studies on organisational behaviour, normative commitment is a concept that constitutes a duty towards the organisation (Allen & Meyer, 1996). Normative commitment is also defined as a kind of relationship founded on personal norms developed over a period, such that the customer feels an obligation to remain with the company (Bansal et al., 2004).

It has been suggested by (Shukla 2011, 2012) that normative related conduct is shaped by the beliefs of the customer—which is also determined by the social environment. Customers are often driven by their social environments and generally act in accordance with certain patterns to endear them towards their associative groups, and in order to meaningfully identify with the brand. Foxall et al. (1998) contended that the subjective norms are critical elements that drive normative commitment comprise the pressure that is felt by individuals when they have to grapple with the reality their sociological constructs. Consequently, these individuals draw a comparison between their attitudes and acts compare their attitudes and acts and generally work at harmonising these with those of their social groups.

Normative commitment is essentially hinged customers feeling morally obligated (Meyer & Allen, 1997), to maintain the relationship because they believe that they are ought to do so (Sharma et al., 2015). It is when individuals and customers are longing to stay with a brand or organisation resulting from their assimilation of normative pressures (Gbadamosi et al., 2007), a feeling of guilt that gets awakened by any considerations about quitting the brand or organisation (Fako et al., 2014), the wish to make up for special treatment benefits received from associating with the brand or organisation (Joolideh & Yeshodhara, 2009), or implied sense of obligation to return specific benefits to the brand or organisation (Mercurio, 2015)

Again, (Ajzen & Fishbein, 1980). argued on the basis of the theory of reasoned action that normative commitment is borne out of two main facets: internally and externally. Firstly, it is assumed to be driven by an individual's personal beliefs and nature. Secondly, it is thought to result from "social pressure" from a person's kinfolks, work colleagues and associates. This relationship is in sync with customers' internal values and external norms (Khraiwish et al., 2022).

4.4.5 Habitual Commitment

Habitual commitment has been defined as a "context specific commitment that arises in settings when consumption behaviour is performed repetitively, automatically with inertia and conceptually the idea is similar to the notions of habitual loyalty" (Aksoy et. al, 2014) and hand loyalty (Nordhielm & Bradford 2007). Keiningham et al (2015) also explained habitual commitment as being relevant to specific contexts and comes up within circumstances where consumption behaviour is carried out continually, routinely, and apathetically.

It therefore represents a type of commitment that applies within particular circumstances where consumption behaviour is carried out repeatedly (Bosukonda, et. al., 2020). Habitual commitment is very much like inertia which denotes a steady state where consumers maintain their patronage of a particular supplier, notwithstanding the fact they may not have a strong preference for what that supplier offers (Kumar et. al., 1992).

(Pehkonen, 2019) explained that habitual commitment is built on continuous customer behaviour that occurs routinely and with no thought to give consideration to other existing alternatives and ultimately forming a habit from repetitious consumption or patronage. Eventually, habituation makes repeat consumption more likely, consequently making the consumption process easier (Murray & Haubl 2007) and minimising contemplation, especially in the search for information and options (Shugan, 1980).

In essence, habitual commitment is mental automaticity (Verplanken et. al., 1997) that occurs with routine consumption behaviours turning into habits, and where customers are no longer driven by material things but by custom (Kumara & Dissanayake, 2019).

4.4.6 Forced Commitment

Forced commitment arises in situations where customers feel a lack of alternatives occurring as a result of factors that may be peculiar to an industry (for e.g a monopoly or oligopoly), or issues that are contingent on customers distance from available service alternatives or providers (Keiningham et al., 2015).

Even if the customer remains with the brand or service provider, the absence of choice has a negative impact on satisfaction and re-patronage desire (Davis et al. 1995). The absence of suitable alternatives, while compelling the customer to remain in a particular relationship with a supplier or brand, may create a false sense of loyalty, exacerbate customer negative actions toward the brand, which invariably diminishes their intention remain with the brand or service provider notwithstanding that the relationship may still persist (Dick and Basu 1994).

When there is a lack of alternatives or the existence of tangible options, customers often feel stuck (Gustafsson, Johnson, & Roos, 2005) or as if they are captives (Shukla et al., 2016), leading to forced commitment. Evidently, negative and debilitating psychological outcomes often result from customers lacking the freedom of choice (Deci, 1985). Basically, when a customer is compelled to remain in the relationship as result of their lack of alternatives, the negative feelings that result leads to a diminished desire to remain in the relationship even though the relationship shall remain in the meantime (Pehkonen, 2019).

4.5 Customer Citizenship Behaviour

The concept of customer citizenship behaviour was first advanced by Ford (1995) and Bettencourt (1997) and it is based on the theory of organisational citizenship behaviour. Ford (1995) explained that for organisations to function effectively, it was required of employees to be willing to perform a variety of spontaneous tasks which may not be clearly stated in their job descriptions. Ford (1995) contended that just like employees, customers get involved in various citizenship behaviours including bringing problems to the attention of employees, making recommendations

of a place of business to friends, or pasting a bumper sticker that publicizes their endorsement of an organisation and its activities.

Bettencourt (1997) also maintains that similar to employees, customers engage in discretionary activities including making known to other customers their positive experiences and seeking to relate with employees in a manner that is courteous and pleasant. Furthermore, Groth (2005) argues that our knowledge of the value creation behaviours of customers and how that contributes to the totality of the success of service organisations could be further enriched by broadening research in organisational citizenship behaviour to include customers. Groth (2005) notes that customers being a treasured source feedback and novel ideas for the development of robust business strategies can also help train other customers, and share vital feedback relative to their service encounter experiences with management.

Several scholars have established the substantial impact extra-role behaviours such as customer citizenship behaviour has on firm performance of (Aljarah, 2020; Chiu et al., 2015; Karaosmanoglu et al., 2016; Revilla-Camacho et al., 2017; Van Tonder et al., 2018). Organisational success can be enriched by resources provided by extra-role behaviours (Delpechitre et al., 2018; Eddleston et al., 2018). Such behaviours are manifested by customers engagement in various acts including spreading positive word of mouth communication, shielding companies from damaging commentary, offering suggestions to the organisation regarding possible areas of improvement for product or service quality and suggesting the company and its products or services to others, (Karaosmanoglu et al., 2016), and also offering feedback regarding how the retail experiences of shoppers could be improved. (Van Tonder et al., 2018).

Various conceptualisations and definitions of customer citizenship behaviour have been examined so far. Bettencourt (1997) defines customer citizenship behaviour as ‘helpful, discretionary behaviours of customers that support the ability of the firm to deliver service quality’ (p. 384). In a similar manner, customer citizenship behaviour is defined by Groth (2005) as ‘voluntary and discretionary behaviours that are not required for the successful production and/or delivery of the service but that, in the aggregate, help the service organisation overall’ (p. 11). Bove et al. (2009) also also proffer a definition of customer citizenship behaviour as “the voluntary behaviours outside of the customer’s required role for service delivery, which aim to provide help and assistance, and are conducive to effective organisational functioning” (p. 699).

Again, according to Gong and Yi (2019), Customer Citizenship Behaviour (CCB) refers to “voluntary and discretionary actions by individual customers, which are not directly or explicitly expected or rewarded but may aggregate into higher service quality and promote the effective functioning of service firms.” This behaviour comprises a variety of initiatives, including co-creating as a part of the organisation, collaborative sharing knowledge, and recommendations regarding future business improvements (Yi and Gong 2013). Customer citizenship behaviour (CCB) is also defined as unpaid charitable customer conduct that goes beyond what is ordinarily required to be performed for service delivery and stimulates the effective running of the service organisation (Curth et al., 2014) by facilitating improvements in the production and growth of the organisation’s product and service offerings (Fowler, 2013). Additionally, Fowler (2013) recognises common themes in descriptions of CCB to include its discretionary nature and the absence of direct reward for customers.

The usefulness of such conduct or manner of acting has been recognised (Anaza, 2014) because customers or patrons of a business entity, as “part-time staff” and personnel of the organisation, may exhibit unsolicited and charitable conducts which they are not ordinarily responsible for but still perform them with the intent of it serving a beneficial purpose for the organisation (Chiu et al., 2015; Eddleston et al., 2018). While CCB may not be particularly beneficial for customers, their citizenship behaviours are of great interest to service providers (Lakmali & Kajendra, 2021) because of how economically and socially beneficial they potentially are relative to other extra-role activities in which customers participate (as cited in Anaza and Zhao, 2013).

4.5.1 CCB in Retail Industries

It has been argued that retail stores that are set within a positive physical and social environment in, thereby creating desirable customer experiences will invariably engender extra-role behaviours such as customer citizenship behaviour (Gorji et al., 2021). Scholars have increasingly turned their attention to so-called “extra-role behaviours” exhibited by customers as a foremost sign of a positive in-store experience (Eddleston et al., 2018) One of the key essentials in the creation of such positive customer experiences and in transforming the performance of retail enterprises is the physical and social environment of stores (Dalmoro et al., 2019; Lin & Liang, 2011; Triantafillidou et al., 2017). While environmental stimuli within the context of a retail store may be one of the principal factors that lead to a pleasurable shopping experience, these factors may not be offered to the same level or standard in all retail environments (Kumar & Kim, 2014). The physical environment comprises the design and store adornments, spatial layout, light and colour scheme, ambience, signs and symbols and the provision of amenities for the convenience and comfort of customers (Rosenbaum & Massiah, 2011).

The retail environment is intensely competitive, especially in situations where different retailers offer similar products or services, it is relatively easier for customers to switch retailers (Feng et. al., 2019; Mir et. al., 2017). For this reason, retailers often have a difficulty creating a competitive advantage in order to retain customers (Feng et al., 2019; Koo & Kim, 2013; Sachdeva & Goel, 2015). In such situations, retailers must endeavour to create unique products and service offering to enable them better compete (Bilro et. al., 2018; Jang, Kim, & Lee, 2015; Kumar & Kim, 2014). One of such strategies is for retailers to build long term and beneficial relationships with customers (Chauvenet et. al., 2019; Helmefalk & Hultén, 2017; Jang et. al., 2015). The physical and social environments of retail stores offer unique prospects that can enable the creation of a competitive advantage (Leonidou et. al., 2013; Lin & Liang, 2011; Tandon et. al., 2016), and players in the retail industry can effectively compete by making their shop environments attractive and pleasing to customers (Li & Liu, 2014; Lin & Liang, 2011; Yi et. al., 2013). A pleasing store or service environment through the enhancement of physical factors (e.g., a peaceful and comforting shopping area, neatness, light, and eye-catching decorative designs) and social factors (e.g., the presence of welcoming, pleasant, friendly, responsive, helpful, well-informed and knowledgeable employees) may impact customer affective attitudes (e.g., satisfaction, attachment and loyalty) and their citizenship behaviour (Ryu & Han, 2010; Tomazelli et al., 2017).

4.5.2 CCB In Service Industries

Current studies within the services sector reveal that Customer Citizenship Behaviour (CCB) has become an important predictor of outcomes (Hossain et. al., 2020). Groth, (2005, p. 11) established the building blocks for CCB within the settings of service industries as charitable and optional behaviours that are not obligatory or needed for the successful production, rendering or delivery

of the service but are on the whole beneficial to the service organisation. Subsequently many investigations have sought to advance scholars' understanding of fundamental factors that determine customer citizenship behaviours within a variety of service settings (Gong & Yi, 2019, pp. 11–16). In theory, CCB recognizes voluntary consumer behaviour beyond the conduct required to perform service delivery and promotes the service organisation's effective functioning (Curth et al., 2014). In the context of a pure service environment, as Bitner (1992) elucidated in her ground-breaking study, services are produced and consumed simultaneously. This invariably implies a close interaction between and among customers as well as employees during the service delivery process.

Additionally, customers who are engaged in acts of advocacy are better disposed to recommending the organisation's service offering to their friends, associates, and their kinfolks, while helping behaviour is concerned with the support that customers would render to other customers in using the service (Yi & Gong, 2013). It also appears that high service quality may foster in customer inclination to carry out citizenship behaviours to the benefit of the service provider (Nguyen et al., 2014, p. 1,098; Roy et al., 2018, p. 295). Indeed, various studies have established cogent relationships that exist between the quality of services and customer acts of advocacy as well as feedback to service organisations (Roy et al., 2018, p. 299; Nguyen et al., 2014, p. 1,105). Suggestions made by customers for improvements, their preparedness to assist other customers with a service, and their acts of positively recommending the service to others could all be beneficial in bettering the service experiences of other customers at zero cost (Van Tonder & Petzer, 2018).

4.6 Dimensions of Customer Citizenship Behaviour

Various dimensions have emerged from the development of theory and empirical understanding of customer citizenship behaviour (CCB). In spite of the mounting interest the concept of customer citizenship behaviour has attracted, a review of scholarly works on the subject reveals the absence of any consensus regarding the dimensionality of its constructs (Gong & Yi, 2021, Mitrega et. al., 2022). Different researchers have applied various and sometimes dissimilar dimensions for measuring CCB notably among them being Loyalty, Participation and Cooperation by (Bettencourt, 1997), Recommendations, Providing Feedback to the Organisation, Helping other customers by (Groth, 2005), Positive word of Mouth, Suggestions for service Improvement, Customer voice, Policing of other Customers, Displays of affiliation, Participation in the firm's activities, Benevolent acts of service facilitation and Flexibility by (Gruen, 1995 ; Bove et al., 2009); Civic virtue and Altruism by (Di et. al, 2010); Civic virtue, Compliance and Individual Initiative by Guo et. al (2013), Advocacy, Feedback, Helping and Tolerance (Yi & Gong (2013) as well as Making Recommendations, Providing feedback to the organisation, Helping other customers, Display of relationship affiliation, Participation in firm activities, Benevolent acts of service facilitation, and Flexibility by (Gong & Yi, 2021).

However, notwithstanding all the above, the most dominant composition of CCB and the most commonly accepted by most scholars include the three dimensions suggested by (Groth, 2005), which was subsequently revised by Yi and Gong (2013) into four dimensions consisting of: feedback, advocacy, helping and tolerance (Mitrega et. al., 2022).

4.6.1 Feedback

Giving the organisation feedback has been acknowledged as a dimension of customer citizenship behaviour by nearly all scholars researching in this area (Bettencourt, 1997; Bove et al., 2009; Di et al., 2010; Groth, 2005; Guo et al., 2013; Yi & Gong, 2013). Feedback is defined as “solicited and unsolicited information that customers provide to the employee, which helps employees and the firm to improve the service creation process in the long run” (Yi & Gong, 2013, p. 1,280). Consumers of services are able to make vital contributions that ensure better service delivery, often by making known the nature of their individual experiences and making it easier to identify the strong points as well as any gaps of quality in the service delivery process (Robinson et al., 2020, p. 350). While customers go through their experiences with service providers, the commentary they make or information they provide on their own volition – by means of verbalised interactions with service employees, tipping and other acts of symbolism, and notes of commendation or complaints – is a prime source of precious information for managers of service firms and might be beneficial in addressing service delivery challenges (Bettencourt, 1997; Voss et. al., 2004).

Feedback behaviour may also involve customers’ completion of survey instruments or speaking directly with representatives of the service firm about their experiences and making recommendations that could result in improving the general appeal of the firm’s product or service offering (Choi and Hwang, 2019; Van Tonder et al., 2018, p. 95). Accordingly, customer feedback may be formal or informal (Van Tonder & Petzer, 2020). Feedback which is Informal (unstructured) serves the beneficial purpose of obtaining deeper insights into the experiences of customers (Nasr et al., 2018, p. 144). Such levels of customer citizenship behaviour are never

about customers' own self-interest, may lead to personal inconveniences, and are often centred on making the organisation function better (Guo et al., 2013).

Ultimately, customers' sentiments about the nature of their service experiences have an effect on the probability that they may give feedback to the service firm (Nguyen et al., 2014, p. 1,101). Customers who are delighted with the organisations service are more likely reciprocate by making propositions and constructive commentary (Chung, 2006; Van Tonder & Petzer, 2021).

4.6.2 Advocacy

According to Lawer and Knox (2006) consumer advocacy is defined as "an advanced form of market orientation that responds to the new drivers of consumer choice involvement and knowledge". Customer citizenship advocacy also refers to circumstances where issues that are of particular interest to a firm are promoted by the customer (Yi & Gong, 2013). Actions such as these are often evident in customers' expressions of loyalty towards the firm (Chai et al., 2015, p. 25). These may include such actions as praise for the brand, making recommendations of the brand to others and cheering on other customers who also use the brand (Yi & Gong, 2013). Value creation for the firm where customer citizenship advocacy is concerned only occurs when customers engage in such behaviours on their own volition (Navarro et al., 2016, p. 1,337). Naturally, customers who are pleased with the products or services of a firm will be more willing to reward the firm by engaging in advocacy behaviours (Choi & Lotz, 2016, p. 543).

4.6.3 Helping

Helping – refers to situations where customers behave in such a manner with the aim of offering assistance to other customers (Yi & Gong, 2013). Generally assumed to be a form of non-purchasing behaviour (Xie et al., 2017), customer helping behaviour refers to actions performed by customers for the benefit of their fellow customers (Yi & Gong, 2013, p. 1,281). It is a concept that essentially involves customers volunteering to assist other customers in their use of a service so that it becomes more probable that they shall have a positive service experience (e.g. by giving advice, offering expertise, giving support, and offering companionship to other customers) (Anaza, 2014). It is closely related to efforts at policing exercised by customers who are seeking to ensure that other customers conduct themselves appropriately and also accurately perform customer-related tasks (Anaza & Zhao,2013; Bove et al., 2009).

This kind of CCB is also closely related to acts of self-sacrifice and unselfishness (Gong & Yi, 2019, p. 4). The fundamental aim of offering such assistance to other customers is usually to offer counsel to them and teach them to undertake self-administered tasks correctly and accurately (Cheng et al., 2021; Choi & Lotz, 2018). Helping behaviour often occurs with minimal forethought and offers the helper the chance to be empathetic towards the customers being assisted (Yi and Gong, 2013, p. 1,281). Customer citizenship helping is often valuable for the customer who benefits from the support and ultimately to the organisation involved (Johnson et al., 2013). The indices for measuring customer helping often involves evaluating the degree to which customers are willing to offer help, assistance and impartation to other customers to enable them obtain the service they want from a brand (Yi & Gong, 2013). Ho et al. (2017) assert that customers who are delighted by their experiences of an organisation’s service offerings are more likely to have greater

enthusiasm about helping their fellow customers. Moreover, customers who are beneficiaries of the value creation activities of a firm are more likely to be willing to reciprocate value to the firm by wilfully engaging in citizenship behaviours, such as offering help to other customers (Islam et al., 2019).

4.6.4 Tolerance

Tolerance – refers to customers’ readiness to bear with the service provider when the service delivery fails to meet their expectations of what they will consider as adequate. Cases in point may include delays in attending to the customer or the shortage of equipment or operational material (Yi & Gong, 2013). Tolerance also includes the consumers’ preparedness to endure even in situations where the service is not completely reflective of what they had anticipated, for example, the lack of adequate infrastructure and other tools that facilitate service delivery (Lengnick-Hall et al., 2000). It implies customers’ ability to stomach undesirable situations during the service delivery process (Raza et. al., 2020).

Tolerance is also closely related to a customer’s instinctive assessment of “the extent to which expressive behaviour is guided by situational cues to social appropriateness” and how such expressive behaviours may align with the situation at hand (Aaker, 1999, p. 47). The extra-role behaviours which is also connected tolerance are acts of munificence and altruism expressed by customers who in their attempts not to overburden service employees offer such assistance to other customers in hopes that it will make room for service employees to attend to other important duties (Rochette et al., 2021)

4.7 Difference Between Civic Citizenship, Organisational Citizenship and Customer Citizenship

Important insights on customer citizenship can be gained by comparing the concept of civic citizenship and organisational citizenship, (Gerke et al., 2017; Fowler, 2013). It has been suggested that civic citizenship is viewed as including all beneficial community-relevant behaviours of individual citizens (van Dyne et al., 2004), such as keeping them aware of community issues, exchanging information and ideas, contributing to community self-governance, and motivating other community members to do the same (Fowler, 2013; Van Dyne et al., 2004). Responsible civic citizens must apply obedience, loyalty, and involvement in a balanced way for the good of the community (Van Dyne et al., 2004).

Then again, organisational citizenship refers to good deeds that are carried out by every member of the organisation and are advantageous to the organisation (Graham, 1991). Organisational citizenship behaviours have been characterized as actions taken on purpose by an employee to advance the effectiveness of the organisation without receiving direct compensation from it (Kwantes et al., 2008:229; Organ, 1990). Employees may lend a hand to their co-workers or put out extra effort at work, such as working unpaid overtime (Organ, 1990). Organisational citizenship behaviour is not a prerequisite for a job; rather, it results from motivational forces acting on employees, regardless of how those forces may impact the employee's job, particular co-workers, or the organisation as a whole (van Knippenberg, 2015).

Both customer and organisational citizenship have the potential to improve an organisation's success (Fowler, 2013). Customer citizenship, however, differs from organisational citizenship in

that good citizens are seen as part of the organisation's workforce (Bettencourt, 1997). These efforts might not receive official recognition or compensation (Fowler, 2013). Therefore, customer citizenship has also been defined as voluntary actions taken by specific customers that are not directly or explicitly expected or rewarded by the organisation, but which collectively may support the efficient operation of service organisations and lead to a higher level of service quality (Groth, 2005). Customers who are viewed as partial employees have a variety of ways to advance the organisation's goals: they can collaborate with staff members, assist other customers, make suggestions for the business, voluntarily spread good word about it, and improve the business's services, offerings, and overall performance (Rosenbaum & Massiah, 2007; Bettencourt, 1997).

4.8 Service Fairness and Outcomes: Issues and Evidences

In the review of past studies on the subject of service fairness, it was apparent that while a strong relationship between customers and service organisations (Hung & Lu, 2018; Hwang et al., 2019) it was apparent that studies regarding the role of service fairness in building such relationships and in particular, customer sense of connection and citizenship behaviours in relation to these brands or organisations are still lacking (Kim et al., 2018; Khan et. al. 2019).

Additionally, the relationship between service fairness and its related outcomes has become a pertinent concern for most scholars (Chi et al., 2020; Sekhon et al., 2014; Athanasopoulou, 2013; Kharouf et al., 2014; Roy et al., 2015). Even more so the provision of fair services has become a vital imperative for players in the banking industry (Wang et al., 2018) particularly when the sector has undergone major structural changes the world over. Even though the subject of service fairness has gained currency and the increased attention of marketing scholars, there is still limited

knowledge on the mechanism of service fairness, its effects and how businesses may improve customer perception of fairness (Carr, 2007; Clark et al., 2009; Liang et al., 2017; Kwortnik & Han, 2011; Namkung and Jang, 2010; Su & Hsu, 2013; Han et. al., 2019)

In reviewing extant works on service fairness, it was evident a preponderant number of studies have either conceptualised it as a three or four-dimensional construct in a variety of industries (e.g. Farooq & Moon, 2020; Bhatt, 2020; Le et. al., 2019; Khan et. al., 2019). Scholars have acknowledged the possibility of the use of other variables in determining the outcomes and effects of service fairness (Hapsari et. al., 2020). Additionally, a significant number of studies on service fairness and its outcomes (e.g customer satisfaction, loyalty, customer trust etc) had been conducted within service failure and service recovery situations largely unprompted and not associated with any exogenous factors or conditions (e.g. Kohsuwan & Lawkobkit, 2013; Chen et. al., 2014; Ibrahim et. al., 2018; Kiio & Kohsuwan, 2020; Amin & Piaralal, 2020). However, whether or not they experience service failures or recoveries, customers could and would assess the fairness of the outcomes and totality of their experiences in relation to service delivery (Clemmer & Schneider, 1996). Again, while service fairness may be associated with outcomes such as service quality, bad service might not often be regarded as unfair (Bhatt, 2020). Further, although the focus of most researchers has been on assessing the perception of bank customers in relation to such outcomes as service quality, there are limited studies investigating banking service delivery from a fairness perspective (Narteh 2016; Bhatt, 2020).

There was a blend in the use of survey and multiple case study methods with the overwhelming majority of studies using quantitative methods (e.g Han et. al., 2019; Hapsari et. al., 2020; Bhatt,

2020). On the issue of sampling and demographics, there were also calls for scholars to investigate the impact of such variables as age, income and occupation on fairness perceptions given that they could be the source of vital insights for managerial practice. There was also an apparent lack of studies on service fairness within emerging economy contexts with Narteh (2016) found to be one of the earliest studies conducted on service fairness within the banking industry from sub-Saharan Africa.

4.8.1 Methodological Issues

Narteh (2016) draws on previous studies on service fairness by Namkung and Jang (2009) and integrates the various viewpoints of service fairness provided in prior studies into a broad framework for assessing service fairness in the service delivery value chain of retail banks. (Narteh, 2016) further espouses on the usefulness of the four-factor service fairness structure in the banking industry. Further, it has been argued by various scholars that the processes involved in the formation of customer perception of fairness evolve over time (Martínez-tur et al., 2006). Narteh (2016) therefore called for repeat studies to enable the appropriate flagging of circumstances that fluctuate the fairness experiences of customers. Narteh (2016) also called for future studies to use moderately larger sample sizes since they have an effect on study results, ultimately enhancing generalisability.

It has also been noted that a significant number of fairness studies are conducted with an experimental design with only a few studies, particularly the ones on in-service delivery, are conducted using a survey design (Abdinagoro et. al., 2019; Dwidienawati et. al., 2018) (e.g. Malc et al., 2016; Sharifi & Aghazadeh, 2016). Experimental designs have the challenge of external

validity and the results may not be generalizable beyond the specific conditions under which the study was conducted. Further, Experiments often take place in artificial settings and controlled environments that may not accurately reflect real-world conditions (Jenke, 2022; Lee, 2012).

Additionally, most studies on service fairness have been conducted in the context of a service failure and recovery (Nikbin, 2016). Several other studies also used convenience sampling method consisting variously of relatively fewer sample sizes (e.g. Baloch, 2014) and Nikbin et. al. (2013) who recommends that future research address this limitation by taking a larger sample as that may lead to more comprehensive outcomes.

This study aims fill the gap in empirical literature by conducting survey design research, using convenience sampling and applying a five (5) factor service fairness structure in examining service fairness in the Ghanaian banking industry. The study shall also assess the fairness perceptions of customers across various banking institutions without necessary recourse to any service failure or service recovery situations.

4.8.2 Geographical Focus

The geographical focus offers a representation of the geographical distribution of current studies in service fairness. The spread of literature as gleaned from (published articles studied) recent research, strongly reveals that majority of works are concentrated in the Americas, Europe, and Asia. The underrepresented regions are the Africa, Australia and the Middle East.

There are obvious variations in the number of published articles published per country within these regions. A review of the empirical works available reveals that, studies from the Americas

originated from the USA (Seiders & Berry, 1998; Carr, 2007; Candus & Debra, 2018; Namkung & Jang, 2010); those from Asia emanate from China (Han et. Al., 2019; Su et al., 2015; Liang et. al., 2017), Malaysia (Nikbin et. al., 2013); India (Bhatt, 2020), Pakistan (Khan et. al., 2018) and South Korea (Kim et al., 2018). Those from European countries originate from Greece (Apostolos et. al., 2015) United Kingdom (Worthington & Devlin, 2013; Wheatley, 2013; Carney, 2014; Dineen, 2020). Those from Africa and Australia are represented by (Narteh, 2016) and (Roy et al., 2018) respectively.

Indeed, Narteh (2016) conducted one of the earliest studies in so far as literature review is concerned for the purpose of investigating the concept of service fairness in the banking industry within sub-Saharan Africa (Narteh and Kuada, 2014; Blankson et al., 2007). From the above, it is evident that a preponderant number of studies on service fairness are concentrated in developed economies (particularly in Europe, the Americas and Asia), with studies in sub-Saharan Africa obviously lacking. Again, studies on citizenship behaviours have predominantly been within organizational contexts and service contexts other than banking (e.g. Azila-Gbettor, 2023; Dodoo et. al. 2021, Donkor et. al., 2023)

Several of the studies reviewed were conducted for particular countries and cultural contexts and in industries where there may have been limited direct contact between firm and customer, therefore limiting their generalisability (Bowen, 1990; Bhatt, 2020). Consequently, there have been calls for replicative studies in other countries and cultural contexts and in industries characterized by high firm-customer interactions, such as banking (Roy et. al., 2018).

4.8.3 Theoretical Focus

A careful scrutiny of the theoretical approaches used in service fairness studies reveals the dominant use of three approaches namely the justice theory (e.g. Zou, & Migacz, 2022; Scholl-Grissemann et. Al., 2020; Husin et. al., 2021), equity theory (e.g. Carr, 2007; Zhu & Chen, 2012; Khan et. al. 2019) and social exchange theory (e.g. Arifin, & Yazid, 2019; Wang, 2021; Syahputro et. al., 2022)

The justice theory offers a framework which caters particularly to user/customer behaviour in relation to fairness (Husin et. al. 2021; Colquitt, 2001). Indeed Su & Hsu (2013) state that in justice theory, customers judge their encounters with service providers as either just or unjust. Again, the justice theory evolved out from the work by Adams in 1965 on the equity theory (Brockner & Siegel 2012).

Social exchange theory has also been used as the primarily lens to explain how justice perceptions influence outcomes (Colquitt et al., 2013), and especially customer behavioural outcomes within service settings (Bettencourt et. al, 2005; Moliner et. al., 2008). Further, exchange is central to the marketing of banking services, the exchanging of goods or money in return for something tangible such as interest, bonds, credit – being the principal activity of any financial institution (Bagozzi 1975; Lambe et. al, 2001).

Some scholars (e.g., Reisig et al., 2012) argue that the generalisability of procedural justice theory may be limited to particular sociological settings, such as democratic and industrialized societies. It has been further argued that, no theory can be assumed to be a perfect or complete model for

assessing any activity as complex as the behavioural outcomes of consumers in services (Carr, 2007). Therefore, to make it more practical, the justice theory is better explored along with other views (Nyaphisi, 2021).

A more comprehensive description of the conceptual approaches applied in service fairness studies have been provided according to an outline adapted from Heeks and Bailur (2007) which offers a hierarchy moving from a more profound conceptualisation to much less profound or lighter theory-based methods – as follows:

- a) ***Theory-based approaches***: Those publications which make a clear and unequivocal use of a distinguishable theory that can be applied or tested.
- b) ***Framework-based approaches***: Research that employs an analysis framework drawn from a collection of theoretical works.
- c) ***Model-based approaches***: The different models that are used, but they do not take into account the greater depth of knowledge.
- d) ***Concept-based approaches***: Research that employs a well-defined term or idea like ‘information poverty’, but lacks a theoretical grounding.
- e) ***Category based approaches***: Studies that adopt a recommended or specified collection of features.

Overall, a chronological review of the scholarly works going by their contexts and theoretical foundations for research on service fairness make it quite evident that the conjunctive application of theory and the use of theatrically-grounded basis to studies on service fairness is either sorely lacking or dissimilar across all geographical contexts.

4.9 Chapter Summary

This section has conducted a general scrutiny of scholarly works that particularly focused on service fairness studies substantially within the immediate past decade by delving into the key issues, the perspectives on theories and methodologies used, and opportunities for further studies to be explored. An amalgamation of issues from relevant studies drawn from the review's time span made it evident that fairness is an issue of increasing pertinence particularly within the services and banking sector. Several empirical works have examined service fairness in variety of contexts including financial services, automobile, hospitality, telecommunications etc along with various outcomes including customer satisfaction, loyalty and behavioural intentions. It however emerged that a preponderant number of the reviewed studies were conducted within service recovery situations along with the dominant use of the three and four factor structure of service fairness. There was also the dominant use of monothematic and quantitative approaches with relatively minimal sample sizes. There was also a clear dearth of studies in service fairness in emerging economy contexts, particularly sub-Saharan Africa. The study therefore gleaned the key themes and dimensions of service fairness namely: procedural fairness, price fairness, outcome fairness, informational and interpersonal fairness; and subsequently seeks to understand the interrelationships of these dimensions, customer commitment, duration of banking relationship and the impact they have on customer citizenship behaviour have had limited scholarly attention in recent years hence this thesis. This thesis also makes contributions to improving the improving the apparent paucity of research on the subject of service fairness in emerging economy contexts and particularly so for sub-Saharan Africa.

CHAPTER FIVE

CONCEPTUAL FRAMEWORK

5.0 Chapter Introduction

The preceding chapters of this thesis, and the scrutiny of studies on service fairness variously revealed the lack of studies on service fairness within the banking industry and an inconsistent use of various dimensions of service fairness and they influence various customer outcomes. Drawing on all the chapters that immediately precede this chapter, the researcher formulates a research framework to direct this thesis. The framework graphically presents this study showing the integrative structure of service fairness dimensions (procedural fairness, price fairness, outcome fairness, informational and interpersonal fairness), customer commitment – affective commitment, normative commitment, economic commitment and habitual commitment, duration of banking relationship as well as customer citizenship behaviour (helping, tolerance, advocacy and feedback) and how these interrelate with particular respect to this study. The chapter also details the assumptions that underlay the framework, and subsequently frames and postulates the hypothesised relationships that informs the empirical enquiry and direction of this research.

5.1 Overview of Conceptual framework

A conceptual framework is defined as “a network of interlinked concepts that together provide a comprehensive understanding of a phenomenon. These concepts support one another, articulate their respective phenomena, and establish a framework-specific philosophy” (Jabareen, 2009, p. 51). A conceptual framework is a vital component of any work of academic inquiry, and a tool for

analysis that gives direction to specific research, clarifying the principal notions, precepts, thoughts, models and constructs adapted or adopted from various fields of enquiry and are of critical relevance to this research (Saunders *et al.*, 2009).

The framework basically details those key variables drawn for scrutiny, and the supposed interconnections that are needing verification and validation. It provides the function of assisting the researcher to more incisively gain deeper insights into the phenomenon being studied by establishing in a systematic manner, the process for examining data from the research to allow a more coherent rendering of findings emerging from the study (Grant & Osanloo, 2014). For this reason, any study framework which gets clearly and properly shown or demonstrated enhances the researcher's ability of making meaningful deductions from subsequent findings in a study (Smyth, 2004).

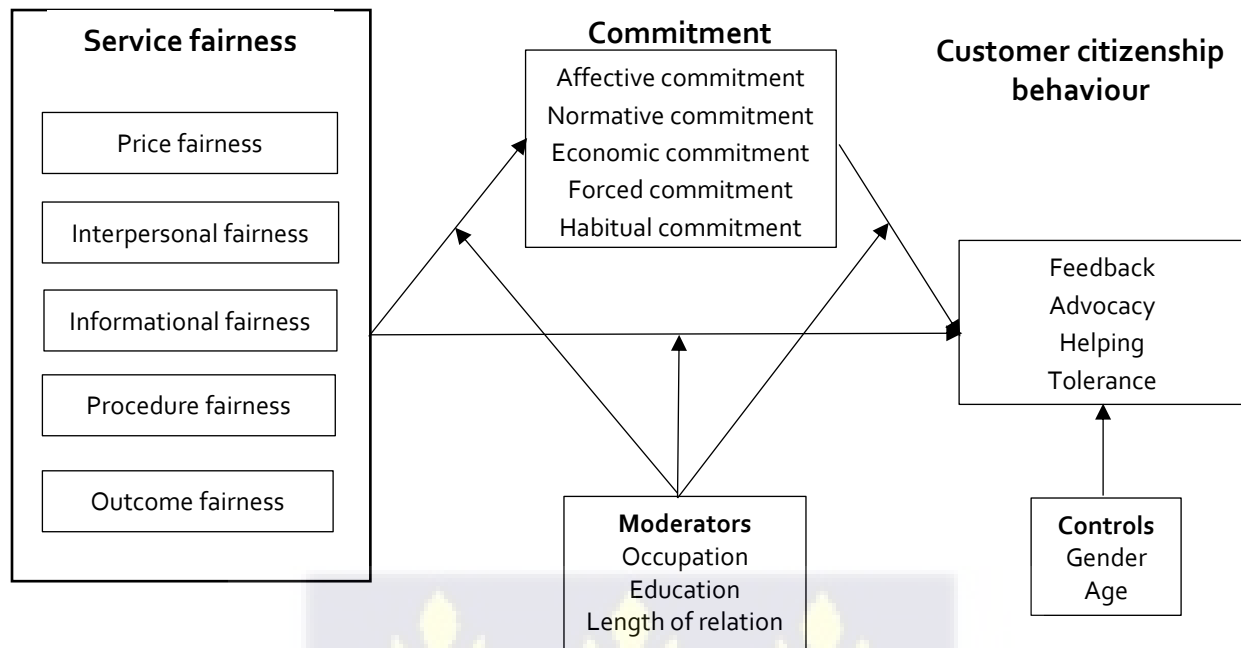
Therefore, drawing on the stated research objectives, theoretical perspectives, the literature reviewed on the key constructs of service fairness and the proposed interrelationships with customer commitment and related behavioural outcomes, the study advances a conceptual framework to give direction to the empirical aspects of the research. It has been argued by Crossan *et al.* (1999), that a framework could properly offer guidance to research if it offers clarity in its identification of the subject of inquiry; unequivocally defines the interconnections amongst the various constructs which make up the framework; and in clear terms outlines the principal suppositions that undergird the framework.

Consequently, this research assesses service fairness and its relationship with customer citizenship behaviour (CCB) of the Ghanaian banking industry. The framework is graphically portrayed in the diagram below which encapsulates the different constructs and the interrelationships the researcher considers valuable to understanding service fairness and CCB in the Ghanaian banking industry.

Using the Justice theory as a theoretical standpoint, the framework assumes that service fairness comprises various constructs which are conceptualised in this thesis to include price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness. These constructs are hypothesized to directly influence customer behavioural outcomes in the form of customer citizenship behaviour also consisting of feedback, advocacy, helping and tolerance. The framework additionally proposes that these effects are heightened/enabled (mediated) by customers' commitment to their respective banking institutions. Dwelling on the social exchange theory, the framework additionally postulates that the effects of service fairness towards customer commitment and CCB are moderated by level of education, occupation and customer length of relationship with the bank.

To this end, the proposed service fairness dimensions are shown as the independent variables while those of customer citizenship behaviour are shown as the dependent or outcome variables. Customer commitment is modelled as the mediator variable while the indices of education, occupation and customer length of relationship with the bank are shown as moderating variables. The sections that follow reviews the variables and how they interrelate per the matching hypotheses derived and articulated to direct the remaining aspects of this research.

Figure 5.1 Conceptual Framework



Source: Author's Construction

5.2 Hypotheses Development

It is widely agreed that customers would have positive reactions and responses to service providers by whom they feel fairly treated (Bhatt, 2020). Service fairness impacts customers' desire to remain with service providers, such as banks in the future (Kim & Kim 2020). Again, fairness in service delivery has the effect in eliciting positive behavioural responses from customers (Van Tonder & Petzer, 2022). It is therefore safe to conclude that service fairness would naturally lead to positive and beneficial outcomes. Accordingly, the study measures commitment along with customer citizenship behaviour as composite variables. Commitment focuses on the enduring desire of parties to maintain a relationship (Morgan & Hunt, 1994). When customers feel injustice, they are not inclined to maintain a relationship (Aurier & Siadou-Martin, 2007). Organisational research has explored causal links between perceived justice and relationship variables such as affective

commitment (Konovsky & Cropanzano, 1991; Summers & Hendrix, 1991). The individual relationships between various service fairness dimensions are discussed below.

5.2.1 Price Fairness and Customer Commitment

Several studies on service fairness indicate that the perception of price fairness has a positive influence on relationship commitment (Namkung & Jang, 2010; Matute-Vallejo et al., 2011). Further, Namkung and Jang (2010) and Bei and Chiao, (2001) found that price fairness has a positive and significant effect on re-patronage intention, a variable closely related to customer commitment (Ivens, 2005). Scholars emphasize the importance of price fairness in developing pricing strategies for profitable businesses because consumers can assess the price level's economic acceptability in relation to their own interests while also keeping in mind the price's social acceptability in light of societal norms or rules (Islam, 2019). Further, Matute-Vallejo et al. (2011) investigated the influence of price fairness on customer commitment in Spanish retail banking context and found that price fairness has positive and significant influence on customer commitment to retail banking.

5.2.2 Interpersonal Fairness and Customer Commitment

Interpersonal fairness is the degree to which businesses or employees involved in a transaction or the service delivery process treat customers with decency, respect, and dignity (Kiio & Kohsuwan, 2020). Studies on reward administration confirmed that the degree of perceived interpersonal fairness in reward schemes is a key factor in determining organisational commitment. (Berthelsen et. al., 2018; Rahman et. al, 2015). It has been established by several studies that Interpersonal fairness and commitment have a strong beneficial and positive association.

Several studies across various contexts reveal a strong relationship between a strong relationship between interpersonal fairness and commitment. It has been discovered that interpersonal fairness causes emotional responses and increases commitment in an organisation (Chebat and Slusarczyk, 2005; Zapata-Phelan et al., 2009). In the context of organisational studies, several scholars affirm strong employee commitment as a consequence of interpersonal fairness. Findings from (Tetteh et. al., 2019) highlighted the relationship between affective commitment and interpersonal fairness within organisations, where affective commitment increases as a result of an increase in interpersonal fairness and inspires employees to remain in the employment of these organisations.

Again, it is argued that the perception of interpersonal fairness is in itself a commitment to the longevity of the customer – service provider relationship (Bahri-Ammari, & Bilgihan, 2019). Literature further reveals that treating consumers fairly in interpersonal encounters reduces customer complaints and ultimately has a direct impact on customer commitment (Broekhuizen, 2006; Namkung & Jang, 2009, Ogonu & Nwogu, 2018).

5.2.3 Informational Fairness and Customer Commitment

Informational fairness refers to the degree to which customers of a service provider are given information and justifications about the processes followed to create service outcomes (Greenberg, 1993). Informational fairness is a business justification for decision-making and service practices that primarily analyses the circumstances in which customers find themselves (Han et. al., 2019). According to Xie et al. (2007), consumers would assess the informational fairness based on the

factors of accuracy, completeness, timeliness, authenticity, and openness of information transmission as well as the suitability of communication channels.

Within organisational settings, Informational Justice is the act of conveying pertinent justifications for the steps taken in various organisational processes where employees are involved (Greenberg, 1993). This justice has been found to have a significant effect on employee commitment levels to their organisations (Hassan & Hashim, 2011). We can therefore safely infer that customer commitment levels would be higher with organisations that offer them the best explanations and most appropriate justifications about the processes followed to create service outcomes.

5.2.4 Procedural Fairness and Customer Commitment

Procedural fairness refers to procedures and policies used by the service provider to produce an outcome (Giovanis et al., 2015). In other words, it refers to the fairness of the methods used to arrive at a decision as well as the methods employed to reach a fair outcome (Yuniarti et. al., 2022). The fairness of service recovery rules and procedures is another aspect of procedural justice (Ampong et. al., 2021). In general, this type of justice takes formal policies and structural aspects of service recovery into account, such as waiting times, responsiveness, and flexibility throughout the recovery process (McCull-Kennedy & Sparks, 2003).

Positive socio-psychological outcomes and affectionate bonds are caused by perceived procedural fairness (Liu et al., 2012; Luo, 2008). Additionally, customers' perceptions of justice, particularly procedural fairness, have a beneficial impact on their propensity to having long-term relationships

with businesses (Abdulaziz & Maiyaki, 2018; Blodgett et al., 1997; Ekiz & Arasli, 2007; Lee et al., 2018; Seiders & Berry, 1998). It indicates that procedural justice is pertinent to customer commitment and draws managers' attention to the need for creating clear, unambiguous and transparent procedures (Aggarwal & Larrick, 2012).

Evidently, perceptions on procedural fairness and a company's dedication to relationship building with its customers' relationships are positively correlated (Qiu, 2018). Ogonu et al. (2019) discovered that while procedural fairness did not significantly contribute to customer commitment, ignoring it will result in non-customer commitment. In other words, while its presence may not significantly increase customer commitment, its absence will significantly increase the likelihood of eliciting non-customer commitment.

It has been demonstrated that procedural fairness benefits organisations as well as employees in workplace contexts. Procedural fairness will increase employees' commitment to their organisations, job satisfaction, and trust in their superiors (Indarti et. al., 2019).

5.2.5 Outcome Fairness and Customer Commitment

Three crucial elements of distributive justice have been emphasized in certain literary works on fairness namely: Procedural, Interactive, as well as Outcome fairness. (Alexander & Ruderman, 1987; Bies & Shapiro, 1987). In illustrating, Seiders and Berry (1998) argued that customers' assessments of fairness may be viewed in terms of outcome, procedural, and interactive fairness ostensibly showing the applicability of fairness notions.

The concept of outcome fairness, often referred to as distributive fairness, describes how the outcome of a service is deemed to be fair. It includes a customer's cognitive, emotional, and behavioural reactions to the benefits they receive from a service provider (Fernando et. al., 2022). There is also the concept of outcome favourability which demonstrates "whether someone receives a favourable rather than a negative result". Outcome fairness also refers to the degree to which an outcome fulfils or justifies a set norm (Kulik & Ambrose 1992; Stepina et al. 1991).

Numerous service researchers have investigated how customers' perceptions of justice affect their experiences (Gupta & Verma, 2022). Tax et al. (1998) also provided evidence of the impact of consumers' perceptions of justice on their commitment to and faith in the service provider. Moreover, prior studies on the role of distributive justice in predicting relationship commitment indicated a favourable association between distributive fairness and customers' commitment to relationships. (Bahri-Ammari & Bilgihan, 2017; Choi, 2016; Nikbin et al., 2014; Aurier & Siadou-Martin, 2007). In short, exchange partners perception of higher distributive fairness strengthens their incentives to increase commitment (Choi, 2016).

(Gruber et al., 2009) likewise discovered that resolving complaints in a distributive justice system increases customers' commitment and satisfaction. A moderate association between commitment and distributive justice was also established by (Ogonu et al., 2019), supporting the notion that as distributive justice increases, so too does customer commitment.

5.2.6 Customer Commitment and Customer Citizenship Behaviour

Customer commitment is defined as a client's persistent desire to keep up a relationship with a service provider and are consistent in their efforts to do so (DeWulf et. al, 2001). Additionally, it is a process in which the business commits to deliver the benefits and value that the client demands and this promotes a strong sense of confidence and trust in the company and its products and services (Kethan & Basha 2022). Studies in the retail industry show that the quality of the services provided increases customers' commitment to the store, and that commitment motivates the customer to spread their positive in-store experiences to other potential customers. (Bakhshi & Dubey 2020).

Although there is research showing that commitment enhances organisational performance, little is known about how commitment impacts customer engagement behaviours (e.g., Anaza & Zhao, 2013; Groth, 2005) and instigates any collaborative exchanges among customers (e.g., Chen et. al, 2010; "Khal" Nusair et. al., 2010). According to the social exchange theory. customers who have a commitment to a particular firm are willing to advocate on its behalf as a form of reciprocity (Anaza & Zhao, 2013; Blau, 1964,). Customers that have a high level of affective commitment are more eager to assist a service provider in achieving its objectives (Mayer & Schoorman, 1992), and affective commitment consistently has a favourable impact on word-of-mouth marketing ("Khal" Nusair et. al., 2010). Customers who exhibit normative commitment are more likely to promote a brand to others and work with it to create better experiences for its customers (Shukla et. al., 2016). Moreover, normative commitment can positively influence customer engagement practices (Keiningham et al., 2015).

Customers that exhibit continuance commitment are hesitant to perform extra role activities to help the organisation succeed and also spread good word of mouth. According to Gounaris (2005), sustaining a continuance commitment can be expensive. Alternatively, it might be justified by an objective analysis of the trade-offs between costs and benefits (Sharma et. al., 2006). Customers become economically committed when they believe their ties with service providers will result in mutual economic rewards, which drives their reciprocity (Bartikowski & Walsh, 2011). According to the social exchange theory's norm of reciprocity, Positive activities encourage other positive actions, while bad actions encourage other negative actions (Fehr & Gächter, 2000).

Therefore, it is inferred that economic commitment and customer engagement behaviours have a positive association. Customers frequently either feel stuck or like hostages when no choices or variants are available (Gustafsson et. al., 2005; Shukla et al., 2016), which leads to coerced commitment. Negative psychological effects occur when clients do not have enough flexibility to choose (Deci, 1985), which is counterproductive to voluntary performance and good word-of-mouth. In contrast, habitual commitment is characterized by psychological automaticity (Aarts, Verplanken, & van Knippenberg, 1997).

On the other hand, it is evident that organisations are naturally designed to have a more highly devoted staff because according to a number of research findings organisational commitment is linked to significant and important outcomes like organisational citizenship behaviour and employee organisational support (e.g. Kwon & Banks, 2004). Employees who are committed to the organisation are more likely to perceive their work obligations in much broader terms, which has a beneficial impact on how much they engage in corporate citizenship behaviours (Morrison,

1994). Further, findings from numerous other academic studies show that organisational commitment significantly and positively impacted organisational citizenship behaviour (Aftab et. al., 2020)

5.2.7 Service Fairness and Customer Citizenship Behaviour

The social exchange theory asserts when customers derive pleasure from consuming a company's product or service, it sustains their desire to engage in positive word of mouth communication, voluntary publicity, offering feedback and a range of behaviours that are immensely beneficial to these companies (Wang, 2021). Accordingly, Yi and Gong (2008) maintain that service fairness has an influence on customer's engagement in extra role behaviours. Previous studies reveal that customer perceptions regarding how fairly services are delivered has a direct effect on their engagement in citizenship behaviours (Giovanis & Athanasopoulou, 2018). This is particularly the case in the sense of customers feeling pleasant emotions on account of fairly delivered services which consequently makes them engage in certain behaviours that are ultimately beneficial to the firm (Su & Hsu, 2013). Again, service fairness has an impact on customer trust as well as customer satisfaction particularly in the case of financial organisations (Gokmenoglu & Amir, 2021) and these in turn influence customers' desire to reciprocate with collaborative and extra role behaviours (Cheng et. al., 2017; Farhana, 2021). It therefore stands to reason that the various dimensions of service fairness should individually influence customers' willingness to engage in such extra role behaviours and to the extent that if a service is deficient in any of these dimensions, it might have an effect on their overall service experience and their consequent engagement in citizenship behaviours.

5.2.8 Outcome Fairness and Customer Citizenship Behaviour

Outcome fairness, commonly also referred to as distributive fairness (Evers et. al., 2023) or distributive justice, and concerned with the fairness of final outcomes (Stalans, 2013) has been proven to positively and significantly affect citizenship behaviours. Again, outcome fairness also has a positive influence on customer satisfaction as well as customer loyalty (Lee et. al., 2013) which have earlier been established to be strong antecedents of customer citizenship. In the field of organisational management outcome fairness influences employee job satisfaction (Emeji, 2018) and also has an effect on the overall performance of organisations by encouraging more organisational citizenship behaviours (Gabler & Hill 2015). It can therefore be inferred that outcome fairness has a direct or indirect effect on customer citizenship behaviour. Essentially, Customers must have a perception that the outcomes of their service experiences and interactions with service organisations are fair and just if they are to achieve satisfaction (Kau & Wan-Yiun Loh, 2006) and consequently engage in any citizenship behaviours.

5.2.9 Procedural Fairness and Customer Citizenship Behaviour

Procedural fairness is widely acknowledged to have a direct relationship with various organisational outcomes (Sun et. al., 2013). Procedural Fairness has been shown to have a positive but insignificant effect on Organisational Citizenship Behaviour (OCB) but has a positive and significant effect on Organisational Commitment, which has a positive and significant effect on OCB, and as well has a mediating effect on the relationship between of procedural fairness on organisational citizenship behaviour (Herawati et. al., 2023). Procedural fairness influences trust, and consequently vital outcome variables (Van Doom et. al, 2010) which may include customer satisfaction, loyalty, commitment and various behavioural outcomes.

Additionally, procedural fairness has a significant effect on customer satisfaction, which subsequently results in increased levels of customer loyalty (Phan et. al., 2021). Again, procedural fairness has a strong influence on brand trust, an antecedent of brand citizenship behaviour, which is a component of the incremental process of building valuable relationships (Sirdeshmukh et al., 2002). Essentially, trust is predicated on procedural fairness; also, trust is an antecedent of satisfaction; which together with trust are antecedents of loyalty; and overall trust, satisfaction and loyalty are all considered harbingers of customer citizenship behaviours (Akgunduz et. al., 2023). Accordingly, when customers perceive that the processes and procedures used in arriving at decisions are fair it enhances their trust and commitment in to the organisation making them more willing to engage in citizenship behaviours. Procedural fairness therefore directly and indirectly affects customer citizenship behaviour.

5.2.10 Price Fairness and Customer Citizenship Behaviour

Perceptions regarding pricing and price fairness are significant influencers customer satisfaction judgements (Herrmann et. al., 2007). Customers make judgements regarding price fairness by assessing the processes and procedures that generally and ordinarily exist in exchange relationships (Isabella et al. 2017). Again, price fairness is also subjective and often evaluated or judged from the customers' perspective, which leaves room for biases (Vù, 2022). Drawing on the social exchange theory, customers often conduct a cost benefit analysis of their relationship with an organisation and would be more inclined to engage in extra role behaviours if they perceive that the benefits outweigh their costs (Dang & Arndt, 2017). Accordingly, when customers judge their prices to be fair and they feel that they derive more value from a financial institution they deal with, they would be more willing to engage in customer citizenship behaviour. Additionally,

drawing on the equity theory, customers do not want any dissimilarity between the prices (interest charged on loans, account maintenance charges etc) they are offered and what other customers are offered (Narteh, 2016). Price fairness has a direct and consequential influence on customer trust and customer loyalty; all of which are strong antecedents of customer citizenship behaviour (Akgunduz et. al., 2023).

5.2.11 Interpersonal Fairness and Customer Citizenship Behaviour

Within the context of organisational management, interpersonal fairness has been established to have a link with task execution, and organisational citizenship behaviour (Colquitt et al., 2013). Furthermore, Cropanzano et al. (2002) argues that individuals who establish a healthy relationship with the senior personnel of an organisation (i.e. interpersonal fairness), will be more inclined to engage in discretionary activities which has the ultimate effect of improving overall organisational performance. Again, by making them feel psychologically empowered, interpersonal fairness has a significant influence on customer satisfaction (Ashraf et. al., 2023). Additionally, Interpersonal fairness has been shown to elicit emotional responses and to increase commitment (Chebat and Slusarczyk, 2005; Zapata-Phelan et al., 2009). It has also been established that both customer satisfaction and commitment have a direct influence on customer citizenship behaviour (Chang-Chien et. al., 2022; Ma, 2022). Accordingly, interpersonal fairness can be said to directly and indirectly influence customer citizenship behaviour.

5.2.12 Informational Fairness and Customer Citizenship Behaviour

As already indicated, informational fairness relates to organisations' timeous dissemination of information and giving clarity to issues in an expedited and transparent manner (Colquitt, 2001; Adeel et al., 2018). Customers would invariably love to have some clarity regarding the reasoning behind the processes and steps followed in arriving at certain outcomes (Hadi & Supardi, 2020). Informational fairness has been shown to strongly enhance service quality as well as significantly influencing customer satisfaction (Masitenyane & Mokoena, 2023). Additionally, informational fairness is not just vital in how it influences satisfaction, particularly after the occurrence of a service failure, but it has transcendental impact to accumulatively determining loyalty intentions, to determining future intentions to purchase and also engaging in positive word of mouth communication (Wang & Mattila, 2011).

Customer loyalty has also been proven to significantly affect all the variables of customer citizenship behaviour (Samsa, 2023). Additionally, service quality and customer satisfaction have also been found to have strong effect on customer willingness to engage in extra role behaviours like helping, advocacy and feedback (Van Tonder & Petzer, 2021; Farhana, 2021). It can therefore be safely inferred that, bank customers who are adequately informed through reasonable, thorough and specific explanations are often satisfied and as well have their perceptions of quality enhanced and would ultimately be more inclined to engage in extra role behaviours.

5.2.13 The Mediating Role of Customer Commitment

It is widely acknowledged in marketing literature that service fairness leads to customer satisfaction (Han et. al., 2019). Customers' perceptions of service fairness, according to the justice theory, leads to customer satisfaction (Gelbrich & Roschk, 2010; Maxham & Netemeyer, 2002; Smith et al., 1999). It has also been observed that customer satisfaction has a positive and significant effect on customer commitment. It means that higher levels of customer satisfaction, results in greater customer commitment (Cakrabuana & Ali, 2019).

For example, Hennig-Thurau (2004:465) writes: “A high level of satisfaction provides the customers with a repeated positive reinforcement, thus creating commitment inducing emotional bonds”. Credible evidence exists regarding the positive relationship between customer satisfaction and commitment; and this has been demonstrated in studies across a wide range of industries, including those relating to the luxury motor vehicle environment (Van Tonder et. al, 2017); the retailing, entertainment, banking, and transportation services environments; and the healthcare services sector (Dimitriades, 2006). Again, a clear demonstration of service competences not only lessens the level of customer uncertainty but also increases customer satisfaction, which further improves customer commitment (Gaur et. al., 2017)

Van Tonder and De Beer (2018) also confirmed that customer commitment to banks has a positive and significant impact on customer citizenship behaviours such as advocacy and helping. It is also noted that the stronger the psychological bond between a customer and an entity, the more likely it is for the customer to be satisfied with the service and to engage in customer citizenship

behaviour (Zhang, et al., 2018). Accordingly, improvements in customer commitment levels have a positive impact on customer citizenship behaviour. It can therefore be inferred that customer commitment mediates the relationship between service fairness and customer citizenship behaviour.

Again, evidence from organisational studies affirm that organisational commitment plays an important mediating role in the relationship between organisational justice and Organisational Citizenship Behaviour (Donglong et. al., 2020). Furthermore, organisational commitment was found to play a significant role in strengthening the relationship between perceptions of training practices and organisational citizenship behaviour among bank employees (Jehanzeb, 2022). Interestingly, it is claimed that organisational commitment does not mediate the influence of organisational justice on the performance of employees working in the civil service (Maidelis et al., 2022). This notwithstanding, it appears overwhelming that commitment mediates the influence of organisational justice on organisational citizenship behaviour.

5.2.14 The Moderating Role of Relationship Duration on the Interrelationships between Service Fairness, Customer Commitment and Customer Citizenship Behaviour

Gong and Yi (2021) proposed that researchers look into how the key customer characteristic of relationship duration influences the extent to which customers engage in citizenship behaviours. It has also been argued that the duration of relationships moderates the link between benevolence, referred to as discretionary, extra roles, extra-contractual helping behaviour (Mayer et. al., 1995)

and the performance of relationships, implying that customers' self-sacrificing benevolence is more likely to yield beneficial outcomes in relationships that have matured overtime than in new relationships (Lee et. al., 2004).

If companies are able to either meet or exceed customer expectations, their customers enjoy good quality relationships (Bennett & Barkensjo, 2005). Customers will then be more intimately involved in the organisation's service delivery as a result of this good relationship quality, and they will be more willing to on their own volition perform beneficial tasks for the company and offer help to other customers by providing information about the company (Xie et. al., 2017). Furthermore, according to a separate study, relationship quality is a multidimensional construct comprising trust, commitment, and satisfaction (Nguyen & Nguyen, 2010).

Again, relationship duration has previously been studied as a moderating variable in relationship quality studies (e.g. Athanasopoulou, 2009; Davis & Mentzer, 2008; Nyadzayo et al., 2016) with literature, offering divergent opinions in relation to the direction of its moderation effects. For example, relationship duration has been found to positively moderate the link between relationship quality and relationship outcomes according to Lee et. al., (2015). Other researchers have however found that long-term relationships are more vulnerable to negative influences (Grayson & Ambler, 1999) and greater tensions (Fang et. al., 2011).

Ultimately, Customers who enjoy good relationship quality (comprising trust, commitment, and satisfaction) would be more inclined to engage in cooperative and beneficial conduct, such as willingly participating in company service delivery process (Customer Citizenship Behaviour) and making available information that is concerned with company services to other customers (Suryani, & Listyarti, 2020).

Drawing from the above, it is therefore hypothesised as follows:

H1a: Procedural fairness is positively associated with customer commitment

H1b: Procedural fairness has a positive association with CCB

H2a: Informational fairness is positively associated with customer commitment

H2b: Informational fairness is positively associated with CCB

H3a: Interpersonal fairness is positively associated with customer commitment

H3b: Interpersonal fairness is positively associated with CCB

H4a: Price fairness has a positive association with customer commitment

H4b: Price fairness has a positive association with Customer Citizenship Behaviour (CCB)

H5a: Outcome fairness has a positive association with customer commitment

H5b: Outcome fairness has a positive association with CCB

H6: Customer commitment is positively related to CCB

H7: Customer Commitment mediates the relationship between procedural fairness and CCB

H8: Customer Commitment mediates the relationship between Informational fairness and CCB

H9: Customer Commitment mediates the relationship between interpersonal fairness and CCB

H10: Customer Commitment mediates the relationship between price fairness and CCB

H11: Customer Commitment mediates the relationship between outcome fairness and CCB

H12: The length of banking relationship moderates the relationship between service fairness, customer commitment and customer citizenship behaviour such that the longer the banking relationship the more likely it is for customers to either be committed or engage in citizenship behaviours.

5.2.15 Control Variables

According to Saunders et al. (2009), a control variable is one which you are not deliberately studying. Researchers have suggested that the elimination of likely non-hypothesised relationships in any particular research requires the determination of the influences that control variables have (van Reijmersdal *et al.*, 2016). Accordingly, any variable which are not necessarily included as objects of a study but may have an effect on the hypothesised relationships may be used as control variables. In many fields of research, demographic variables have frequently been applied as control variables (Zhou et al, 2009). Additionally, customer expectations vary widely across various industries and according to their backgrounds (Fornell et. al., 2020; Liu et. al., 2013).

In this study the control variables of education and account type were used. It would seem apparent that different account types would have different features and benefits. Additionally, an educated bank customer is more likely to be informed and have a deeper sense of what is due them from a bank and these might ultimately influence their sense of how fairly a bank treats them.

5.3 Chapter Summarised

This section detailed the framework within which the empirical aspects relating to this research was conducted. The three theoretical backgrounds (justice theory, equity theory and social

exchange theory) discussed in the second chapter appropriately underpin the conceptual framework which offers an integrative look of key service fairness dimensions, customer commitment and customer citizenship behaviour. The discussions in this chapter were focused on the interrelationships between the various service fairness dimensions, customer commitment, duration of banking relationship, and customer citizenship behaviour, from which 12 main checkable hypotheses got extracted (illustrated in Figure 5.1) to offer guidance in collecting and analysing data. It is anticipated that in testing all the hypotheses proffered in the research framework there some vital insights emerge that may impact fairness in the delivery of banking services, particularly for banks operating in identical contexts.



CHAPTER SIX

RESEARCH DESIGN AND METHODOLOGY

6.0 Chapter Introduction

This chapter details the methodology applied in this research. The chapter describes the methods applied in the study and as well discusses and details the reasoning behind the approaches used in seeking to accomplish the stated objects as delineated in the first chapter of the study. The chapter discusses research paradigms as well as the use of a positivist stance as the chosen worldview in executing this research work. This is followed by a discussion on the research purpose, the research approach and strategy. Subsequently data collection methods are discussed followed by a review of the means by which data was analysed with the concluding part of the section focused on discussing the reliability and validity issues in relation to the instrument used for the study.

Research methodology is critical to the pursuit of any credible research endeavour. Methodologies are generally thought of as structures and systems of unequivocal guidelines on which scholarly works are grounded and on which assertions about knowledge are assessed (Frankfort-Nachmais & Nacmais, 1996). For this reason, all scholastic enquiry must necessarily be steered by a research methodology that is established on the fundamental concepts in science. Cooper et. al. (2006) have described business research as an organised investigation whose aim is to offer knowledge that will be relevant in addressing challenges managers face or resolving a managerial quandary: a challenge or market opportunity that necessitates a decision by management.

Many scholars have noted that the principal issue of concern in methodologies have noted that the choice of a methodology for any study is determined by the issue being researched, objectives and also the consequential research queries (Yin, 2009; Saunders et al., 2017). Therefore Silverman, (2001) asserts that no one particular methodology may be deemed as right or wrong. Silverman (2001) further explains that the degree to which a particular methodology may be deemed appropriate can only be inferred from the objectives of the study to which it is applied.

It has been advanced by Eldabi *et al.* (2002) that methodological concerns which ought to be addressed in every scholarly work must include, research worldview paradigms/philosophical standpoint, research purpose, research approach, research strategy in addition to methods used in collecting and analysing data. Accordingly, the various sub-themes as proposed by Eldabi *et al.* (2002) are discussed below with specific reference to this thesis.

6.1 Research Paradigms

By and large, all works of academic inquiry are situated within the context of a paradigm or philosophical worldview (Holden & Lynch, 2004; Proctor, 2005; Blaikie, 2010). The word ‘paradigm’ was first introduced by Thomas Kuhn in his book the Structure of Scientific Revolutions, in which he defined it as “the set of common beliefs (ontology, epistemology and methodology) and agreements shared between scientists about how problems should be understood and addressed” (Kuhn, 1962). According to Kuhn, a research paradigm is "universally recognized scientific achievements that, for a time, provide model problems and solutions for a community of practitioners”. According to Kuhn therefore, these beliefs act as signposts that dictate the various issues the scientific world give attention to and direct the explanations they find suitable (Kuhn,

1970). Again, while scholars have put forward a variety of research worldviews, the most widely adopted worldviews that reflect the key theories applied for most social science studies are positivism, interpretivism/constructivism, realism, critical realism and pragmatism (Blaikie, 2010; Neuman, 2014).

In general, no one paradigm can adequately aid the understanding of all issues in any field of study; as a result, the advancement of every field of academia gets advanced with the preservation of philosophical diversity and variety. To aid complementary scholarly investigations within disciplines, assumptions are permitted (Bell et. al., 2022). There are several paradigms with each having distinctive differences along the lines of their ontological, epistemological, and methodological assumptions, and these assumptions serve as a framework for direction that both explains as well as distinguishing them from each other (Creswell, 2021). Hussey and Hussey (1997) emphasize the importance of researchers recognizing and understanding their philosophical inclinations within the parameters of the specified worldview chosen for the execution of a particular research project.

6.1.1 Ontological Assumptions

Assumptions regarding ontology are concerned with what reality is made of, or what is; or what is there that is possible to be known? (Guba & Lincoln, 1994; Shah & Al-Bargi, 2013). Ontology is a perspective that comprises the researchers' assumptions regarding how the world works. As a result, ontological assumptions clarify the nature of reality and have two main components: objectivism and constructionism (Bell et. al., 2022). Objectivism holds that social entities exist outside of social actors in reality and as a consequence, there is only one reality that everybody

perceives the same manner (Collis & Hussey, 2014). Accordingly, as the nature of reality, the pre-existing social environment is seen to exist independently of social actors in this thesis. Constructionism, on the other hand, takes a subjectivist approach, assuming that social entities are built by the understandings and actions of social actors (Saunders et al., 2009; Saunders and Lewis, 2017). Furthermore, constructionism is concerned with comprehending the meanings that individuals ascribe to social phenomena that emerge from perceptions and subsequent actions of social actors. In other words, because reality is socially constructed, everyone has their own sense of reality, resulting in multiple realities (Collis & Hussey, 2014; Bell et. al., 2022).

The ontological positioning of objectivism is a popular choice among quantitative researchers (Bell et. al., 2022). The objectivist approach will also be used in this study because the researcher wants to reduce the risk of opinions influencing the research in order to improve the reliability of the conclusions (Wright et al., 2016, p. 98). As a result, reality is perceived as an external environment beyond the researcher' control. Furthermore, objectivism is the adopted approach for this thesis because statistical methods will be used to examine the outcomes of this quantitative study. Finally, the objective approach is used in this thesis because it is thought to better reflect the goal of the research, which is to conduct a mediation and moderation analysis on the relationship between service fairness and customer citizenship behaviour.

6.1.2 Epistemological Assumptions

Scotland (2012), in an attempt to clarify epistemological philosophy, asserts that epistemology is concerned with the nature and forms of knowledge. In other words, epistemological assumptions are concerned with the creation, acquisition, and communication of knowledge (Scotland 2012;

Don-Solomon, & Eke, 2018). Fundamentally, epistemology has to do with what makes good knowledge (Holden & Lynch, 2004, p. 5), and it is concerned with researchers both viewing knowledge as external and detached from them or as them being a component of it (Bryman & Bell, 2011, p. 15).

There are two schools of thought in epistemology: positivism and interpretivism (Collis & Hussey, 2014, p. 43). Positivism is defined as the application of natural science methods to the study of social reality (Bell et. al, 2022). According to Collis and Hussey (2014, p. 47), positivists believe that only phenomena that are observable and measurable can be considered knowledge, whereas Bell et. al., (2022, p. 28) believe that positivism implies that only phenomena confirmed by the senses can be justified as knowledge. Furthermore, the goal of positivism is to generate testable hypotheses. The second epistemological position is interpretivism, which contends that there are distinctions between studying humans and other artefacts (Saunders et al., 2012, p. 137). Furthermore, interpretivists strive to reduce the gap between the researcher and the subject of study. Collis and Hussey (2014), p. 47

Since interpretivism frequently has the goal of developing new ideas and is frequently associated with qualitative studies (MacIntosh & O'Gorman, 2015), it shall be inappropriate for this thesis. This research entails gathering existing theories and developing hypotheses to test relationships between various constructs. This thesis dwells on positivism's epistemological viewpoint because the concepts under consideration are considered to be part of the social world. Furthermore, because the data was knowledge obtained only from observations, it was interpreted value-free.

The option of positivism as an epistemological positioning suits the purpose of this thesis principally because it is a popular choice among quantitative researchers (Bryman & Bell, 2011).

Methodology is defined as a "strategic plan of action determined by the selection and application of specific methods" (Crotty, 1998, p3). Thus, methodology has to do with the why, what, where, when, and how of data collection and analysis (Jackson, 2013). Guba and Lincoln (1994, p. 108) stated that, methodology asks the question: "how can the inquirer go about finding out whatever they believe can be known?". To delve deeper into the aforementioned position, Jackson (2013) stated that giving consideration to the philosophical underpinning is vital in moulding the research design and clearly outlining the approaches used to support the validity of research findings. In support of this, Jackson (2013) cited Sikes (2004), who stated that by justifying the chosen methodology in conjunction with the research questions, the credibility of the research can be strengthened (Sikes, 2004), and awareness of the philosophical underpinning for the research can "secure the quality of the research produced" (Ormston et. al., 2014).

Again, because research is subjective, Jackson (2013) believes that a critical aspect of selecting a methodology is a researcher positionality (Sikes, 2004) and philosophical assumptions concerning beliefs, values, ontology, epistemology, and relationality. According to Kincheloe and Berry (2004, p6), "assumptions shape the outcome of the research" and "choices about research methodology profoundly affect what I find" (Kincheloe & Berry, 2004, p6).

6.1.3 Choice of the Positivist Worldview for this Research

Positivism is a philosophical position in science that stresses the significance of observation in the development of knowledge, and therefore regards measurement of phenomena as fundamental to the development of understanding (Fox, 2008). The primary purpose of the positivist approach is to give clarity to current conditions and make predictions regarding any variation of the future conditions to control them (Fay, 1975; Lincoln & Guba, 1985; White, 1999). The fundamental positivist belief is that the society exists as an external environment in which clearly defined structures have an impact on individuals in identical ways as well as contrariwise (Proctor, 2005), and for that reason its elements should be assessed objectively instead of being deduced in an individually biased manner through sensational reflection or in an intuitive way (Easterby-Smith et al., 2012). This basically implies that a positivist approach entails the researcher being independent of the data obtained and not becoming emotionally entangled during the collection and the analysis of data and its outcomes. A positivist approach necessitates the distillation of a research problem into cohesive subsidiary parts, the operationalization of concepts of interest in order to carry out measurements, the use of appreciably larger sample sizes to enhance validity, as well as the development of hypothesised relationships to illustrate as well as verify their validity (Easterby-Smith et al., 2012).

The present research (1) establishes research goals aimed at addressing the key research questions, (2) offers categorical imperatives as well as the standards of measure in which the foundational constructs in this research are used, (3) estimates and as well employs a significantly larger sample size, drawing on authoritative propositions as well as precedents set in previous works, and lastly

(4) develops verifiable hypotheses to direct the empirical section of the research. As a result, the present thesis clearly manifests positivist characteristics and thus qualifies as positivist research.

As indicated earlier, the adoption of positivism as the definitive posture for this research, makes the study assume an unbiased ontological position. A positivist ontology is objectivist, and it presumes that reality is external, factual, and free of subjective feelings or interpretations, and that it can be ordered and granular (Saunders et. al., 2019). Denscombe (2008) avers that a positivist ontological viewpoint is a research method which applies the model of natural sciences to a social phenomenon as well as in interpreting the larger society. The study investigates customer perceptions of service fairness in the Ghanaian banking industry and assesses customer behavioural responses in the form of citizenship behaviours as a result of their commitment to these banking institutions. The general view of the problem being researched as well as the research aims implies that the issue (service fairness) being investigated occurs outside of the researcher, with their opinions having no bearing on the issue under investigation whatsoever.

From an epistemological standpoint, researchers who dwell on positivism try to uncover truths about the society with the help of clearly visible as well as quantifiable facts in a bid to establish vital and foundational laws about broadly accepted societal realities (Easterby-Smith et al., 2012; Saunders et al., 2009). In general, research performed from a positivist standpoint aims to put theory to test in order to advance predictive insights of a phenomenon (Myers, 2019). This affirms the principal objective of the present study, which is to assess banking customers' perceptions of service fairness, examine how this influences customers' commitment to these banking institutions and their behavioural responses (in the form of customer citizenship behaviours), and assess any

variation in the extent of customer engagement in citizenship behaviours based on the customers' commitment towards these banks. Pertinently, the elements of service fairness such as price fairness, informational fairness, interpersonal fairness, and so on are thought of as 'real', able to be operationalised, and can as well be independently measured devoid of any infusions from the researcher's prejudices, which might offer the highest satisfying science-based proof (Saunders et al., 2009).

According to Gill and Johnson (2010), studies that are steeped in positivism emphasizes methodology which to a very significant extent is structured in order to allow duplication as well as measurable observations ultimately resulting in data and information that gets statistically analysed. Furthermore, Saunders et al. (2009, 2017) suggests that, an epistemological view based on positivism, which holds that unbiased and independently gathered facts offer the best science-based proof, more like likely than not, results in the use of quantitative research methods. Staying on the same tangent, and as well in regards to this thesis, a quantitative method was used via a cross-sectional survey in collecting measurable feedback, which were then statistically analysed in testing and either validating or invalidating the hypotheses drawn from extant literature. This method is less susceptible to any biases and therefore more impartial, and more accurately reflective of the essential nature of positivist studies, which also reinforces the application of established theory to validate or invalidate hypothesised relationships. Services and service fairness are not new concepts in marketing; however, the reasons advanced for the purpose of a study on service fairness in the Ghanaian banking industry provides sufficient justification for the researcher's attempts at generating through deductive reasoning novel information out from existing ones by evaluating the constructs of actual and hands-on data as is the custom

of positivists. After clarifying the research worldview for this research, the section that follows elucidates on the study's purpose.

6.2 Research Purpose

A research purpose can be defined as an unequivocal, brief statement of the definitive goal or objective of a study, which is drawn from a research problem (Burns & Grove 2013). A research purpose is also defined by (Creswell, 2014) as a statement that clarifies and establishes what is intended to be achieved by an entire study and it has to be unambiguous, precise and informative. Social research can have a range of purposes, including what is considered comparatively basic to typically complicated, as well as consisting of both fundamental and pragmatic research (Blaikie, 2007; Green, 2008). They are often based on the types of research questions that are intended to be answered by the study (Neuman, 2014). Again, according to Marshall and Rossman (2014), research can have a single or several purposes all informed by the types of questions the study seeks to answer. Basically, research purposes in social research exists in three kinds and these include: exploration, description, and explanation (Saunders, 2014). Nonetheless, for applied research in particular, the researcher may begin on the note of a basic research purpose (and these may include to exploration, description, explanation, understanding or prediction) and then ultimately conclude with "change" or "assess impact" (Marshall & Rossman, 2014; Neuman, 2007).

6.2.1 Descriptive Research

Descriptive research is a method of research that is used to as accurately as possible describe existing phenomena (Atmowardoyo, 2018). It is a type of research that aims to describe an already existing phenomenon, regardless of whether it's natural or man-made (Linarwati et al., 2016). The shape, activity, characteristics, changes, relationships, similarities and differences between one phenomenon and another are all examples of phenomena (Sukmadinata, 2006). Babbie (2004), notes that in a descriptive study, the researcher shall observe and then describe what they observe, and such descriptive information can be communicated either numerically or in words and as well could involve the creation of classification sets (Blaikie, 2010). The prime objective of descriptive research is to describe existing phenomena being studied in a systematic manner and what is essential for the researcher to do is gather existing data using any of the most suitable research instruments such as tests, questionnaires, interviews, and even observation (Atmowardoyo, 2018).

6.2.2 Exploratory Research

Exploratory research is a kind of research that is focused on the discovery of new concepts and insights (Dantes & Hasibuan, 2011) and as a result, it is most commonly adopted if a researcher is investigating a novel matter of concern or if the subject the study is concerned with is novel in (Blaikie, 2010). The primary goal of an exploratory study is to become more acquainted with a problem, make it more explicit, and sharpen the ideas involved (Gil, 2008; Costa et. al., 2019). Since the topic of interest is novel and not particularly familiar, researchers in formulating the research questions, study objectives or assumptions that underpin the study may be difficult to understand. More information may therefore be required to help give clarity to the overall conceptualisation and sphere of the study as well as to have a better understanding of the problem

by researchers. A range of techniques, including a detailed review of the literature available, in-depth interviews, focus group discussions, and case studies, could be used to aid in conducting an exploratory study (Cooper et. al., 2006).

6.2.3 Choice of Explanatory Research Design

Explanatory research is usually carried out in areas that have received little attention and it can be used to highlight priorities as well as provide essential definitions and give context to key concepts (England, 2021). It is also commonly used to test causal relationships by inquiring about the relationships between variables within the context of theoretically based expectations (Stevanov et. al., 2016). This is affirmed by Yin (2012), who notes that an explanatory study can also be referred to as the causal research design since it aims to address cause and effect relationships. This kind of study seeks to create distinct conceptual frameworks which are able to be implemented in clarifying phenomena, giving rise to research generalisation (Green, 2008).

In order to clearly delineate the interrelationships among the dimensions of service fairness, customer attitude toward banks, as well as its influences on consumer behaviour relation to banks in the form of citizenship behaviours, this study is hinged on an explanatory design. This is driven by the researcher's resolve to expand on the nature of relationships that exists amongst the specified constructs as shown in the conceptual framework. Again, we ought to observe that explanatory research is usually quantitatively done and more frequently verifies previously stated hypothesised relationships by assessing the extent to which constructs are connected (Maxwell & Mittapalli, 2008).

Further, the explanatory design enables the present study to give clarity to the contingency (moderating) influence of the length of relationships customers have had with these banks. Accordingly, the explanatory design shall facilitate the current study's objective of seeking to give clarity to service fairness issues as pertains in the Ghanaian banking industry and how its variables interrelate with and act as precursors to customers' commitment to banks and how it mediates their subsequent engagement in citizenship behaviours.

6.3 Research Approach

Research approach is defined as the systematic comprehension and interpretation of the way and manner to achieving the stated intents and objectives of a study through generalisation of data (Creswell 2017). Research approach is also the process of conducting a study and involves a series of sequential steps from the gathering of data, through analysis to interpretation (Creswell, 2014).

A study's research approach suggests various research plans, strategies, and procedures that established the steps of data collection, analysis, and interpretation from the broad assumptions underpinning the study to its detailed methods (Komarasamy & Sathibabu, 2022). Creswell and Clark (2011) offer three main approaches to executing social science studies namely: – qualitative, quantitative and mixed-methods. While quantitative and qualitative methods are unique and distinct in their application to research, a mixed-method incorporates components drawn from the two key methods (Creswell, 2014).

According to Cooper et. al. (2006), when knowledge and understanding regarding various phenomena being studied is lacking, it is more appropriate to investigate them qualitatively since

that offers the investigator greater room to describe without any limitation to requirement to have the researcher constricted to established processes. Conversely, a quantitative study is principally related to number and is carried out under strict, standard, established and meticulous methods for obtaining study information (Hair *et al.*, 2010; 2019). A clear distinction in the two described approaches is found on the overall sum of study participants involved, as well as the data collection and analysis processes (Creswell, 2014; 2021). Another major point of difference between qualitative and quantitative methods is the nature of the objects studied and the subject matter (Shweder, 1996).

6.3.1 Quantitative Research

Quantitative research is defined as ‘explaining phenomena by collecting numerical data that are analysed using mathematically based methods, particularly statistics’ (Aliaga and Gunderson, 2002). Quantitative research often ‘abstract from particular instances to seek general description to test causal hypotheses’ (King *et al.* 2021). It entails gathering data so that information can be measured and statistically treated in order to either support or refute "alternative knowledge claims" (Creswell *et. al.*, 2003). One of its primary objectives is to determine how many and what types of people exist in the general population who share a particular characteristic found in the sample population (Brannen, 2017). It entails evaluating independent theoretical viewpoints to ascertain the degree to which the variables are connected (Creswell, 2014; 2021).

Quantitative studies, according to Hair *et al.*, (2010; 2019), tend to have a structure for the reason that they may commence with a particular premise or a set of research questions drawn out of

already existing theoretical standpoints as well as previous studies and then apply unbiased tools in obtaining data from a carefully selected sample of participants. The method stresses that causal relationships between variables be assessed, measured, and analysed, with the goal of increasing and enhancing impartiality, repeatability, and generalisability (Ponterotto, 2005; Creswell & Clark, 2007). Consequently, the outcomes of research carried out quantitatively study are more generalisable, with their results capable of being replicated (Creswell, 2014; 2021). This approach is used in studies that yield outcomes principally through the process of statistically analysing data, taking positions based on logic, and are intended to seclude as well as lessen prejudices and also manipulate or regulate for alternative clarification of issues (Podsakoff et al., 2012; Shaughnessy et al., 2012).

The key advantages of quantitative approaches include the ability to accurately operationalize and measure a specific construct, to conduct comparisons between groups, to assess the strength of association between variables of interest, and to specify and test research hypotheses (Moghaddam et. al., 2003). In spite of these stated benefits, quantitative research has frequently been criticized for lacking depth and not providing as much insight or understanding into various phenomena, the way qualitative studies can.

6.3.2 Qualitative Research

Qualitative research is a form of research that is used to generate social and political research analysis by including descriptions of phenomena so as to understand human behaviour, beliefs, attitudes, and experiences by gathering and analyzing non-numerical data (Widhiyoga & Wijayati,

2022). This form of descriptive qualitative studies is thought to be appropriate for investigating issues related to social science studies (Burnham et. al., 2008; Creswell and Poth, 2018). According to Kaba et al (2021), the goal of qualitative research is to investigate and gain a wide-ranging understanding of participants' perspectives, experiences, practices and attitudes toward a phenomenon of interest.

The collection of data in qualitative studies involves holding direct interactions with individuals or groups (Houghton et. al, 2013), and the primary sources of such data are such for as focus group discussions, careful observations, in-depth individual interviews, and existing documentation on the subject of enquiry (Houghton et al., 2013). Because of its intent to help researchers understand people in their natural settings, data is usually collected from participants in their own environment (Creswell, 2014; 2021), and it necessitates intimate interactions and interrelations with small carefully chosen samples over longer time periods (Yin, 2012).

Again, because it explores evolving questions, qualitative research can be time consuming to conduct; difficult to make generalisations from its findings because it recruits a small number of participants; and difficult to make systematic comparisons because responses are subjective (Chai et al., 2021). Even though the findings from qualitative research are context specific and cannot be extrapolated to other settings or populations (Al-Shuqerat & Bawadi, 2020), it has been argued by Papathanassis and Knolle (2010) that, saturation in qualitative research is comparable to representativeness in quantitative research. Alternatively, qualitative research can act a great precursor and used to help develop standardized, efficient, quantitative measures for future studies

(Nees et al., 2020; Morgan et al., 2002). Overall, qualitative research can offer richness and detail, enhance openness, invigorate people's unique experiences, and help reduce bias in a manner that may be lacking in other approaches (Chai et al., 2021).

6.3.3 Mixed Methods Research

Mixed methods research incorporates qualitative as well as quantitative characteristics in a single study (Creswell & Clark, 2011; Wisdom et. al., 2012). The process combining qualitative and quantitative elements within a study is a crucial part of the concept of mixed methods research (Simons & Lathlean, 2010, Maudsley, 2011). It involves the interlinking qualitative and quantitative elements to produce a more holistic account of the research problem (Glogowska, 2011, Zhang and Creswell, 2013). Mixed methods research capitalizes on the strengths of both qualitative and quantitative research while mitigating their deficiencies so as to provide a structured and comprehensive understanding of the topic under study (Scammon et al., 2013, Wisdom et al., 2012, Andrew and Halcomb, 2009). Mixed methods approaches are better suited to research problems where different perspectives on the study topic will provide a more detailed understanding than a singular perspective (Andrew and Halcomb, 2012; Simons and Lathlean, 2010). Multiple researchers (Plano et. al., 2016; Terrell, 2012; Wilkinson & Staley, 2019) have identified various types of mixed methods research. In social science studies, three main kinds of mixed methods research have been identified and these include: concurrent, sequential, and embedded (Johnson et al., 2007). The concurrent method refers to the collection and analysis of quantitative and qualitative data at the same time (Plano et. al., 2015). The embedded mixed method is the concurrent gathering of quantitative or qualitative data (Hunt, 2007), with either data type supporting the other (Creswell, 2012).

In sequential mixed methods design the procedure entails first collecting qualitative data to investigate a phenomenon, and then collecting quantitative data to clarify the relationships discovered in the qualitative data (Creswell, 2020). The researcher designs a quantitative study, collects data, and interprets how the quantitative results either build on the qualitative findings or offer greater insights of the qualitative data based on the themes identified from the qualitative data in the exploratory phase (Creswell & Clark, 2018). Indeed, the research may very well begin on a quantitative technique to validate a theoretical viewpoint and this will then be followed up with a qualitative study to enable the researcher conduct a deeper examination of a few cases (Creswell & Clark, 2010). Although a mixed approach takes a longer period to get concluded and takes away room for researchers with the full expertise around specific approaches, it promotes the use the two approaches in a manner that complements one another and in a coordinated fashion (Neuman, 2014). Various researchers (e.g., Creswell, 2014) have therefore implored academics to think of it as a vital component of the development of knowledge and information.

This research adopts a quantitative method in addressing the aims and objectives of the study. This is premised by the use of positivist paradigm for this thesis, and how it favours the quantitative approach which embraces second (structural equation modelling) generational statistical methods in the performance of analysis (Hair *et al.*, 2010; 2019). Dwelling on the objective of this research which is about explaining the interrelationships between the various service fairness dimensions, customer commitment toward banks' services and their behavioural responses (in the form of their engagement in citizenship behaviour), a quantitative method allows the investigator validate and

confirm the way the identified variables interrelate by deriving self-evident hypotheses and using quantifiable data. The method also offers a way to assess the direct connection between all various dimensions of service fairness and customer citizenship behaviour; the indirect relationship through the mediating role of customer commitment; as well as, the possibilities and alternate influences of length of relationship, and demographic factors of age and gender. The method is also deemed as most appropriate considering the fact that the research dwells on existing and unambiguous theoretical standpoints in developing a conceptual framework for assessing and determining whether or not the applied theoretical standpoints are consistent with what is empirically observed.

6.4 Research Strategy

According to Saunders et al. (2009; 2017) research strategy is concerned with a researcher's idea of the various ways of finding answers to the problems that the study aims to address. Likewise, Bryman (2008) avers that a research strategy is also concerned with the overall coordination of a study and how it offers solutions to the questions the study seeks to answer.

Again, research strategy has to do with the processes, instruments and methods used in collecting in relation a particular study with the view to fulfilling the goal of the study (Saunders *et al.*, 2014). Further, Saunders et al. (2009, p. 600), it refers to research strategy as the “*general plan of how the researcher will go about answering the research question(s)*”. A variety of methods are available to an investigator depending on the worldview the investigator identifies with as well as the research tactic that aligns with that worldview (Aliyu *et al.*, 2014). Saunders *et al.* (2009; 2017)

advanced seven strategy options available to researchers, and these include: action research, case study, archival research, ethnography, experiment, grounded theory as well as a survey.

It is also observed that there are significant overlaps amongst these strategy options making it crucial for researchers to opt for the one which is best suited to a particular research work. The research strategy that gets chosen by the investigator is commonly determined by the kind of research questions and study aims, the quantity of published works available on the subject being investigated that already exists and the amount of time and resources available to the researcher (Saunders *et al.*, 2016). Four strategies have been identified as the most widely used within the context of management research namely: case study, experiment, archival research, and survey (Creswell, 2014; 2021).

A case study has been defined by Yin (2013) as an inquiry into a phenomenon in a real-life setting where it is important to define the case's boundaries. Contrarily, Woodside (2010) contends that case study research is not constrained by the real-world or contemporary environment. However, he asserts that one of the fundamental characteristics of a case study is the responsibility placed on the researcher to gather information that would help to further characterise and comprehend the situation. A case study research strategy is said to be more appropriate in circumstances where the matters of concern are very intricate, and deeply entrenched within a corporate body or an organisation in order to offer greater insights on matters regarding the settings for the phenomenon being investigated as well as the procedures it entails (Yin, 2009). However, (Eriksson & Kovalainen, 2008) contend that a case study offers a background for examining diverse and complex relationships, which according to Arnek (2014) a case study offers. In circumstances

when the research question is phrased as a “why” or “how”-question, Yin (2013) recommends the adoption of a case study research approach.

Archival strategies place emphasis on trends by assessing issues of the past, and how they evolve with the passage of time usually by the help of records of administration records as well as documents as the prime option for obtaining data (Saunders et al., 2009). There is nonetheless a limitation in this strategy, particularly with the way and manner records are kept, standard and condition of these records and information that can possibly be assessed by the researcher. The principal objective of the archival strategy is to extract knowledge by examining documents and text materials (Clary-Lemon, 2014). Archival research often draws from a variety of sources including published and unpublished materials (Heng et al., 2018). The participants in archival research are not informed about the data collection process, for which reason they behave normally leading to a very negligible and insignificant deviation in the data analyzed (Clary-Lemon, 2014). A further advantage of the archival strategy is its ability to scrutinize sensitive phenomena in an ethical manner (Baker, 2000) and it therefore, enjoys strong scientific support and given that it involves all kinds of information (Hanafizadeh & Shafia, 2021).

Experimental research involves a careful assessment of dependent as well as independent variables, and a clear understanding of what they are supposed to represent (Vargas et al., 2017). Experimental research can be defined as the conduct of an experiment that enables comparison of the various impacts of an intervention between groups (De Kleijn et al., 2002). The experimental group is often subjected to a certain kind of control (through the independent parameter), after which the resultant variables are again measured for the alternate groups both prior to and

following the modification to demonstrate causal relationships (Neuman, 2014). Despite their infrequent usage in management research, experimental procedures are favoured in certain research domains due to their advantage over other methods particularly internal validity is concerned (Liu-Thompkin, 2019).

Surveys employ questionnaires or interviews to gather data on the opinions, traits, and features of a sizable population to test research questions or hypothesis (Malhotra et. al., 2017; Creswell, & Hirose, 2019). In order to define the attitudes, opinions, beliefs, perceptions, behaviours, or features of the population, researchers use survey research designs, which are a collection of research processes in which they deliver a survey to a sample of participants or to the entire population (Creswell, & Hirose, 2019). In survey investigations, even though they primarily feature quantitative items, researchers may nevertheless include qualitative open-ended questions in order to understand the meaning of the data by comparing results of the statistical test back to prior research studies (Creswell, & Hirose, 2019).

6.4.1 The Choice of Survey as the Strategy for this Research

The study adopts a survey technique which refers to a method of putting together information that relates to the unique beliefs and general dispositions of a significant number of individuals (Creswell, 2014). “A survey is a method of gathering information from a sample of people, traditionally with the intention of generalizing the results to a larger population. Surveys provide a critical source of data and insights (Krosnick et al., 2015). By examining a sample of that group, a survey design can quantify or numerically describe the trends, attitudes, or opinions of that population (Creswell, 2014;2021). Surveys are often employed in management studies, according

to Shaughnessy et al. (2012), and are made to directly elicit respondents' ideas, feelings, and views regarding a certain topic or phenomenon. Additionally, studies positioned within the positivist paradigm and are aimed at achieving systematic observation through clearly defined research questions in order to arrive at standardization and consistency prefer surveys over other methods (Bell et. al, 2022).

The method allows for the formation of detailed opinions under realistic circumstances (Auka, Bosire & Matern, 2013). Surveys are useful in defining the features of an oversized population, and no other form of observation can provide this universal capability, according to Chandra (2004). Surveys are also relatively inexpensive (particularly self-administered surveys). They have the advantage of allowing the researcher to look at multiple variables and extrapolate findings from a sample to the entire population. They are particularly useful in situations where the researcher has little control over behavioural events (Yin, 2009; Wimmer & Dominick, 2011). Robson (2002) asserts that surveys are appropriate for cross-sectional research as well. In contrast to longitudinal studies, which look at phenomena over a longer time period, cross-sectional research examines a phenomenon utilizing a cross-section of a population at a certain time (Creswell, 2014; 2021). Cross-sectional studies are the more prevalent of the two since academic research efforts are typically time-bound, and they frequently use surveys (Saunders et al., 2011). Evidently, it is prudent to use the survey approach for a study particularly when the short time frame for data collection and the expenses are taken into account (Sekaran, 2000; Malhotra, 2020; Sekaran & Bougie, 2016).

As a corollary to the discussion above, this study employs the survey methodology since it seeks to directly survey bank customers about their impressions of their banks and experiences with regards to fairness through the use of structured questionnaires. By assessing the direct and indirect relationships between the dimensions of service fairness, customer commitment toward banks, and their engagement in citizenship behaviours, this study aims to advance a practical understanding of customers' commitment as their response to service fairness from Ghanaian banks. This has been discussed in the earlier chapters of this thesis. Considering the sizeable population of bank customers, it is imperative that the researcher collects data from a significant number of respondents in order to guarantee that the study would produce reliable results. This therefore impels the choice of a survey method. It should be noted that surveys frequently use the deductive approach to research, which is congruent with the positivist methodological stance used in this thesis. The survey technique seems to be the most appropriate for this study because its goal is to produce more knowledge about specific fairness and customer-related characteristics and their interactions utilizing multivariate data analysis.

Additionally, given that the study is cross-sectional in nature, survey was chosen since surveys have been found to be the most appropriate in these circumstances (Fink, 2009; Easterby-Smith et al., 2012). Malhotra (2020) outlines a collection of activities that a researcher using the survey technique should do. The authors call attention to the necessity of developing a survey instrument that operationalizes the key study constructs, as well as designing a sample strategy by identifying the study population. Hence, data collection techniques are covered in the next part, with an emphasis on sampling strategies, survey instrument design, and administration.

6.5 Data Collection Methods

Data and the sources from which they are collected are critical to achieving the objectives of any research work. Researchers have the option of choosing between primary and secondary data for any study (Saunders *et al.*, 2011; 2017). According to Sekaran and Bougie (2011), primary data is information obtained directly from respondents through the administration of questionnaires, and secondary data is presented from reliable sources (e.g., literatures, articles, scientific papers and websites). In order to examine the relationships between service fairness dimensions, customer commitment to banks, and their ensuing engagement in extra role behaviours, this study uses a cross-sectional survey to collect data, so it was essential to get responses directly from bank customers who are the direct recipients of banks' services and are therefore considered primary sources. Next is a discussion about the factors that went into choosing the target primary sources.

6.6 Population, Sampling Technique and Sample Size Determination

Any individuals who are of interest to the study's conclusions are referred to as the target population in academic research (Osman, 2012). It refers to all individuals who have the data the researcher is looking for and from whom the study can draw conclusions (Churchill & Iacobucci, 2009). Nonetheless, the term "study population" refers to the people who are genuinely accessible and immediately available for study notwithstanding whether or not they remain or opt out of the study before its completion (Kestenbaum & Kestenbaum, 2019).

Malhotra (2020) asserts that in order to minimize the challenges associated with sample selection for research, it is essential for researchers to describe their study population both broadly and

clearly. When a study's target group is clearly identified, the researcher has the opportunity to direct study recommendations and generalise findings to the relevant audiences (Malhotra, 2020). (Malhotra, 2020) goes on to say that elements, sample units, extent, and time should all be included in target population definitions. In a survey study, the elements are the respondents, and the sample unit is said to contain the element. The terms time and extent refer to the survey's specific temporal and geographic boundaries, respectively (Malhotra, 2020).

In light of these recommendations, the study's target population (sample unit) is thought to be all bank customers, and the study's element is thought to be consumers who currently have an active account with a bank that has both a universal and Bank of Ghana license. Additionally, the study targets Ghanaian bank clients and stipulates that the respondent must have kept and operated an active bank account open for at least one (1) year.

Although it would appear ideal for every researcher to collect data from every component of a target population (a method known as census), this is typically only possible when the target population of a given study is very small. As a result, research with vast target populations like this thesis, rely on sampling procedures to select representative samples from the population of interest (Malhotra, 2010). A sample is typically thought of as a portion of a larger population that allows us to make inferences about actions or reactions that can then be applied to the entire population (Zikmund, et al., 2013). Choosing a sufficient number of components from a larger population in the hopes that the information obtained from them will enable accurate judgments and inferences about the overall population is consequently considered sampling (Hair et al., 2010). The importance of sampling rests in its capacity to speed up data collection, ensure more

accurate results are obtained, and make potential responders more accessible (Saunders et al., 2011). Again, cost savings are an additional advantage of sampling (Zhang et al., 2021).

6.6.1 Sampling Technique for the Study

Probability sampling and non-probability sampling are two general sampling methods identified by (Saunders et al., 2016; 2017). Probability sampling refers to sample designs where units are chosen by a probability process that leaves no room for subjectivity and offers each unit in the population a known and non-zero selection probability (Lynn, 2016). On the other hand, non-probability sampling is a situation where the chance of incorporating every member of the population in a sample is uncertain (Raath, & Hay, 2016).

When the goal is to gather knowledge and insights that are statistically generalisable to a target group, probability sampling techniques are typically employed to choose participants and this ensures the elimination of the researcher's judgment from the actual selection of individual participants (Saunders & Townsend, 2018). Making reliable conclusions about the population of interest is challenging when using non-probability sampling techniques where the selection of participants is dependent on convenience, judgment, and quota sampling approaches (Kothari, 2004). However, Saunders et al. (2009) points out that research using non-probability sampling can still draw generalisations about the target population based on theory but not on statistical evidence.

Both probability and non-probability sampling strategies come in a variety of forms. Convenience sampling, a non-probability sampling strategy, is used in this study. Through convenience

sampling, In convenience sampling the choice of participants is based on how easily, inexpensively, quickly and their willingness to participate in the study (Ahmad, 2016). This method is deemed appropriate for this thesis because, despite the size of the target population or sampling unit (bank customers), the questionnaires were administered in the banking halls of the chosen banks and the researcher chose respondents who were better informed and seemed to understand the concepts under investigation. Hence for the purpose of this thesis bank customers were selected on the basis of their general familiarity with issues the banking industry and average level of activity with the banks they transact with.

The study used printed questionnaires, and the sampled respondents were spread across various parts of Accra. The questionnaires were administered in person in various banking halls, business centres, shopping malls, university campuses, company offices etc. Although the study elicited responses from bank customers, to make ensure that potential respondents possess the information sought by the researcher, the questionnaire was structured to ensure that only individuals who regularly transacted with their banks were included in the survey.” Accordingly, any participant who had not maintained an account with a bank for at least a year was not allowed to participate. All respondents needed to affirm that they had an active relationship with their banks and at least demonstrate reasonable knowledge of the happenings in the banking industry before a questionnaire was given to them. This was to make certain they fell within the sample population and could accurately and respond to the questions as expected.

6.6.2 Sample Size for the Study

A sample size, according to Denzin and Lincoln (2012), is the total number of people or things used to gather data for a study. It is the total number of components, instances, or study subjects that will be used (Malhotra, 2020). There are a variety of factors that can influence the process of determining sample size determination and these entail: the research design, the type of analysis, sample size utilised in previous research with a comparable design, and resource constraints (Malhotra, 2020).

In quantitative studies, it appears apparent that large sample size is preferred since it improves population representation and reduces the impact of outliers or extremely rare or uncommon observations (Kwong et. al., 2015). Again, large sample sizes also enhance the possibility that the statistics produced by data analysis will accurately reflect population estimates and reduce the likelihood of errors (Malhotra, 2020; Hair et al., 2010; 2019). Even though it seems apparent that there is some unanimity about this, there are differing opinions among academics concerning what may be viewed or considered a larger sample size. For example, Tabachnick and Fidel (2007) claim that a sample size of two hundred may be considered reasonable, while three hundred is appropriate. However, Hair et al. (2010) claim that sample sizes above one hundred is considered appropriate for statistical analysis.

Key among the various postulations regarding sample sizes and method of analysis are two arguments by Tabachnick and Fidell (2007) and Nunnally (1978). The first argument is that there must exist at least five times as many elements as the items that are to be analysed (Tabachnick

and Fidell, 2007). The second argument is an earlier one made by Nunnally (1978), who recommended that researchers use a ratio of 10 to 1 for respondents to scale items. Using these two viewpoints results in the upper limit sample size of 510 as well as a lower limit sample size of 255 for the study's 51 scale items (see Table 6.1). The study determined a sample greater than 502 (which is the upper boundary) to be an acceptable sample size from which data could be gathered based on these two suggestions and drawing from earlier survey-based studies on service fairness (e.g., Bhatt, 2020; Farooq et al., 2020 and Narteh, 2016).

Therefore 600 questionnaires were administered. The number completed questionnaires were 550, a little in excess of the projected sample size. These responses were coded and keyed into the Statistical Package for the Social Sciences, after which the data set was then examined and cleared of inappropriately completed questionnaires and missing responses.

6.7 Developing and Administering the Survey Tool

The survey tool was created on the basis of the objectives of the study and research questions after thoroughly reviewing published works out of which the various aspects of the study framework were derived. The tool was a three-pages questionnaire and comprising three main sections. The first section captured information on respondents' demographic details (specifically in relation to gender, age, level of education, occupation, as well as the nature of existing banking relationships. The second part sought for information relating to respondents' perception on service fairness; customer commitment and customer citizenship behaviour. The main constructs were defined and operationalized by adapting measures for the items in existing literature on service fairness, customer commitment and customer citizenship behaviour. These measurement/scale items were

marked with a scale of readings on a five-point Likert scale. Precisely, respondents were asked to give a rating of their perceptions on the scales beginning with 1 (strongly disagree) to 5 (strongly agree). Table 6.2 offers a synopsis of the main variables within the research framework as examined in the questionnaire, along with their equivalent number of item measures as well as literary basis.

Table 6.1 Summarised Study Constructs and Literary Basis

Study Construct	Number of Scale Items	Source(s)
Price fairness	Four (4)	Bernarto, I., & Purwanto, A. (2022), Parry et al., 2021, Xia et al., 2004, p. 3). Namkung and Jang (2010), Nikbin et al., 2016).
Interpersonal fairness	Four (4)	Le at al., 2019, Carr, 2007, Bhatt, 2019, Khan et. al, 2022
Informational fairness	Four (4)	Han et. al., 2019). Xie et al. (2007), Kim et. al, 2018, Goodwin & Ross, 1992; Greenberg, 1993
Procedural fairness	Seven (7)	Gokmenoglu & Amir, 2021, Han et al., 2019, Giovanis et

		al., 2015, Colquitt & Rodell, 2011
Outcome fairness	Four (4)	Homans, 1961, Seiders and Berry (1998), (Han et al., 2019).
Affective commitment	Three (3)	Ryu et. al, 2021, Allen and Meyer, 1990, Rather et. al, 2019;
Normative commitment	Three (3)	Chai et al., 2015; Shukla et al., 2016; Yao et al., 2019; Sherma et al., 2015
Economic commitment	Three (3)	Pehkonen, 2019; Zhang et al., 2017; Keiningham et al. 2015
Forced commitment	Three (3)	Pehkonen, 2019; Shukla et al., 2016; Keiningham et al., 2015
Habitual commitment	Three (3)	Bosukonda, et. al., 2020; Pehkonen, 2019; Kumara & Dissanayake, 2019). Keiningham et al., 2015
Feedback	Three (3)	Robinson et al., 2020; Choi and Hwang, 2019; Van Tonder et al., 2018, p. 95

Advocacy	Three (3)	Choi and Lotz, 2016, p. 543; Navarro et al., 2016; Choi and Lotz, 2016;
Helping	Three (3)	Islam et al., 2019; Xie et al., 2017; Cheng et al., 2016, p. 269; Choi and Lotz, 2018, p. 628; Yi and Gong, 2013
Tolerance	Three (3)	Rochette et al., 2021; Raza et al., 2020;

Source: Author's Construction

Consideration was given to the cost efficiency of questionnaires was considered since the study population and the sample for the research is significant, and besides, its uniform format gives it a decent level of reliability, makes the process of analysing the data easier and therefore making it largely suitable for a survey (Smith & Albaum, 2005; Malhotra, 2020). Despite all of the merits associated with their use, it is important to note that written questionnaires are wrought with some challenges. One of the down sides of questionnaires is that individuals do better at orally expressing their views orally than in writing (Henerson et al., 1987). Again, participants may have diverse interpretations of the questions, they may establish response biases, and the data they provide cannot be independently validated (Dovgan & Villanti, 2021). Furthermore, it is widely acknowledged that questionnaires limit a respondent in their choice of an answer provided by the investigator, which might be a less than accurate reflection of the actual circumstance (Malhotra, 2020). The preliminary questionnaire draft was pre-tested in order to address these issues, as proposed by academics (e.g. DeVellis, 2003; Saunders *et al.*, 2011).

Pre-testing, Questionnaire Modification, and Administration

According to Clark et al. (2010), pre-testing must be carried out in advance to assess how a questionnaire survey will function in practice and to identify any potential issues. This is a "pilot test," as the name suggests. (Babbie, 2011) concurred that pre-testing a questionnaire would be the best safeguard against any potential errors and inaccuracies, such as unclear questions, questions for which there is no appropriate response, or questions that are in violation of the guidelines. After the questionnaire was created, the researcher pre-tested it before conducting the survey by using a small sample of relevant people. This was done to ensure that the participants understood the questions and to provide valuable feedback on how to make the survey better.

To accurately assess the suitability of measurement items, it is proposed that pre-testing participants share characteristics with the study's real population (Cooper et al., 2006). Accordingly, following the study supervisors' various inputs after reviewing the research instrument, and subsequent to their recommendations, certain questions got re-phrased to make them clearer, and then initially administered to ten (10) postgraduate students in the University of Ghana Business School who were also bank customers and manifest good affinity on issues of the banking industry, as well as five (5) lecturers at the University of Professional Studies, Accra, and five (5) salaried workers and five (5) other sole business owners coming to 25 as the pre-test sample that were involved in the pilot test of the first draft.

These persons were handed printed copies of the questionnaires and subsequent to their feedback, additional minor changes were made to remedy some typographical and grammatical errors found. The pre-testing phase was beneficial in ensuring that the scale items had some relevance to, and

also reflected the variables they were formulated to measure. The last draft of the approved research instrument administered to the research participants has been reproduced in Appendix A.

All questionnaires were administered in person and in the process of administering the questionnaire, the respondents were gently accosted at their various locations in business centres, their places of work, company offices, shopping malls, university campuses and banking halls of various banks after the requisite consent and authorisation was obtained from the right officials (managers and administrative staff). In some cases, the collaboration of research assistants facilitated the approach of participants and after some preliminary interaction, they completed the research instrument. The data collection was carried out over 4-week period, beginning from the second week of February 2023 and ending in the second week of March 2023.

6.8 Methods of Data Analysis

This section is about the processes and procedures applied in analysing the data collected for this study. There are two principal methods in conducting data analysis namely: quantitative and qualitative data analysis. Quantitative analysis refers to the activity of gathering, understanding and giving meaning to quantifiable information through the proper use of data analysis tools, mathematical models, computations, and simulations to support, expedite, and optimize the resolution of problems (Fauber et al.,2021). On the other hand, qualitative analysis can be generally defined as "the non-numerical assessment and interpretation of information and observations, with the aim of finding fundamental meanings and patterns of relationships (Maxfield & Babbie, 2017). In accordance with the study's positivist standpoint, its explanatory goal, its quantitative approach, and survey as the chosen research design this thesis employs

quantitative methods of data analysis. Through the use of two analytical programs, the Statistical Package for Social Sciences (SPSS) version 22.0 and its add-on Analysis of Moment Structures (AMOS) version 22.0, in particular descriptive analysis and multivariate data analyses like Structural Equation Modelling (SEM) for hypotheses testing.

6.9 Structural Equation Modelling

A two-stage SEM based on the study's objectives was carried out sequentially. SEM are a few 'structures' described as a collection of techniques that depict the inferred mechanisms, variations, and assumptions of data based on parameters (Sharma et al., 2021). SEM also known as structural covariance analysis, causal modeling is a general approach for examining observable and latent variables (AmirAlavifar, 2012). Observed variables are variables that are measured in the course of data collection, whereas latent variables are variables that are measured via linking to the observed variables since it would not be possible to measure them directly (Civelek, 2018). SEM seems to be a primary multivariate technique employed in statistical analysis, especially in management and marketing research aimed at assessing cause and effect correlations among several latent components (Hair et al., 2011; 2019). Although a few scholars like (e.g., Bagozzi & Yi, 2012) stress that SEM does not analyse or "establish" causation in the natural sciences, others notably Byrne (2013) argue that the technique assesses and evaluates the impact one construct may have on another within a fully stated model. Measurement models and structural models are combined simultaneously in SEM (Li & Jacobucci, 2022). Again, in SEM, endogenous and exogenous variables are handled as random variables with measurement errors, and it is possible to distinguish between measurement errors and specification errors (Golob, 2003). This is affirmed

by Berndt and Williams (2013), Matsueda and Press (2012; Hancock and Mueller (2013) and Stephenson et al., (2006) who delineate three key advantages in the use of SEM as follows:

Firstly, researchers can look into and evaluate direct and indirect impacts using SEM's findings. A direct effect investigates the relationship between a predictor or independent variable and a dependent variable or result. The main application of hierarchical regression findings is the study of direct impacts. In comparison to direct effects, indirect effects examine the relationship between an independent variable and one dependent variable that may have an indirect impact on another dependent variable. Secondly, researchers can use several indicators for each component in their model. In spite of the fact that blocks of predictor factors can be included in hierarchical regression, the aggregate effects of independently observed independent variables on indirectly observed constructs cannot be estimated. As a result, unlike in regression analysis, explicitly observed independent variables do not act alone in SEM. Instead, theoretically sound independent variables in SEM work together to improve the prediction of dependent variables. A third advantage is the fact that SEM models acknowledge and account for measurement error. As earlier mentioned, hierarchical regression makes the extremely improbable assumption that certain variables are accurately assessed. SEM offers a more accurate evaluation of the suitability of its model in actual circumstances because it does take measurement error in variables into consideration.

As a result, the decision to use SEM as the primary data analysis approach for this study is supported by sound scholarly arguments since it helps address the problems with first-generation statistical methods.

Two-Stage SEM

Two of the most widely employed techniques in SEM are the One-stage and two-stage techniques. According to Kline (2005) and Schumacker and Lomax (2010), the one-stage technique analyzes the measurement and structural models simultaneously. In contrast, the two-stage approach isolates the structural model estimation from the measurement model (Hair et al., 2010; 2019). The two-stage SEM method was used in this investigation because, when a theory is only tentative, it has comparative advantages over the one-step method (Anderson and Gerbing, 1988). Then, exploratory factor analysis was used to analyze the measurement model (EFA). Confirmatory factor analysis (CFA) was used to clarify the links between the observed indicators and the constructs as well as to clean up the measurement indicators. The structural model was then evaluated in order to determine the connections between the latent variables. By preventing contact between the measurement and the structural model, a more accurate measure can be guaranteed.

Phase One (1) - Measurement Model/Confirmatory Factor Analysis (CFA)

The measurement model was specified during the measurement stage, illustrating the connection between the various structures and their measurements. A CFA was used to do this. CFA is "a variant of factor analysis in which particular hypotheses regarding structure and interactions between the latent variables that underlie the data are evaluated" and serves as the first step or the foundation of SEM (Field, 2013, p. 872). CFA is used to suggest links between observable measurements and an a priori theoretical pattern of components, followed by a statistical evaluation of the hypothesised model (Byrne, 2013). In order to determine if the model accurately represents the data that was collected, the CFA looks at reliability and validity (convergent and

discriminant). By confirming that the measurement items for the various constructs are associated and that they are likewise correlated with the constructs they measure, the convergent validity of the research model's parts is ensured (Neuman, 2014). On the other hand, discriminant validity evaluates the presence of high correlation (i.e., above 0.90) between the various constructs as well as empirical differences or co-variation among them (Kline, 2023). In particular, Average Variance Extracted (AVE) was obtained and as well the squared correlations between the constructs were evaluated and utilized as an indicator of the convergent validity and discriminant validity of the study model. Using Composite Reliability (CR), AVE, and Cronbach's alpha, the internal consistency of the study model was verified.

Phase Two (2) – Structural Model

This stage saw the specification of the structural model, which showed the relationships between the different structures (Tabachnick & Fidell, 2007). The unstructured covariances among the unobserved elements are replaced with the hypothesised structure during the specification of the structural model, and the data is then reanalysed. This phase, which allowed for the assessment of the hypothesised correlations among the study's main components - Service fairness dimensions, customer commitment toward banks, and customer citizenship behaviour. The goodness-of-fit metrics were used to confirm the suitability of the measurement and structural model, and the coefficient parameter estimations were used to analyse the significance of the numerous connections between the constructs and their measurements (Hair et al., 2010).

Assessing the Fitness of the Model

Model fitness evaluation refers to an estimation of the generalisation error of the selected model (Pal, 2017). It constitutes the interpretation of how well the research model matches the actual data and outcomes. Again, according to Hooper et al. (2008), a model's level of fit can be viewed as an assessment of how effectively the model reflects underlying theory in the data. One of the most important procedures in structural equation modeling is the test to see if a given model fits the data (Yuan, 2005). Various scholars (including Hair et al., 2010; Iacobucci, 2010) have argued that researchers can employ a variety of measures to assess the general acceptability of both the measurement and structural models in a specific study. Since this process involves selecting among a variety of fit indices that indicate subjectively whether the data matches the theoretically stated model, it is primarily comparative in nature (Bagozzi & Yi, 2012). According to Yaşlıoğlu and Yaşlıoğlu (2020) fit indices (measures) in AMOS are classified into a number subgroups and these include the following: the fit measure based on sample size, the information theoretic fit indices, the non-central chi-square distribution (population discrepancy based) fit indices, the absolute fit indices, the comparative/incremental fit indices, the parsimony fit indices, and the population discrepancy based fit indices. Evidently, researchers have access to an excessive number of different indices, but there is no agreement on which of these indices should be reported or what levels the various cut-offs for the indices actually are (Hooper et al. 2008).

Absolute fit indices, according to McDonald and Ho (2002), demonstrate which suggested model best matches the sample data as well as how well an apriori model fits the data. Once more, absolute fit indices, sometimes referred to as predictive fit indices, offer a fundamental evaluation of how well the collected data resembles or matches the proposed model (Hair et al., 2010; 2019). Chi-Square, Root Mean Square Error of Approximation (RMSEA), Goodness of Fit Index (GFI)

and Adjusted Goodness-of-Fit Statistic (AGFI), Root Mean Square Residual (RMR), and Standardized Root Mean Square Residual are typically the assessors used to determine how well the model fits (SRMR).

Incremental Fit Indices also known as relative or comparative indices because they are predicated on the possibility that things may be worse, these fit indicators. There is always a worse model than the default model, where each observation is treated as an independent entity. Owing to its use for comparison, an independent model is also known as a baseline or null model (Yaşlıoğlu & Yaşlıoğlu, 2020). The estimated baseline model (null model), which operates under the presumption that all the observed variables are uncorrelated, is used to compare the fit of the presented research model with the comparative (incremental) fit indices (Kelloway, 1998; Lombardi & Pastore, 2012). The Comparative Fit Index (CFI), Incremental Fit Index (IFI), Relative Non-centrality Index (RNI), and Tucker-Lewis Index are fit indices that fall under this category (TLI).

The term "parsimony" describes the smallest number of estimated parameters required to provide a sufficient level of model-data fit. When measuring the disparity between the sample and model-calculated covariance input matrices, parsimonious fit indices take the model's complexity (i.e., the number of estimated parameters) into account. The use of parsimonious fit indices enables the researcher to select the most complex model from a group of competing models (Hair et al., 2010). The Parsimony-adjusted Normed Fit Index (NFI) and the Parsimony-adjusted Comparative Fit Index are two examples of parsimony fit measures (CFI).

In this thesis, the Root Mean Square Error of Approximation (RMSEA, £ 0.08), and the Chi-square/degrees of freedom (χ^2/df £ 2 or 3), are the baseline fit indices used to determine the acceptability of the construct measures or how well the measurement and structural model match the study data. The Normed Chi-square (χ^2/df) was chosen because, according to academic arguments, although if the 2 is the primary indicator of absolute fit, it depends on the sample size and the discrepancy between the observed and predicted covariance matrices (Hair et al., 2010). As a result, achieving model fit becomes more difficult as sample size increases due to an increase in the value of the χ^2 . The (χ^2/df) ratio has been proposed as an appropriate insulation against sample size effects on the basis of this rationale (Byrne, 2010). The Goodness-of-Fit Index (GFI, 3.90), Comparative Fit Index (CFI, 3.90), Incremental Fit Index (IFI, 3.90), Normed Fit Index (NFI, 3.90), and Tucker-Lewis Index (TLI, 3.90) were also used in the study. These indexes were chosen because, according to Byrne (2013), they represent the accepted standards in social science research.

Mediation Analysis

According to Baron and Kenny (1986), in research, mediation refers to the variable that tempts mediation in the dependent and independent variables and explains their relationship. The complete mediation process is defined as the full intervention of the mediator variable. A mediator, in accordance with MacKinnon and Luecken, (2008), depicts asymmetries in relationships between study variables. According to Hair et al. (2021), the mediator's position has an effect on the relationship between independent and dependent variables, and the mediator will contribute to the total variance taken into account in the model that aims to represent this relationship (Hayes,

2013). For many years, studies in social science have been testing mediation effects, and academics have advocated and accepted a variety of methods for conducting mediation analysis (Mathieu et al., 2008). The causal steps approach (Baron & Kenny, 1986), the product of coefficients/Sobel test (Sobel, 1986), the empirical M-test/distribution of products approach (Holbert & Stephenson, 2003), and the bootstrapping method are four approaches that have been put forth in the literature to address mediation effects (Preacher & Hayes, 2008).

The bootstrapping method is used in this study to investigate the mediating role of customer commitment in the association between service fairness attributes and customer citizenship behaviour. Bootstrapping entails taking numerous samples from the data set and computing any indirect or mediation effects for each new sample (Namkung & Carr, 2020). As a result, there are a predetermined number of estimates of the indirect effect, which serve as an empirical approximation of the sampling distribution used to determine the indirect effect's confidence intervals (Preacher & Hayes, 2008). Fundamentally, bootstrapping is used to examine prospective factors' potential indirect effects and researchers are increasingly paying attention to bootstrapping, considering that it is one of the most rigorous and effective techniques for examining the mediation effect (Hayes, 2009, Zhao et al., 2010).

The bootstrapping method was employed in this study for the following reasons. Firstly, it does not rely on the indirect effect sampling distribution having a normal distribution (Shrout & Bolger, 2002). Additionally, it enables the concurrent assessment of indirect effects, where any effects are exclusively assigned to one mediator. Last but not least, compared to other methods, bootstrapping

offers more power for detecting indirect effects in small samples and more accurate type I error rates (Hurley et al., 1997; MacKinnon et al., 2004). Researchers have also suggested that the causal steps approach's requirement for a direct relationship between the predictor and outcome variables in order to determine mediation is completely unnecessary when using bootstrapping (e.g. MacKinnon & Fairchild, 2009; Zhao et al., 2010). Also, since most SEM software (like AMOS, which was chosen for this work) incorporates the technique, bootstrapping is less computationally taxing than the empirical M-test.

Moderation Analysis

The term "moderation" describes a situation where the connection between two related variables (or constructs) is not static but rather depends on the values of a third variable (or construct), often known as the "moderating variable" or simply the "moderator" (Dawson, 2014; Hair et al., 2018). Moderators affect how strongly or clearly an antecedent-outcome relationship exists (Aguinis et al., 2016; Hair et al., 2017). Moderation is absolutely necessary in seeking to understand the workings of social science theories (Cohen et al., 2003; Hayes, 2018). According to Rasoolimanesh et al. (2021) finding the moderator of an independent variable's influence on a dependent variable aids in a better understanding of the process underlying this influence at various levels of the moderator. They further argue that the fundamental relationship may then be better understood, and theoretical knowledge may also progress, as a result. Indeed, a preponderant number of studies on the moderating effects in a particular study area is a sign of the coming of age of that field (Frazier et al., 2004; Memon et al., 2019).

The concept of moderation illustrates the idea that an antecedent's amount or extent of influence on an outcome depends on contextual elements, and it shows the conditions under which an effect may fluctuate in size (Aguinis et al., 2016). Fundamentally, it proposes an interaction effect that can (1) strengthen the independent variable's impact over the dependent variable, (2) lessen the independent variable's effect over the dependent variable, or (3) negate the independent variable's influence over the dependent variable. It is said that any qualitative or quantitative factor that changes the nature and/or magnitude of the association between a predictor variable and an outcome variable might serve as a moderator (Baron and Kenny, 1986).

The two main methods applied in conducting moderation analysis in structural equation modelling (SEM) as affirmed by literature are Interactions and multi-group moderations (Boyd et al., 2012). In general, when the moderator variable is continuous and researchers concentrate on one particular relationship, moderation analysis utilising the interaction effect approach is more suitable (Memon et al., 2019). It should be noted, though, that a categorical moderator can also use the interaction effect (Hair et al., 2017; Hayes, 2018). By developing an interaction term, researchers can model a moderator, and the statistical significance of the interaction effect proves the moderating effect exists (Aiken and West, 1991; Hayes, 2018). However, when the moderator is categorical or a continuous moderator has been transformed into a categorical variable, multigroup analysis (MGA) is preferred for moderation analysis (Hair et al., 2018). The categorical moderator variable's values are used to divide the data set/sample into two or more groups. Testing if there are substantial variations between several groups is the goal of MGA (MacKinnon, 2011). Even though studies using MGA typically concentrate on a moderator's impact on all of the model relationships (Aguinis et al., 2016; Hair et al., 2017), it must be acknowledged that MGA can also

be used to perform significance tests of moderating impacts on specific relationships in several SEM packages (such as AMOS and SmartPLS).

One of the prime goals of this study is to evaluate the moderating impact of length of banking relationship between Service Fairness dimensions, customer commitment, and customer citizenship behaviour. Accordingly, this study employs the multi-group approach to analysing the moderation effect of relationship duration on the interrelationships between Service Fairness dimensions, customer commitment, and customer citizenship behaviour.

Unit of Analysis

The unit of analysis in research refers to the object or entity being assessed as the study's topic and from which data is being gathered (Creswell, 2012; Quinlan et al., 2019). It is defined as the degree to which the amount of inquiry or data acquired, during analysis and level of concentration on certain object(s) (Zikmund et. al, 2013). Individuals are generally the most prevalent unit of analysis in surveys, although the object(s) could also be a full company, departments within organisations, groups, or other individuals, which are all legitimate units of analysis in social science research (Babbie, 2004).

The focus of this study is on service fairness in the Ghanaian banking industry. It is only logical to establish these interrelationships from the perspective of bank customers who operate bank accounts in licensed Ghanaian banks since the study examines service fairness dimensions and how they shape customer commitment toward these banks, as well as their subsequent engagement in citizenship behaviours or otherwise. So, the individual (bank customer) is an appropriate

analytical unit for this study. The reliability and validity difficulties taken into account in this study are discussed in the next section.

6.10 Reliability and Validity

Validity and reliability relate to the efforts made by a researcher to ensure that the study's conclusions paint a true and accurate picture of the circumstances surrounding the study or research (Odeh & Keshta, 2022). The importance of this is affirmed by Creswell (2014) who underscored the need for clarity in the processes and procedures by which researchers assess the credibility and accuracy of their research findings. It has been argued that the whole, partial or modified use of items from existing literature may take away from or negatively impact the originality of instruments used for a particular study for which reason Creswell emphasises the need to assess the validity and reliability of such instruments when conducting data analysis. Validity is one of the prerequisites of objectivity, and the purpose of reliability evaluation is to demonstrate efficacy and as a result, it can be said that validity and reliability are closely related but essentially distinct from one another (Liu & Xie, 2020). For this reason, a reliable instrument may not always be one that is valid (Zikmund et al., 2009). In order to verify that correct conclusions and accurate generalisations can be derived from the results of this study, reliability and validity were systematically evaluated. The subsequent subsections provide an explanation of the various methods for evaluating the reliability and validity of the research instrument.

6.10.1 Reliability of the Research Instrument

Reliability refers to the way measurements can yield consistent outcomes and are critical for every measurement used in a scientific study (Senthil & Shahraz, 2023). Again, reliability, refers to how

repeatable, reproducible, or consistent a measurement is (McLaren, 2022). It describes the evaluation of the degree of consistency or regularity among the items measuring a construct, giving credibility to study results so that they are able to be replicated. (Burns & Burns, 2008; Hair et al., 2010). Nearly all of the data gathered in scientific studies requires some sort of reliability assessment (Chen et. al, 2021) given that it illustrates the extent to which measurement scales are free of arbitrary mistakes, and that the greater the reliability value, the less error, (Zikmund et al., 2009; Pallant, 2020). Two of the most widely used approaches to assessing reliability include internal consistency and test-retest reliability.

Internal consistency is explained as the extent to which all items in the scale evaluate an identical concept or construct (*i.e. the extent to which the items ‘hang together’*)” (Pallant, 2011, p.6) and as a result it is linked to the mutual connections of the items within the scale, usually expressed as a number between zero (0) and one (1) (Cronbach, 1951). Further, Internal consistency evaluates how closely survey items relate to one another and can reveal how various survey items measure the same conditions differently (Nunnally, 1978). On the other hand, test-retest reliability is a term used to describe the temporal stability of an instrument tested across time using the same settings on numerous occasions (Koo & Li, 2016). It evaluates the relationship between scores after an instrument is administered to the same group of respondents twice in order to test for consistency or the extent to which the questionnaire yields similar results in both recurrent instances (Hair et al., 2010).

This thesis makes use of the internal consistency technique to evaluating reliability. In particular, Cronbach's Alpha (α) and Composite reliability (CR) were used to assess the reliability of the study

instrument, as stated earlier. Cronbach's alpha, which is the most widely used metric of internal consistency ("reliability") is commonly used when there are several Likert items in a survey or questionnaire that make up a scale and you want to establish if the scale is reliable (Pallant, 2013; Amahalu et. al, 2016). In general, questions are considered to be reliable when the Cronbach's Alpha value is close to 1.00; reliability values below 0.6 are viewed as bad, while those above 0.7 are thought to be acceptable, and reliability above 0.8 is regarded as good (Santos, 1999). This is affirmed by Pallant (2013).

However, recommendations for the appropriate Cronbach's Alpha estimation level vary. While Hair et al. (2006) contends that coefficients of 0.6 and 0.7 are the lower limits for acceptability, Malhotra (2010) contends that values between 0.7 and 0.9 are acceptable limits or standards for reliability. Although Cronbach's alpha is the most commonly used reliability indicator, it has been argued that its estimate or value depends on the number of items used to measure a construct (Streiner, 2013). Since it concentrates on certain constructs, it is consequently criticised for not providing an adequate indicator of a research instrument's overall reliability (Botha & Van de Waldt, 2011). Cronbach's alpha has also drawn criticism on the rationale that it is only a reliability lower bound and that alternative measures might be thought of as an improved reliability lower bound measure than the coefficient alpha (Sijtsma, 2009). Additionally, it implicitly implies responses are on an interval scale, which restricts its application in survey instruments where items are categorically scored (Fong et al., 2010). It is further argued by (Fong et al., 2010) that the Cronbach's alpha is also not a measure of uni-dimensionality because it presupposes a constant level of reliability over the whole measurement range.

Given the limitations of Cronbach's alpha, Composite reliability (CR) tests and assessment were carried out in addition to the Cronbach's Alpha estimates at the confirmatory stage of data analysis (CFA) to ascertain the overall reliability of the study instrument. The general reliability of a group of varied but related things is measured by composite reliability. Moreover, (Hair et al., 2014) determined that a composite reliability score of less than 0.6 indicates a weak internal consistency, while indicator values of 0.6 and higher are regarded as acceptable. The ensuing chapter on data analysis provides evidence that supports the reliability measurements at both the EFA and CFA stages.

6.10.2 Validity of the Research Instrument

The term "validity" usually refers to whether the test actually captures the data it is supposed to (Hajjar, 2018). Validity is the degree to which a hypothesis, conclusion, or measurement is well-founded and accurately reflects the real world (Brains et al, 2011). In essence, it describes the precision of measurement tools for a specific application. According to Pallant (2011), Neuman (2014) as well as Erlinawati and Muslimah (2021) and other researchers, face validity, content validity, criterion validity, and construct validity are the four primary areas of validity that researchers take into account when assessing the validity of their research instrument. Face validity is described as the researchers' subjective evaluation of the presentation and applicability of the measuring tool, or whether the item in the tool seems relevant, logical, and clear (Taherdoost, 2016). Face validity is concerned with whether or not an instrument seems to adequately reflect the notion of interest, especially from the viewpoints of possible respondents (Harding et al, 2021).

Content validity refers to the extent to which a measurement tool has a suitable set of items for the construct being measured (Polit & Beck, 2006). It assesses the extent to which scale items accurately reflect all aspects of the conceptual description of a certain construct by measuring how well scale items measure that construct (Neuman, 2014). It is sometimes referred to as logical or sample validity, representative validity, and content-related validity (Yaghmaie, 2003).

Criterion validity is concerned with the association between a new instrument and a criterion measuring the same construct (Polit and Yang, 2016). It also describes the relationship between the scale's results and another scale that is regarded as the supreme standard (Gupta & Ramam, 2022). Essentially, criterion validity refers to how closely test results correspond to an established standard or approved measure that assesses the same phenomenon (Burr et al., 2007). Criterion validity is reliant on external validation by contrasting different measures of the same concept that the researcher is confident in.

Construct validity is the extent to which conclusions about the theoretical structures that underlie the operationalizations in a given study may be drawn with reasonable justification. (Trochim, 2000). Construct validity details the degree to which the items assessing each distinct construct converge and diverge (Neuman, 2014). Accordingly, there are two types of concept validity: convergent and discriminant validity. (Hair et al., 2010; 2019). Discriminant validity demonstrates whether a multicollinearity issue does not exist when the constructs are distinct from one another (Budur & Demir, 2019). By ensuring that the items used to assess the construct are distinct indicators of the construct, discriminant validity demonstrates how distinctive a construct is from others (Streiner, 2013).

Convergent validity is a metric for measuring the effectiveness of a measurement tool, which is often a set of question-statements. (Kock, 2020a). Basically, Convergent validity guarantees that the measured constructs accurately represent the defined constructs, and there is significant common variance among these measures. (Hair et al., 2010). If the respondents understand the question-statements (or other measures) connected to each latent variable in the same way that their creators intended, then the measurement tool has strong convergent validity. (Kock, 2014)

For the purposes of this research, face validity, content validity, and concept validity were used to validate the research instrument. Following recommendations of researchers like (Ghauri et. al., 2020) and Hair et al. (2010), who claim that a straightforward test for face and content validity is to get the opinions of others knowledgeable in the study area as well as pre-test the research instrument, content and face validity was ensured by inviting experts (both academics and practitioners) to review the scales used in the study before the questionnaire was pilot-tested.

Additionally, construct validity was applied in assessing how well the study instrument's outcomes aligned with theoretical predictions as specified by (Neuman, 2014). Construct validity was confirmed by comparing the square-root of the AVEs and the estimated inter-construct correlations, as well as by analyzing the convergent and discriminant validity using the AVE values (Hair et al., 2010). Further, it is affirmed that acceptable upper limit for the AVE score is 0.5 and higher (Hair et al., 2010). The results for validity measurements are likewise reported at the CFA stage in the ensuing chapter.

6.11 Ethical Considerations

Any research project must take ethical considerations into account since they describe whether a researcher's actions are appropriate in light of study participants' rights. (Saunders et al., 2009). Ethical considerations range from issues relating to confidentiality, respondents' free will, and the expected code of conduct of the researcher (Babbie, 2010). Essentially, ethical issues are concerned with the actions a researcher takes to ensure the study adhere to by the codes of conduct as mandated by the relevant authorities in the field of research. They are particular rules for doing research that assist to safeguard the interests of study participants and define the professional responsibilities of the researcher. In the course of conducting this study, the following ethical concerns were taken into account:

6.11.1 The Ethics Committee for the Humanities (ECH)

The researcher sought authorisation for the data collection instrument from the Ethics Committee for the Humanities (ECH) prior to the researcher beginning data collection. Only once approval was received did data collection begin.

6.11.2 Permission from Banks and Organisations

The researcher asked for approval from some banks and organisations to administer questionnaires to their personnel. These organisations received a formal written request that described the study's topic and objectives. The researcher administered questionnaires in these institutions' offices after receiving formal consent from the appropriate authorities.

6.11.3 Informed Consent

The researcher's commitment to obtaining the informed consent or the express agreement of persons to participate in the research is a crucial ethical problem that shall be taken into consideration in this study. This commitment is made exclusively on the basis of their comprehension of the goal and nature of the investigation. Therefore, disclosure, competence, comprehension, and voluntariness are the four main components of informed consent (Jabreen, 2012). Accordingly, the study's purpose was clearly stated on the questionnaire in order to eliminate any room for doubt, confusion, or ambiguity. Further, the researcher made sure that participants had some understanding of the phenomenon under investigation, including the ability to respond to questions in a precise manner and in accordance with the precise justifications given for their inclusion in the study.

6.11.4 Care from COVID-19 Infection

The researcher was mindful of the recent ravages of the COVID-19 pandemic and as a result made sure all participants were sanitized and offered nose masks (where required and necessary) before and after each questionnaire they completed in order to ensure safety from any COVID-19 infection.

6.11.5 Privacy and Confidentiality

The researcher was also wary of the fact that negligent disclosure is unethical and could hurt both the responders and the unethical researcher and for that reason, confidentiality was always maintained. Everyone who participated was given the fundamental right to privacy protection. According to Neuman & Rossman (2006) and De Vos et. al. (2011), the researcher must make

sure that information is not disclosed in a way that makes it possible to associate particular people with responses. In order to further ensure confidentiality, information may only be disclosed in aggregate form, such as percentages. Since no personal information was requested, it was impossible to link responses to specific respondents because the data was analyzed statistically. The study participants were also informed that their participation was completely optional and that they could decline or leave the study at any moment without incurring any penalties.

This thesis makes use of the internal consistency technique to evaluating reliability. In particular, Cronbach's Alpha (α) and Composite dependability (CR) were used to assess the reliability of the research instrument, as stated in a previous part of this thesis. The most common estimation of a multiple item scale's reliability is Cronbach's Alpha, which assesses the relationship of correlation between different items defining a construct (Pallant, 2011). Reiterating what has already been said, the literature contends that Cronbach's Alpha values or estimates closer to 1 indicate that the instrument and data collected are very dependable, whilst coefficients closer to 0 indicate that the data is not reliable (Santos, 1999; Pallant, 2013). There are multiple suggestions regarding the acceptability Cronbach's Alpha estimation level. Hair et al. (2006) contend that coefficients between 0.6 and 0.7 are the lower boundaries for acceptability, while Malhotra (2010) claims that values between 0.7 and 0.9 are acceptable limits or standards for reliability. Although Cronbach's alpha is the most commonly used reliability indicator, it has been argued that its estimate or value depends on the number of items used to measure a construct (Streiner, 2013). Consequently, it is criticized for not being a sufficient indicator of a research instrument's overall reliability because it stresses individual constructs (Botha & Van de Waldt, 2011). It is also criticized because it only

represents a reliability lower bound and because other measures could be considered to be an improved reliability lower bound measure than the coefficient alpha (Sijtsma, 2009).

Given the limitations of the Cronbach's alpha, Composite dependability (CR) tests and examinations were carried out during the confirmatory stage of data analysis (CFA) in order to supplement the Cronbach's Alpha estimates and assess the general reliability of the research instrument. Composite reliability evaluates the overall reliability of a group of various but related elements. A composite reliability score of less than 0.6 is deemed to have weak internal consistency by Hair et al. (2014), while indicator values of 0.6 and higher are regarded as acceptable.

6.12 Chapter Summarised

This chapter provided descriptions of the various methodological approaches employed in the research. Arguments on why the study opted for positivism along with its associated philosophical assumptions have also been advanced. Drawing on the arguments for the use of a positivist worldview along with the stated objectives of the study, a quantitative and deductive approach was suitably chosen as the study design. The presentation on the quantitative approach necessitated a discussion on particular issues pertaining to it. Consequently, the chapter settled on a cross-sectional survey as the strategy adopted in the study. The chapter subsequently elucidated on the procedures adopted in designing the questionnaire, the selection of respondents, procedure for determining the sample size, and collecting data. In concluding the chapter, descriptions and explanations on the suitability of the key analytical methods used are also provided.

CHAPTER SEVEN

DATA ANALYSIS AND PRESENTATION OF EMPIRICAL RESULTS

7.0 Chapter Introduction

This chapter offers a presentation of the outcomes from the data analysis and includes all the major analytical strands specified in the methodology. The chapter begins with a discussion on sample characteristics. This is followed by results from the Mahalanobis test and descriptive analysis. An assessment of common method variance is subsequently discussed. The chapter then presents results from the confirmatory factor analysis (CFA) for the latent variables. At the confirmatory stage, the respective reliability and validity tests on the scales used in the study are conducted to validate and authenticate the final model obtained. The analytical section that comes after is focused on the results obtained from the structural model, which tested the study hypotheses as portrayed in the conceptual framework thus, an assessment of the effect of service fairness dimensions on customer commitment and customer citizenship behaviour. The chapter also comprises the test for the intervening and moderation effects of customer commitment and duration of banking relationship respectively.

7.1 Sample Characteristics

The sampled respondents of the study were profiled according to gender, age, and level of educational. The characteristics of the respondents also addressed issues regarding the nature and level of their banking activity levels. This was done to summarize and provide a brief overview of the profile of the sample or study respondents. The demographic characteristics of the respondents

are presented in Table 7.1. The initial sampled number of respondents was 602 but was reduced to 500 after cleaning the data of incompletely and inappropriately answered questionnaires. Out of the 500 sampled, 272(54.4%) were male while 228(45.6%) were female. A greater number of the respondents fell within the age bracket of 26 and 45 years constituting a total of 87.8%. More specifically, respondents with ages ranging between 18 and 25 years numbering a total of 76 were 15.2% and those between 26 and 35 years numbering a total of 250 constituted 50%. Further 22.6% of the sample numbering a total of 113 fell within the category of ages ranging between 36 and 45 years while the remaining 12.2% numbering 61 were above 45 years.

Concerning the level of education of the respondents, 9% have high school training (comprising junior high, senior high and middle school leaving certificate), and the remaining respondents have a form of tertiary education comprising an Undergraduate degree (29%) postgraduate degree (55%), and professional degree (7%). This offers an indication of the respondents' capacity to clearly understand the pertinent matters of concern in the research and be able to answer accurately all the questions being asked.

There was also a profiling of the respondents based on the banks they maintained accounts with and on the types of accounts they had. The respondents were drawn from the customers of 23 universal banks and one investment bank making the sample largely representative of Ghana's entire banking industry. The respondents operated various accounts including 27.4% (137) current accounts, 59.2% (296) savings accounts, 2.2% (11) investment accounts and the remaining 11.2% (52) having other types of accounts. The study also revealed that an overwhelming majority of the respondents (88.4%) had been with their banks for a minimum of three years with 37.6% of them having been with their banks for between 3 to 7 years and 50.8% remained with their banks in

excess of 7 years. The remaining 11.6% had only been customers of their banks for a maximum of 2 years or less. The longevity of banking relationships may likely result in respondents providing more perceptive and accurate responses in their completing the questionnaires.

Table 7.1 Demography of respondents

Details		Frequency (N=500)	Percent (%)
Gender	Male	272	54.4
	Female	228	45.6
Age	18-25	76	15.2
	26-35	250	50
	36-45	113	22.6
	Above 45	61	12.2
Educational Qualification	JHS/SHS/MLSC	45	9
	Professional	35	7
	Degree	145	29
	Post-Graduate	275	55
Name of Bank	ABSA	27	5.4
	Access	50	10
	ADB	31	6.2
	Cal Bank	19	3.8
	CBG	11	2.2
	Data Bank	2	0.4
	Ecobank	47	9.4
	FBN	3	0.6
	Fidelity	37	7.4
	First Atlantic	6	1.2
	First National	8	1.6
	GCB Bank	108	21.6
	GTBank	19	3.8
	Merchant	2	0.4
	NIB	10	2
	Omni Bank	2	0.4
	Prudential Bank	11	2.2

	Republic	15	3
	SG-SSB	17	3.4
	Stanbic	24	4.8
	Standard	9	1.8
	UBA	11	2.2
	UMB	17	3.4
	Zenith Bank	14	2.8
Type of account	Current account	137	27.4
	Savings account	296	59.2
	Investment account	11	2.2
	Others	56	11.2
Years with the bank	Less than 1 year	14	2.8
	1-2 years	44	8.8
	3-7 years	188	37.6
	Above 7 years	254	50.8

7.2 Descriptive Statistics

Before any analysis was conducted, data collected was cleaned to ensure that they were free from errors as well as accurate, consistent and complete. As a result, three data cleaning tests were conducted, these are test for missing data, normality test and test for outliers. For test of missing data, no missing data was identified in the dataset. This is because the researcher ensured that all questions in the questionnaire had been answered by respondents before returned for collection.

For normality test, skewness and kurtosis analysis was conducted. To ensure that the data is normally distributed it had to meet the threshold of +2 and -2 for skewness and +7 and -7 for kurtosis (Hair et al., 2010; Bryne, 2010). From the normality test conducted, the data set was normally distributed; where the highest skewness value was (-1.05) and the Highest kurtosis value was (-1.33).

For test of outliers, A Mahalanobis test was conducted to detect the existence of outliers in the multivariate data (thus the distance between a point and a distribution). The rule is that any response that has a probability value < 0.001 should be considered an outlier and hence deleted. Therefore, out of the 600 data collected, 14 multivariate outliers were identified. These outliers were below the minimum threshold of < 0.001 and were therefore removed leaving 486 data that were fit for further analysis (Tabachnick & Fidell, 2013).

Table 7.2 Descriptive Statistics

Details	Code	N	Std.				
			Mean	Deviation	Skewness	Kurtosis	
Price fairness							
Interests received on savings are fair	PF1	486	3.28	1.11	-0.04	-0.45	
Interests on loans are reasonable	PF2	486	2.93	1.04	-0.04	-0.55	
Transactional charges are reasonable	PF3	486	2.85	0.94	-0.13	-0.24	
Periodic charges are fair	PF4	486	3.19	1.03	-0.39	-0.36	
Interpersonal fairness							
The bank's employees' communication							
with me was appropriate	IF1	486	3.87	0.93	-1.05	1.31	
Bank staff treat me with an unbiased							
attitude	IF2	486	3.71	1.03	-0.85	0.35	
The bank's employees show consideration							
for me	IF3	486	3.49	0.94	-0.33	-0.13	

The bank's personnel were polite with me IF4 486 3.94 0.85 -0.91 1.33

Information fairness

Bank staff tailor their explanations to

customer needs INF1 486 3.6 0.89 -0.72 0.53

Bank staff provide reasonable

explanations INF2 486 3.64 0.86 -0.68 0.29

Bank staff give thorough explanations INF3 486 3.5 0.92 -0.36 -0.22

Bank staff give timely and specific

explanations INF4 486 3.44 0.98 -0.39 -0.21

Procedural fairness

I am always served when it is my turn PFF1 486 3.11 1.18 -0.29 -0.88

I am happy with the procedures in the

bank PFF2 486 3.93 0.88 -0.89 0.71

Procedures for operating accounts are

satisfactory PFF3 486 3.62 0.93 -0.29 -0.31

The queues in the bank are reasonable PFF4 486 3.02 0.88 -0.2 0.57

Loan process time is short PFF5 486 3.09 0.92 0.02 0.38

Loan process time is less cumbersome PFF6 486 3.44 0.94 -0.56 0.12

Outcome fairness

I am satisfied with my bank's services OF1 486 3.72 0.95 -0.85 0.69

The service quality is very high OF2 486 3.58 0.94 -0.42 -0.15

I receive accurate services OF3 486 3.62 0.91 -0.61 0.39

I receive fast service OF4 486 3.47 0.95 -0.5 0.04

Affective commitment

I take pleasure in being a customer of this

bank AC1 486 3.69 0.93 -0.66 0.4

This bank takes the best care of its

customers AC2 486 3.52 0.91 -0.46 0.19

I get back what I put into my relationship

with this bank AC3 486 3.46 0.89 -0.43 0.25

Normative commitment

My attachment to this bank is mainly

based on the similarity of our values NC1 486 3.3 0.89 -0.44 0.384

Because of the values this bank stands for,

being a customer feels like the right thing

to do NC2 486 3.49 0.88 -0.24 0.128

I prefer this bank to others because it

stands for values that are important to me NC3 486 3.44 0.89 -0.31 0.312

Economic commitment

It pays off economically to be a customer

of this bank EC1 486 3.33 0.88 -0.26 0.1

I would suffer economically if the

relationship were broken EC2 486 3.09 0.9 -0.003 0.03

The economic benefit of dealing with this

bank is more than the costs EC3 486 3.22 0.9 -0.27 0.06

Forced commitment

I use this bank only because I have no

other choice FC1 486 2.21 1.14 0.81 -0.19

If I had another option, I'd stop using this

bank FC2 486 2.45 1.18 0.48 -0.68

There are few alternatives to this bank that

I can use FC3 486 2.96 1.17 -0.21 -0.91

Habitual commitment

I prefer this bank just out of habit HC1 486 2.96 1.065 -0.154 -0.624

I use this bank primarily because that is

what I've been doing for a while HC2 486 3.28 1.072 -0.347 -0.605

There is no special reason to prefer this

bank except for convenience HC3 486 3.19 1.094 -0.346 -0.646

Feedback

If I have a useful idea on how to improve

service, I let the employee know. F1 486 3.68 0.88 -0.32 -0.21

When I receive good service from the

employee, I comment about it. F2 486 3.73 0.82 -0.44 0.14

When I experience a problem, I let the

employee know about it. F3 486 3.87 0.81 -0.57 0.26

Advocacy

I said positive things about this bank and

the employee to others. A1 486 3.65 0.87 -0.44 0.128

I recommended this bank and the employee to others.	A2	486	3.66	0.89	-0.55	0.468
I encouraged friends and relatives to use this bank	A3	486	3.65	0.92	-0.47	0.127
Helping						
I assist other customers of this bank if they need my help.	H1	486	3.29	1.04	-0.45	-0.3
I help other customers of this bank if they seem to have problems.	H2	486	3.25	1.05	-0.37	-0.38
I teach other customers of this bank to use the service correctly.	H3	486	3.28	1	-0.41	-0.28
I give advice to other customers of this bank.	H4	486	3.22	1.04	-0.35	-0.38
Tolerance						
If service is not delivered as expected, I would be willing to put up with it	T1	486	2.88	1.14	-0.07	-0.85
If the employee makes a mistake during service delivery, I would be willing to be patient	T2	486	3.49	0.89	-0.61	0.3
If I have to wait longer than I normally expected to receive the service, I would be willing to adapt.	T3	486	3.26	0.9	-0.16	-0.08

7.2.1 Price Fairness

The descriptive results presented in the table above provides insights into the perceived fairness of pricing practices among the surveyed individuals. The participants were asked to rate various aspects related to price fairness on a scale of 1 to 5, where 1 indicates the lowest level of fairness and 5 indicates the highest level of fairness.

To begin with, in terms of interests received on savings, the mean rating was 3.28 with a standard deviation of 1.11. This suggests that, on average, respondents leaned towards considering the interests on their savings as moderately fair. Similarly, for interests on loans, the mean rating was 2.93 with a standard deviation of 1.04. This indicates that participants tended to view the interests on loans as somewhat reasonable, though with a relatively larger variation in opinions compared to savings interests. When it comes to transactional charges, the mean rating was 2.85 with a standard deviation of 0.94. This implies that the perceived reasonability of transactional charges was again in the moderate range, with less dispersion in responses compared to the previous two aspects.

7.2.2. Interpersonal fairness

The descriptive results provided in the table shed light on the perception of interpersonal fairness as experienced by the surveyed individuals in their interactions with the bank and its employees. The participants were asked to rate various aspects of interpersonal interactions on a scale from 1 to 5, where 1 indicates the lowest level of interpersonal fairness and 5 indicates the highest.

The data reveals that the respondents generally felt positively about the bank's employees' communication. The mean rating for appropriateness of communication was 3.87, with a relatively

low standard deviation of 0.93. This suggests that, on average, the communication from bank employees was seen as appropriate and consistent. Regarding the treatment by bank staff, the mean rating was 3.71 with a standard deviation of 1.03. This indicates that participants perceived a relatively unbiased attitude from the bank staff, although there was a wider range of opinions in comparison to communication appropriateness. In terms of consideration shown by the bank's employees, the mean rating was 3.49 with a standard deviation of 0.94. This suggests that respondents felt moderately considered by the bank's personnel in their interactions. Furthermore, when it comes to politeness displayed by the bank's personnel, the mean rating was 3.94 with a standard deviation of 0.85. This indicates a high level of perceived politeness in interactions, with relatively low variance in responses.

7.2.3. Information Fairness

The descriptive results presented in the table offers insights into the perception of information fairness among the surveyed individuals in relation to their interactions with the bank's staff. The participants were asked to rate various aspects of information fairness on a scale from 1 to 5, where 1 signifies the lowest level of information fairness and 5 signifies the highest.

The data indicates that respondents generally believed that the bank's staff tailored their explanations to customer needs. The mean rating for this aspect was 3.60, with a standard deviation of 0.89. This suggests that, on average, the bank's staff were perceived as responsive to individual customer requirements when providing explanations. Secondly, in terms of providing reasonable explanations, the mean rating was 3.64 with a standard deviation of 0.86. This indicates that respondents tended to view the explanations given by bank staff as generally rational and

understandable. For the thoroughness of explanations, the mean rating was 3.50 with a standard deviation of 0.92. This suggests that the bank's staff were perceived to provide moderately comprehensive explanations, though opinions varied somewhat among the respondents. Finally, in regard to the timeliness and specificity of explanations, the mean rating was 3.44 with a standard deviation of 0.98. This indicates that respondents perceived the explanations provided by the bank's staff to be moderately timely and sufficiently specific, although there was a wider range of opinions in comparison to some other aspects.

7.2.4. Procedural Fairness

The provided descriptive results offer insights into the perception of procedural fairness among the surveyed individuals concerning their experiences with the bank's procedures and operations. The participants were asked to rate various aspects of procedural fairness on a scale from 1 to 5, where 1 represents the lowest level of procedural fairness and 5 represents the highest.

The data suggests that participants had mixed opinions about being served promptly according to their turn. The mean rating for this aspect was 3.11, with a relatively high standard deviation of 1.18. This indicates a certain level of variation in respondents' experiences of always being served promptly. On the other hand, the respondents generally held positive views about the procedures in the bank. The mean rating for satisfaction with bank procedures was 3.93, with a low standard deviation of 0.88. This suggests that, on average, respondents were content with the operational procedures of the bank. Regarding the satisfaction with procedures for operating accounts, the mean rating was 3.62, with a standard deviation of 0.93. This indicates that respondents perceived these procedures as moderately satisfactory, with a moderate level of variation in opinions.

7.2.5. Outcome Fairness

The descriptive results presented in the table provide insights into the perception of outcome fairness among the surveyed individuals. The participants were asked to rate various aspects of outcome fairness on a scale from 1 to 5, where 1 represents the lowest level of outcome fairness and 5 represents the highest.

The data suggests that respondents generally expressed a favourable level of satisfaction with the bank's services. The mean rating for this aspect was 3.72, with a moderate standard deviation of 0.95. This indicates that, on average, respondents were reasonably satisfied with the services provided by the bank. Furthermore, participants perceived the service quality from the bank to be relatively high, with a mean rating of 3.58 and a standard deviation of 0.94. This suggests that respondents generally considered the bank's service quality to be commendable, with some variability in opinions. The perception of receiving accurate services was another aspect examined, and the mean rating was 3.62 with a standard deviation of 0.91. This indicates that respondents felt, on average, that the services provided by the bank were accurate, with a moderate level of agreement. Finally, in terms of receiving fast service, the mean rating was 3.47 with a standard deviation of 0.95. This suggests that respondents perceived the speed of service delivery from the bank to be moderate, with some variation in opinions among the surveyed individuals.

7.2.6. Affective Commitment

The descriptive results provided in the table offer insights into the affective commitment that the surveyed individuals have toward their relationship with the bank. The participants were asked to

rate various statements related to affective commitment on a scale from 1 to 5, where 1 indicates the lowest level of affective commitment and 5 indicates the highest.

The data suggests that respondents generally had a positive emotional attachment to their relationship with the bank. The mean rating for taking pleasure in being a customer of the bank was 3.69, with a moderate standard deviation of 0.93. This indicates that, on average, respondents found satisfaction and enjoyment in their association with the bank. Furthermore, participants expressed a perception that the bank takes good care of its customers, with a mean rating of 3.52 and a standard deviation of 0.91. This suggests that respondents generally felt that the bank was attentive to their needs and well-being as customers. In terms of feeling that they receive in return what they invest in their relationship with the bank, the mean rating was 3.46 with a standard deviation of 0.89. This indicates that respondents believed, on average, that their efforts and engagement with the bank were reciprocated in a positive manner.

7.2.7. Normative Commitment

The descriptive results presented in the table provide insights into the normative commitment that the surveyed individuals have toward their relationship with the bank. The participants were asked to rate various statements related to normative commitment on a scale from 1 to 5, where 1 indicates the lowest level of normative commitment and 5 indicates the highest.

The data suggests that respondents generally felt a sense of normative commitment based on shared values in their relationship with the bank. The mean rating for attachment to the bank being mainly based on the similarity of values was 3.30, with a moderate standard deviation of 0.89. This indicates that, on average, respondents perceived a connection between their values and their

attachment to the bank. Furthermore, participants expressed a belief that being a customer of the bank feels like the right thing to do due to the bank's values. The mean rating for this statement was 3.49, with a standard deviation of 0.88. This suggests that respondents generally felt a sense of ethical alignment with the bank's values and actions. In terms of preferring the bank over others because of its values, the mean rating was 3.44 with a standard deviation of 0.89. This indicates that respondents believed, on average, that the bank's values were important and influenced their choice of the bank over other alternatives.

7.2.8. Economic Commitment

The descriptive results provided in the table offer insights into the economic commitment that the surveyed individuals have toward their relationship with the bank. The participants were asked to rate various statements related to economic commitment on a scale from 1 to 5, where 1 indicates the lowest level of economic commitment and 5 indicates the highest.

The data suggests that respondents generally perceived positive economic aspects in their relationship with the bank. The mean rating for the statement suggesting that it pays off economically to be a customer of the bank was 3.33, with a moderate standard deviation of 0.88. This indicates that, on average, respondents believed that there were financial benefits associated with being a customer of the bank. Furthermore, participants expressed a belief that they would experience economic setbacks if their relationship with the bank were to be terminated. The mean rating for this statement was 3.09, with a standard deviation of 0.90. This suggests that respondents generally perceived their relationship with the bank as having an impact on their financial well-being. In terms of the economic benefit of dealing with the bank outweighing the costs, the mean

rating was 3.22 with a standard deviation of 0.90. This indicates that respondents, on average, felt that the financial advantages of their relationship with the bank were greater than any associated costs.

7.2.9. Forced Commitment

The descriptive results provided in the table offer insights into the forced commitment that the surveyed individuals may feel toward their relationship with the bank. The participants were asked to rate various statements related to forced commitment on a scale from 1 to 5, where 1 indicates the lowest level of forced commitment and 5 indicates the highest.

The data suggests that respondents generally expressed a sense of being constrained in their relationship with the bank. The mean rating for the statement indicating that they use the bank only because they have no other choice was 2.21, with a relatively high standard deviation of 1.15. This indicates that, on average, respondents felt a moderate level of limitation in their options when it came to choosing a bank. Furthermore, participants indicated that if they had another viable option, they would consider stopping their relationship with the bank. The mean rating for this statement was 2.45, with a standard deviation of 1.18. This suggests that respondents generally perceived their commitment to the bank to be influenced by external factors rather than a strong preference.

7.2.10. Habitual Commitment

The descriptive results provided in the table offer insights into the habitual commitment that the surveyed individuals may feel toward their relationship with the bank. The participants were asked

to rate various statements related to habitual commitment on a scale from 1 to 5, where 1 indicates the lowest level of habitual commitment and 5 indicates the highest.

The data suggests that respondents generally expressed a moderate sense of habitual commitment in their relationship with the bank. The mean rating for the statement indicating that they prefer the bank out of habit was 2.96, with a relatively high standard deviation of 1.07. This indicates that, on average, respondents felt that habit played a somewhat significant role in their preference for the bank. Furthermore, participants indicated that they primarily use the bank due to the continuation of their past behaviour. The mean rating for this statement was 3.28, with a standard deviation of 1.07. This suggests that respondents perceived their relationship with the bank to be influenced by their established behaviour patterns.

7.2.11. Feedback

The descriptive results provided in the table offer insights into the feedback behaviour of the surveyed individuals in relation to their interactions with the bank's employees. The participants were asked to rate various statements related to giving feedback on a scale from 1 to 5, where 1 indicates the lowest level of feedback behaviour and 5 indicates the highest.

The data suggests that respondents generally engaged in a moderate level of feedback behaviour in their interactions with the bank's employees. The mean rating for the statement indicating that they share useful ideas to improve service was 3.68, with a relatively low standard deviation of 0.88. This indicates that, on average, respondents were somewhat willing to communicate their suggestions for service improvement. Furthermore, participants expressed a tendency to comment about good service from bank employees. The mean rating for this statement was 3.73, with a

standard deviation of 0.82. This suggests that respondents were moderately likely to acknowledge and comment on positive service experiences. In terms of sharing problems or issues with bank employees, the mean rating was 3.87 with a standard deviation of 0.81. This indicates that respondents were relatively inclined to inform employees about problems they encountered, suggesting a willingness to communicate areas of improvement.

7.2.12. Advocacy

The descriptive results provided in the table offer insights into the advocacy behaviour of the surveyed individuals in relation to their interactions with the bank and its employees. The participants were asked to rate various statements related to advocacy on a scale from 1 to 5, where 1 indicates the lowest level of advocacy behaviour and 5 indicates the highest.

The data suggests that respondents generally exhibited a moderate level of advocacy behaviour in their interactions with the bank and its employees. The mean rating for the statement indicates that they said positive things about the bank and its employees to others was 3.65, with a standard deviation of 0.87. This indicates that, on average, respondents were inclined to share positive comments about the bank and its employees with others. Furthermore, participants expressed a tendency to recommend the bank and its employees to others. The mean rating for this statement was 3.66, with a standard deviation of 0.89. This suggests that respondents were moderately likely to recommend the bank and its employees to people in their network. In terms of encouraging friends and relatives to use the bank, the mean rating was 3.65 with a standard deviation of 0.92. This indicates that respondents were relatively willing to promote the bank to their social circles, indicating a level of advocacy.

7.2.13. Helping

The descriptive results provided in the table offer insights into the helping behaviour of the surveyed individuals in relation to their interactions with other customers of the bank. The participants were asked to rate various statements related to helping on a scale from 1 to 5, where 1 indicates the lowest level of helping behaviour and 5 indicates the highest.

The data suggests that respondents generally exhibited a moderate level of helping behaviour in their interactions with other customers of the bank. The mean ratings for all the statements related to helping were in the range of 3.21 to 3.29, with standard deviations ranging from approximately 1.00 to 1.05. This indicates that, on average, respondents were moderately willing to offer assistance, support, and advice to fellow customers who needed help or were facing problems.

7.2.14. Tolerance

The descriptive results presented in the table provide insights into the tolerance behaviour of the surveyed individuals in relation to their interactions with the bank and its employees. The participants were asked to rate various statements related to tolerance on a scale from 1 to 5, where 1 indicates the lowest level of tolerance behaviour and 5 indicates the highest.

Participants indicated a willingness to be patient if an employee made a mistake during service delivery. The mean rating for this statement was 3.49, with a standard deviation of 0.89. This suggests that respondents were generally inclined to demonstrate patience and understanding in case of errors. In terms of being willing to adapt when experiencing longer-than-expected wait times, the mean rating was 3.26 with a standard deviation of 0.90. This indicates that respondents were moderately open to adjusting their expectations and accommodating longer wait times.

7.3 Examination of Common Method Bias

Common method bias (CMB) is a potential concern in research, particularly in fields like social sciences and management. It arises when data for a study are collected using the same method, such as self-report surveys or interviews. This can result in inflated correlations or associations between variables, leading to skewed findings (Podsakoff et al., 2003). Detecting and addressing CMB is crucial to ensure the accuracy of research conclusions. In this thesis, the presence of CMB is assessed using Harman's one-factor test, a widely recognised approach (Podsakoff et al., 2003). This test compares the “fit of a proposed model with multiple dimensions against the fit of a single factor model” (Kim & Pennington-Gray, 2017, p. 2580). If a single factor emerges that explains a large portion of the variance (typically more than 50%) demonstrating good fit, it suggests the possibility of common method bias (Podsakoff & Organ, 1986; Podsakoff et al., 2003). The findings of this study revealed that the single-factor model, show common method bias by explaining more than 50% of the variance as it demonstrated a poorer fit ($\chi^2/df = 15.682$). In contrast, the proposed model, where the variance was distributed across six factors, exhibited a better fit ($\chi^2/df = 2.463$). These findings strongly suggest that common method bias, accounting for a single factor explaining over 50% of the variance, did not significantly affect the validity of this study.

7.4 Structural Equation Modelling (SEM)

In the chapter on methodology the two-stage SEM approach is indicated as the analytical technique employed to examine the hypothesised relationships in the research framework, as suggested by Anderson and Gerbing (1988). The first stage, known as the measurement phase, involved specifying the causal relationships between the observed variables or measurement items and the

underlying theoretical constructs. This was achieved by conducting a confirmation factor analysis (CFA) using AMOS version 22, resulting in the creation of a measurement model. Subsequently, in the second phase, known as the structural phase, the causal relationships between the predictor and response variables are evaluated, as well as the mediating and moderating effects, using a structural model. The processes and techniques employed in performing this two-stage analysis are thoroughly discussed and the outcomes are detailed in the sections that follow.

7.4.1 Confirmatory Factor Analysis (CFA) / Measurement Model

In order to lay the foundation for structural equation modeling (SEM), a crucial initial step involved conducting a confirmatory factor analysis (CFA) on a larger dataset consisting of 486 cases. The purpose of this analysis was to ascertain whether all the measures accurately represented or reflected the underlying variables in the research framework, namely price fairness, interpersonal fairness, informational fairness, procedural fairness, outcome fairness, affective commitment, normative commitment, economic commitment, forced commitment, habitual commitment, feedback, advocacy, helping, and tolerance.

This step was taken to ensure that the measurement model was sanitised, validated, and, if necessary, altered before utilizing it to address the structural hypotheses, as outlined by Byrne (2010). The CFA was based on the 14 factors and their corresponding 51 measurement items which can be found in Table 7.2. Table 7.3 shows the estimated factor loadings (also known as standardized regression weights) for each indicator of the lower-order constructs. These factor loadings indicate the strength and significance of the relationship between the observed indicators

and their corresponding latent constructs. Higher factor loadings suggest a stronger association between the indicator and the construct.

The initial results from AMOS raised some concerns, as the standardized loadings for certain indicators (PF4, PFF4, PFF5, PFF6, FC3, HC3, and T1) were below the recommended threshold of 0.4 (Kim, Ku, Kim, Park & Park, 2016). Consequently, the fit indexes fell below the acceptable values, necessitating further examination and potential adjustments. Drawing on recommendations made by notable scholars (e.g., Hair et al., 2010; Koo et al., 2016), the initial measurement model underwent some alteration, incorporating adjustments to factor loadings and correlation between measurement errors. The objective of this modification process was to refine the model and achieve a more appropriate fit. Careful consideration was given to the step-by-step removal of a total of 7 scale items.

The remaining factor loadings were greater than 0.6 which is higher than the recommended 0.4. For example, in the construct of price fairness, the indicators "Interests received on savings are fair," "Interests on loans are reasonable," and "Transactional charges are reasonable" all have high factor loadings (ranging from 0.778 to 0.854). This indicates a strong and positive relationship between these indicators and the latent construct of price fairness. Similarly, for interpersonal fairness, indicators such as "The bank's employees' communication with me was appropriate" and "The bank's employees show consideration for me" have significant factor loadings (0.783 and 0.784, respectively), indicating their strong association with the latent construct of interpersonal fairness. The high factor loadings of the indicators for each construct indicate confidence in the convergent validity of the measurement instrument used in the study.

Table 7.3 Confirmatory factor analysis for lower order construct

Details	Estimate	T-value
Price fairness		
Interests received on savings are fair	0.839	21.55
Interests on loans are reasonable	0.854	22.082
Transactional charges are reasonable	0.778	19.52
Interpersonal fairness		
The bank's employees' communication with me was appropriate	0.783	19.651
Bank staff treat me with an unbiased attitude	0.64	15.003
The bank's employees show consideration for me	0.668	15.848
The bank's personnel were polite with me	0.784	19.686
Information fairness		
Bank staff tailor their explanations to customer needs	0.717	17.752
Bank staff provide reasonable explanations	0.845	22.516
Bank staff give thorough explanations	0.845	22.504
Bank staff give timely and specific explanations	0.738	18.473
Procedural fairness		
I am always served when it is my turn	0.803	20.533
I am happy with the procedures in the bank	0.839	21.86
Procedures for operating accounts are satisfactory	0.77	19.341
Outcome fairness		
I am satisfied with my bank's services	0.873	24.402
The service quality is very high	0.905	25.914

I receive accurate services	0.905	25.925
I receive fast service	0.854	23.559
Affective commitment		
I take pleasure in being a customer of this bank	0.855	23.442
This bank takes the best care of its customers	0.897	25.3
I get back what I put into my relationship with this bank	0.85	23.201
Normative commitment		
My attachment to this bank is mainly based on the similarity of our values	0.751	18.457
Because of the values this bank stands for, being a customer feels like the right thing to do	0.82	20.832
I prefer this bank to others because it stands for values that are important to me	0.711	17.162
Economic commitment		
It pays off economically to be a customer of this bank	0.804	20.771
I would suffer economically if the relationship were broken	0.879	23.563
The economic benefit of dealing with this bank is more than the costs	0.856	22.694
Forced commitment		
I use this bank only because I have no other choice	0.683	13.61
If I had another option, I'd stop using this bank	0.849	16.044
Habitual commitment		
I prefer this bank just out of habit	0.617	9.549

I use this bank primarily because that is what I've been doing for a while 0.867 10.933

Feedback

If I have a useful idea on how to improve service, I let the employee know. 0.827 21.322

When I receive good service from the employee, I comment about it. 0.849 22.133

When I experience a problem, I let the employee know about it. 0.797 20.253

Advocacy

I said positive things about this bank and the employee to others. 0.841 22.96

I recommended this bank and the employee to others. 0.947 27.934

I encouraged friends and relatives to use this bank 0.916 26.361

Helping

I assist other customers of this bank if they need my help. 0.844 22.986

I help other customers of this bank if they seem to have problems. 0.921 26.496

I teach other customers of this bank to use the service correctly. 0.887 24.899

I give advice to other customers of this bank. 0.821 22.031

Tolerance

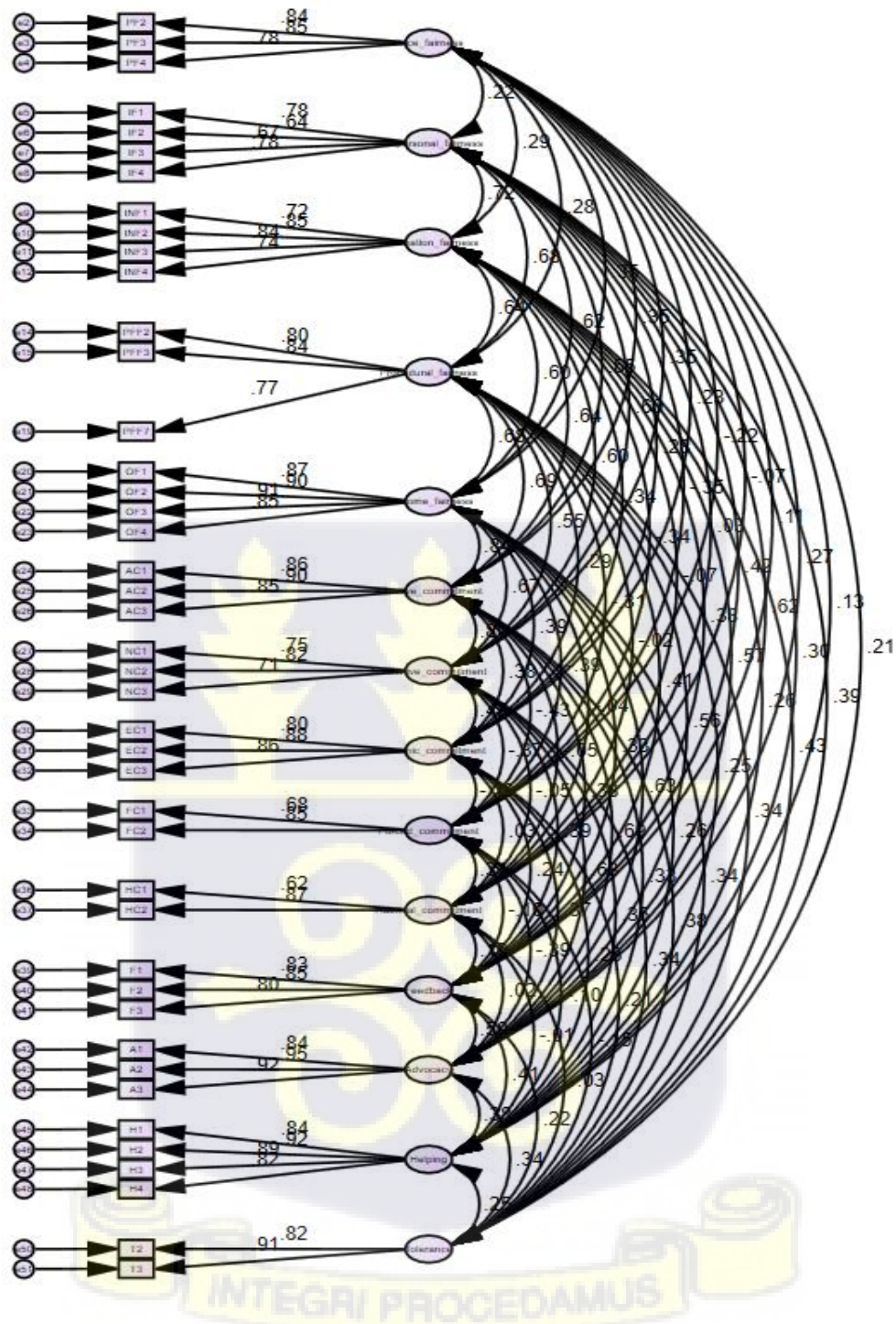
If the employee makes a mistake during service delivery, I would be willing to be patient 0.819 17.349

If I have to wait longer than I normally expected to receive the service, I would be willing to adapt. 0.907 18.983

Furthermore, the CFA results demonstrate good model fit, as evidenced by various fit indices such as the chi-square ratio (χ^2/DF) = 1.467, Comparative Fit Index (CFI) = 0.974, Tucker-Lewis Index (TLI) = 0.970, Incremental Fit Index (IFI) = 0.975, Root Mean Square Error of Approximation (RMSEA) = 0.031, and Probability Close (PClose) = 1.00. (See Figure 7.1) These fit indices collectively suggest that the hypothesized measurement model adequately represents the observed data.



Figure 7.1 CFA for lower order constructs



Model fit: $\chi^2/DF = 1128.213/769 = 1.467$, CFI = 0.974, TLI = 0.970, IFI = 0.975, RMSEA = 0.031, PClose = 1.00

Reliability and Validity

Once the goodness-of-fit indices reached acceptable levels, the final measurement model, represented in Figure 7.1, underwent further evaluation to assess its reliability and validity. Various criteria were employed for this purpose, including Cronbach's alpha coefficient, composite reliability (CR), the outer or factor loadings, and average variance extracted (AVE). The constructs within the model were analysed to generate alpha (α) values, and all these values surpassed the satisfactory threshold of 0.7. This outcome indicated a high level of internal consistency among the items representing each construct. Additionally, the CR values, which indicate the extent to which the indicators reflect the underlying constructs, exceeded the minimum acceptable value of 0.7, as suggested by Nunnally (1978). This confirmed the collective reliability of the final measurement model.

Table 7.4 Reliability and validity assessment

	α	CR	AVE
PF	0.862	0.864	0.68
IF	0.8	0.812	0.521
INF	0.865	0.867	0.622
PFF	0.811	0.846	0.648
OF	0.9	0.935	0.782
AC	0.9	0.901	0.753
NC	0.804	0.806	0.581
EC	0.821	0.884	0.717
FC	0.724	0.743	0.593

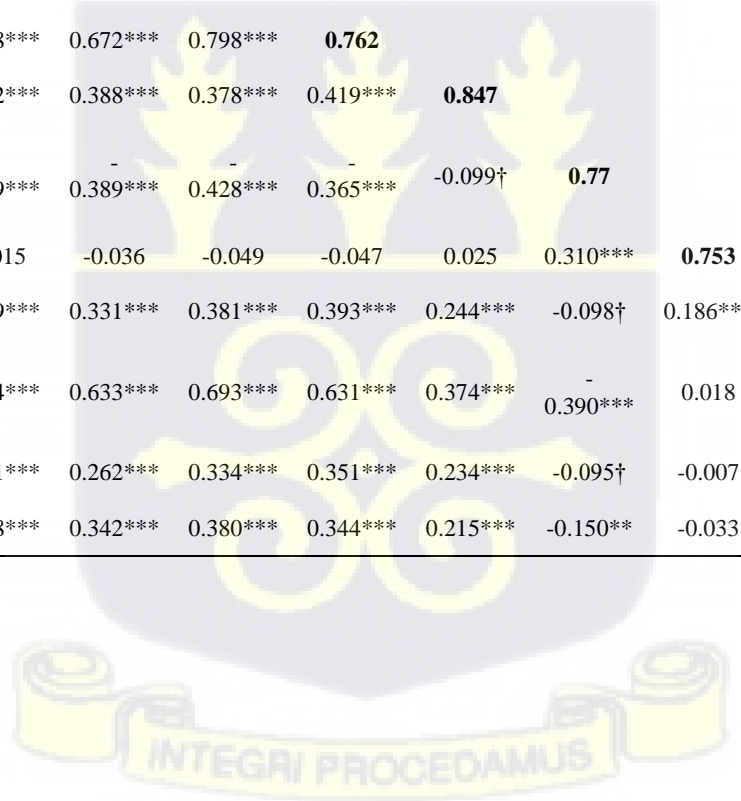
HC	0.712	0.718	0.567
F	0.854	0.864	0.68
A	0.914	0.929	0.814
H	0.92	0.925	0.756
T	0.834	0.855	0.747

Discriminant validity

Discriminant validity indicates that distinct constructs are truly measuring different concepts rather than being highly correlated manifestations of the same underlying construct. Assessing discriminant validity is crucial in ensuring that measurement instruments accurately capture unique constructs, allowing researchers to distinguish between different theoretical constructs rather than merely reflecting the same underlying idea. For this study, the Fornell and Larcker's criterion is used to assess discriminant validity. Fornell and Larcker's criterion for discriminant validity assessment involves comparing the AVE values on the diagonal of the correlation matrix with the squared correlations between constructs off the diagonal (Fornell and Larcker, 1981). The results of the AVE values on the diagonal for each construct in Table 7.5 are greater than the squared correlations between constructs off-diagonal and this provides evidence for discriminant validity. This indicates that the constructs are more strongly related to their own indicators than to indicators of other constructs, supporting the notion that they represent distinct underlying concepts or factors.

Table 7.5 Fornell and Larcker's criterion

	PF	IF	INF	PFF	OF	AC	NC	EC	FC	HC	F	A	H	T
PF	0.824													
IF	0.219***	0.722												
INF	0.289***	0.724***	0.788											
PFF	0.276***	0.684***	0.643***	0.805										
OF	0.353***	0.623***	0.598***	0.678***	0.885									
AC	0.350***	0.654***	0.640***	0.687***	0.844***	0.868								
NC	0.347***	0.605***	0.604***	0.548***	0.672***	0.798***	0.762							
EC	0.230***	0.280***	0.335***	0.292***	0.388***	0.378***	0.419***	0.847						
FC	-	-	-	-	-	-	-	-0.099†	0.77					
	0.221***	0.355***	0.336***	0.309***	0.389***	0.428***	0.365***							
HC	-0.066	0.034	-0.069	-0.015	-0.036	-0.049	-0.047	0.025	0.310***	0.753				
F	0.114*	0.421***	0.379***	0.409***	0.331***	0.381***	0.393***	0.244***	-0.098†	0.186***	0.824			
A	0.266***	0.617***	0.573***	0.564***	0.633***	0.693***	0.631***	0.374***	-	0.018	0.501***	0.902		
									0.390***					
H	0.127**	0.298***	0.265***	0.251***	0.262***	0.334***	0.351***	0.234***	-0.095†	-0.007	0.407***	0.382***	0.869	
T	0.206***	0.391***	0.432***	0.338***	0.342***	0.380***	0.344***	0.215***	-0.150**	-0.033	0.222***	0.344***	0.247***	0.864



Note: PF = price fairness, IF = interpersonal fairness, INF = information fairness, PFF = procedural fairness, OF = outcome fairness, AC = affective commitment, NC = normative commitment, EC = economic commitment, FC = forced commitment, HC = habitual commitment, F = feedback, A = advocacy, H = helping, and T = tolerance

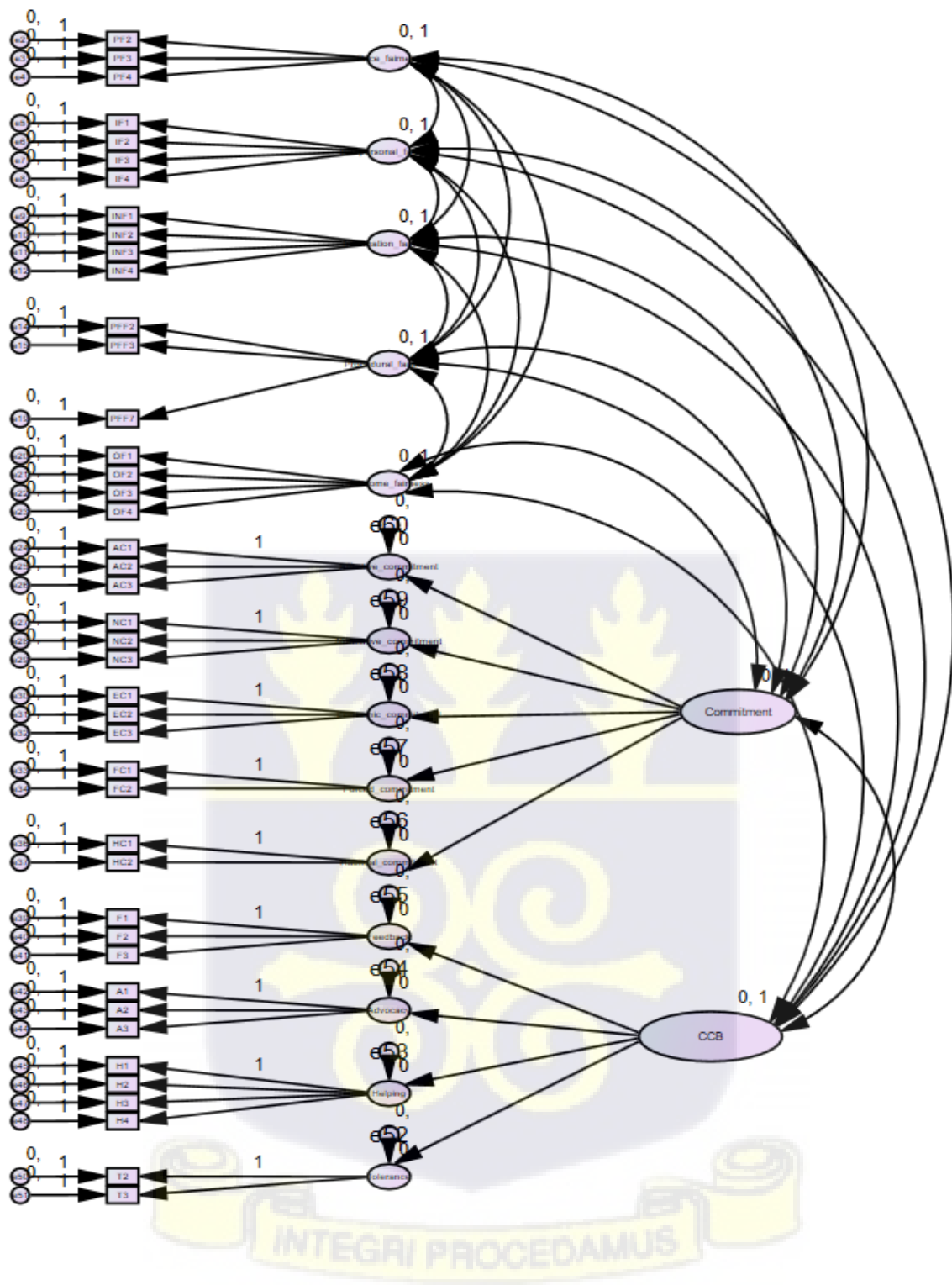


Confirmatory Factor Analysis (CFA) / Measurement Model for Higher Order Construct

The study also assessed CFA for the higher order constructs namely Customer Commitment and Customer Citizenship Behaviour. This was done to assess which lower order constructs adequately reflected the higher order constructs. Given that Customer Commitment and Customer Citizenship behaviour were measured with lower order constructs namely Affective Commitment, Normative Commitment, Economic Commitment, Forced Commitment and Habitual Commitment (for Customer Commitment) and Feedback, Advocacy, Helping, and tolerance (for Customer Citizenship Behaviour). Figure 7.2 shows the results of the CFA which yielded adequate fit ($\chi^2/DF = 1315.417/831 = 1.583$, CFI = 0.965, TLI = 0.962, IFI = 0.966, RMSEA = 0.034, PClose = 1.00).



Figure 7.2 CFA for higher order constructs



However, some measures had factor loadings that were less than the recommended value of 0.4. All measures with factor loadings less than the recommended value were deleted as shown in the figure 7.3 below. The remaining loadings as shown in figure 7.3 and table 7.20 were all within acceptable criteria. Additionally, the CFA yielded acceptable fit ($\chi^2/DF = 716.054/469 = 1.527$, CFI = 0.978, TLI = 0.975, IFI = 0.978, RMSEA = 0.032, PClose = 1.00)



Figure 7.3 Final CFA model for hypotheses testing

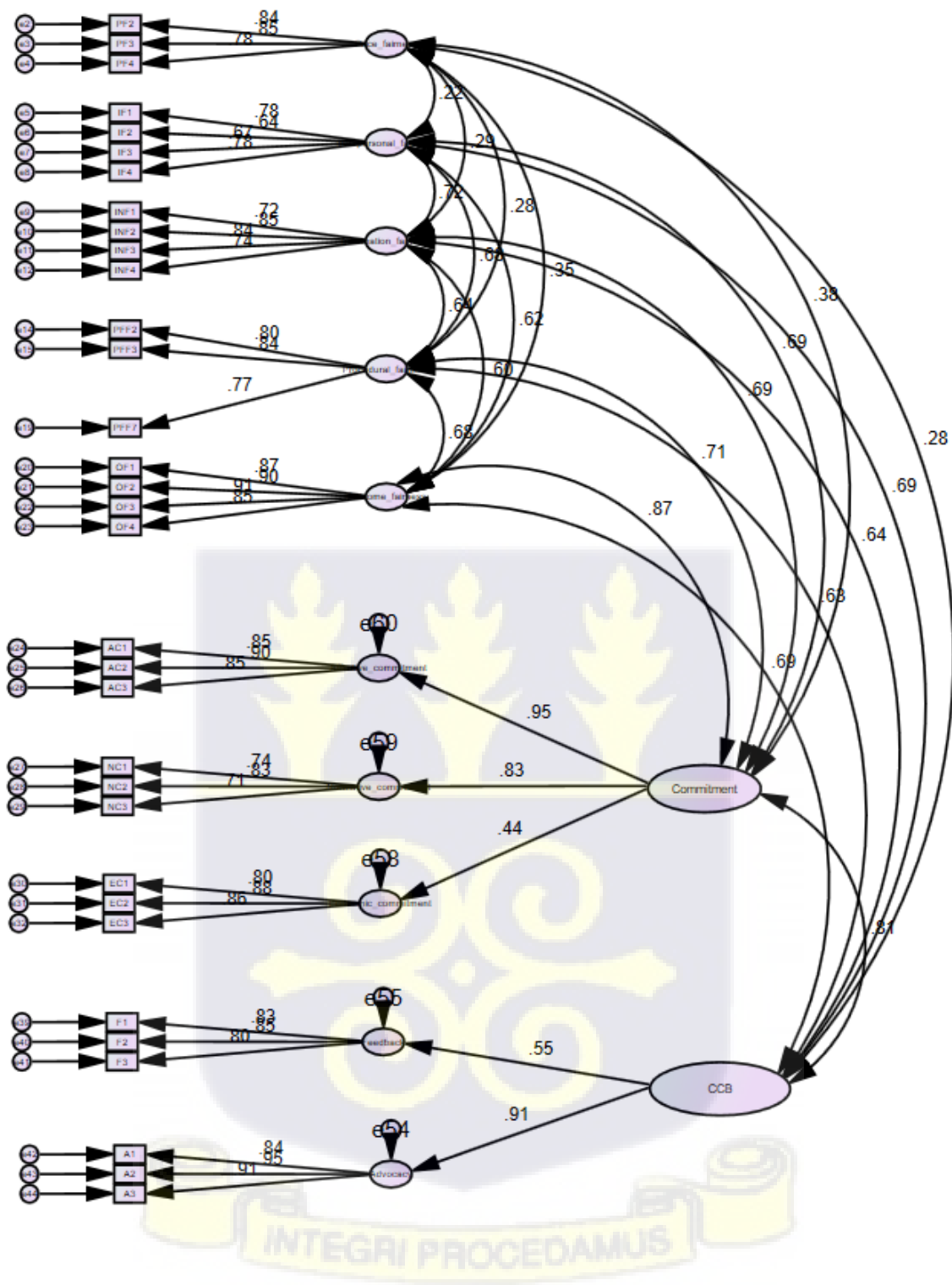


Table 7.6 Results of factor loadings from the final CFA model

	Estimate	T-value
Price fairness		
Interests received on savings are fair	0.838	21.522
Interests on loans are reasonable	0.853	22.041
Transactional charges are reasonable	0.779	19.55
Interpersonal fairness		
The bank's employees' communication with me was appropriate	0.782	19.581
Bank staff treat me with an unbiased attitude	0.638	14.918
The bank's employees show consideration for me	0.671	15.93
The bank's personnel were polite with me	0.785	19.665
Information fairness		
Bank staff tailor their explanations to customer needs	0.716	17.71
Bank staff provide reasonable explanations	0.846	22.535
Bank staff give thorough explanations	0.844	22.459
Bank staff give timely and specific explanations	0.738	18.463
Procedural fairness		
I am always served when it is my turn	0.802	20.462
I am happy with the procedures in the bank	0.84	21.853
Procedures for operating accounts are satisfactory	0.771	19.353
Outcome fairness		
I am satisfied with my bank's services	0.872	24.372
The service quality is very high	0.905	25.917
I receive accurate services	0.906	25.955
I receive fast service	0.854	23.539

Affective commitment

I take pleasure in being a customer of this bank	0.854	
This bank takes the best care of its customers	0.897	26.433
I get back what I put into my relationship with this bank	0.852	24.244

Normative commitment

My attachment to this bank is mainly based on the similarity of our values	0.744	
Because of the values this bank stands for, being a customer feels like the right thing to do	0.828	16.952
I prefer this bank to others because it stands for values that are important to me	0.711	14.866

Economic commitment

It pays off economically to be a customer of this bank	0.803	
I would suffer economically if the relationship were broken	0.875	20.996
The economic benefit of dealing with this bank is more than the costs	0.86	20.761

Feedback

If I have a useful idea on how to improve service, I let the employee know.	0.828	
When I receive good service from the employee, I comment about it.	0.849	19.934
When I experience a problem, I let the employee know about it.	0.796	18.935

Advocacy

I said positive things about this bank and the employee to others.	0.84	
I recommended this bank and the employee to others.	0.949	28.779
I encouraged friends and relatives to use this bank	0.914	27.275

Commitment

Affective commitment	0.955	21.249
Normative commitment	0.826	15.178
Economic commitment	0.44	8.878
CCB		
Feedback	0.55	10.653
Advocacy	0.908	16.523

Reliability and Validity for Higher Order Constructs

Again, once the goodness-of-fit indices reached acceptable levels for the higher order constructs, the final measurement model depicted in Figure 7.3 was subjected to further evaluation to gauge its reliability and validity.

The analysis of the higher order constructs in the model yielded alpha (α) values, all of which exceeded the satisfactory threshold of 0.7. This outcome demonstrated strong internal consistency among the items representing each individual construct.

Furthermore, the CR values, which signify the degree to which the indicators mirror the underlying constructs, surpassed the prescribed minimum value of 0.7, as proposed by Nunnally (1978). This unequivocally affirmed the combined reliability of the ultimate measurement model.



Table 7.7 Reliability and validity assessment for HOC

C	A	CR	AVE
Commitment	0.805	0.802	0.596
CCB	0.706	0.709	0.564

Discriminant Validity for Higher Order Construct

Table 7.8 below shows the discriminant validity for the higher order constructs commitment, customer citizenship behaviour and the lower order dimensions of fairness. The results shows that the HTMT ratios are below the threshold of 0.85, an indication that there are no concerns with discriminant validity with the constructs of the study.

Table 7.8 Fornell and Larcker's criterion for HOC

	PF	IF	INF	PFF	OF	Commitment	CCB
PF	0.824						
IF	0.220***	0.722					
INF	0.289***	0.724***	0.788				
PFF	0.276***	0.684***	0.643***	0.805			
OF	0.353***	0.623***	0.597***	0.678***	0.884		
Commitment	0.383***	0.693***	0.685***	0.707***	0.869***	0.772	
CCB	0.285***	0.688***	0.636***	0.632***	0.688***	0.807***	0.751

7.4.2 Structural Model

Once the measurement model has been precisely defined, established as dependable, and verified to exhibit satisfactory accuracy, the subsequent logical progression involves scrutinizing the structural model. Regarded as the pivotal phase in Structural Equation Modelling (SEM) analysis, this stage facilitates the computation of structural paths, thereby assessing the theoretical assumptions outlined in the research framework. Specifically, structural models play a crucial role in concurrently evaluating various relationships within intricate models, all the while mitigating the impact of measurement inaccuracies (Byrne, 2013). The following Table, labelled as 7.9, presents the assessment of hypothesised relationships, a critical element in realising the study's stated objectives.

Table 7.9 Results of hypotheses testing

	Estimate	P-value	Decision
Control			
Educational qualification --> Commitment	0.009	0.543	
Account type --> Commitment	-0.005	0.741	
Educational qualification --> CCB	-0.024	0.195	
Account type --> CCB	-0.001	0.955	
Direct Path			
H1a Procedural fairness --> Commitment	0.069	0.008	Supported
H1b Procedural fairness --> CCB	0.006	0.854	Not supported
H2a Information fairness --> Commitment	0.144	0.001	Supported
H2b Information fairness --> CCB	-0.017	0.626	Not supported
H3a Interpersonal fairness --> Commitment	0.136	0.001	Supported
H3b Interpersonal fairness --> CCB	0.236	0.001	Supported
H4a Price fairness --> Commitment	0.068	0.001	Supported

H4b	Price fairness --> CCB	-0.036	0.082	Not supported
H5a	Outcome fairness --> Commitment	0.654	0.001	Supported
H5b	Outcome fairness --> CCB	0.291	0.001	Supported
H6	Commitment --> CCB	0.995	0.001	Supported
Indirect Path				
H7	Procedural fairness --> Commitment --> CCB	0.068	0.011	Supported
H8	Information fairness --> Commitment --> CCB	0.143	0.001	Supported
H9	Interpersonal fairness --> Commitment --> CCB	0.136	0.001	Supported
H10	Price fairness --> Commitment --> CCB	0.067	0.001	Supported
H11	Outcome fairness --> Commitment --> CCB	0.651	0.001	Supported

Model fit: $\chi^2/DF = 12.01/10 = 1.201$, CFI = 0.999, TLI = 0.998, IFI = 0.999, RMSEA = 0.02, PClose = 0.914

The control group analysis revealed that neither educational qualification nor account type had a significant effect on commitment or customer citizenship behaviour ($p > 0.5$). These findings suggest that, in the absence of fairness perceptions, these demographic factors may not play a significant role in influencing commitment or customer citizenship behaviour.

H1 evaluates whether procedural fairness has a significant effect on commitment and customer citizenship behaviour. The findings of the study revealed that that procedural fairness has a significant positive effect on commitment ($\beta = 0.069$, $p\text{-value} = 0.008$). This means that when individuals perceive that procedures are fair and just, they are more likely to demonstrate higher levels of commitment. Hence, H1a was supported. However, the analysis also shows that procedural fairness does not have a significant effect on customer citizenship behaviour ($\beta = 0.006$, $p\text{-value} = 0.854$). In other words, perceiving procedural fairness does not seem to

influence customers' willingness to engage in extra-role behaviours or go above and beyond what is expected. Therefore, H1b was not supported.

H2 examined the effect of information fairness on commitment and customer citizenship behaviour. The results of H2a show that information fairness has a significant positive effect on commitment ($\beta = 0.144$, $p\text{-value} = 0.001$). This means that when individuals perceive that information provided to them is fair and accurate, they are more likely to exhibit higher levels of commitment. The findings for H2b however revealed that information fairness does not have a significant effect on customer citizenship behaviour ($\beta = -0.017$, $p\text{-value} = 0.626$). This suggests that perceiving information fairness does not influence customers' inclination to engage in extra-role behaviours or go beyond what is expected of them.

The influence of interpersonal fairness on commitment and customer citizenship behaviour was examined (H3). The results showed that interpersonal fairness has a significant positive effect on commitment ($\beta = 0.136$, $p\text{-value} = 0.001$). This indicates that when individuals perceive interpersonal interactions to be fair, respectful, and considerate, they are more likely to display higher levels of commitment. Interpersonal fairness also has a significant positive effect on customer citizenship behaviour ($\beta = 0.236$, $p\text{-value} = 0.001$). This implies that perceiving interpersonal fairness has a positive impact on customers' willingness to engage in behaviours that benefit the organisation beyond their basic expectations. Thus, the results provide support for H3a and H3b respectively.

H1 assess whether price fairness has a significant effect on commitment and customer citizenship behaviour. From the analysis, the result of H4a show that price fairness has a significant positive effect on commitment ($\beta = 0.068$, $p\text{-value} = 0.001$). This suggests that when individuals perceive prices to be fair and reasonable, they are more likely to exhibit higher levels of commitment. On the other hand, the findings of H4b show that price fairness does not

have a significant effect on customer citizenship behaviour ($\beta = -0.036$, $p\text{-value} = 0.082$). This indicates that perceiving price fairness does not significantly influence customers' inclination to engage in extra-role behaviours or go beyond what is expected of them.

H5 evaluated the influence of outcome fairness on commitment and customer citizenship behaviour. The results from the analysis show that outcome fairness has a significant positive effect on commitment ($\beta = 0.654$, $p\text{-value} = 0.001$). This means that when individuals perceive outcomes or results to be fair and equitable, they are more likely to demonstrate higher levels of commitment. Outcome fairness also has a significant positive effect on customer citizenship behaviour ($\beta = 0.291$, $p\text{-value} = 0.001$). This suggests that perceiving outcome fairness positively influences customers' willingness to engage in behaviours that benefit the organisation beyond their basic expectations. Therefore, the results provide support for H5a and H5b respectively.

For H6, commitment was hypothesised to have a significant influence on customer citizenship behaviour. The result of the study show that commitment has a significant positive effect on customer citizenship behaviour ($\beta = 0.995$, $p\text{-value} = 0.001$). This indicates that higher levels of commitment among individuals lead to a greater likelihood of engaging in behaviours that benefit the organisation beyond their basic expectations. The findings provide support for H6.

H7, H8, H9, H10, and H11 represent the mediation analysis (indirect paths) from each fairness dimension to commitment and then to customer citizenship behaviour (CCB). These hypotheses suggest that the influence of fairness dimensions on CCB is mediated by the presence of commitment. The analysis supports all of these indirect paths, indicating that commitment partially mediates the relationship between each fairness dimension and customer citizenship behaviour. Thus, H7, H8, H9, H10, and H11 are all supported.

Test for Mediating Effects

This section presents the results of the mediation analysis that explores the relationship between fairness factors (procedural, information, interpersonal, price, and outcome fairness) and (CCB) through the mediating variable of customer commitment.

The results of the mediation analysis also provide the confidence interval. The confidence interval is a pivotal statistical concept that provides insights into the uncertainty associated with our parameter estimates. It represents a range within which we can reasonably expect the true population parameter to fall. A narrower confidence interval suggests a more precise estimate, while a wider interval reflects a greater degree of uncertainty. In our analysis, the confidence intervals accompanying each standardised estimate indicate the bounds within which the indirect effects on CCB are likely to lie. The significance of these intervals is underscored by the accompanying p-values, reinforcing the validity and reliability of our findings.

The ensuing chapter will delve into the implications of these results, situating them within the broader context of consumer research and offering pragmatic recommendations for cultivating positive environments and enhancing customer-related behaviours.

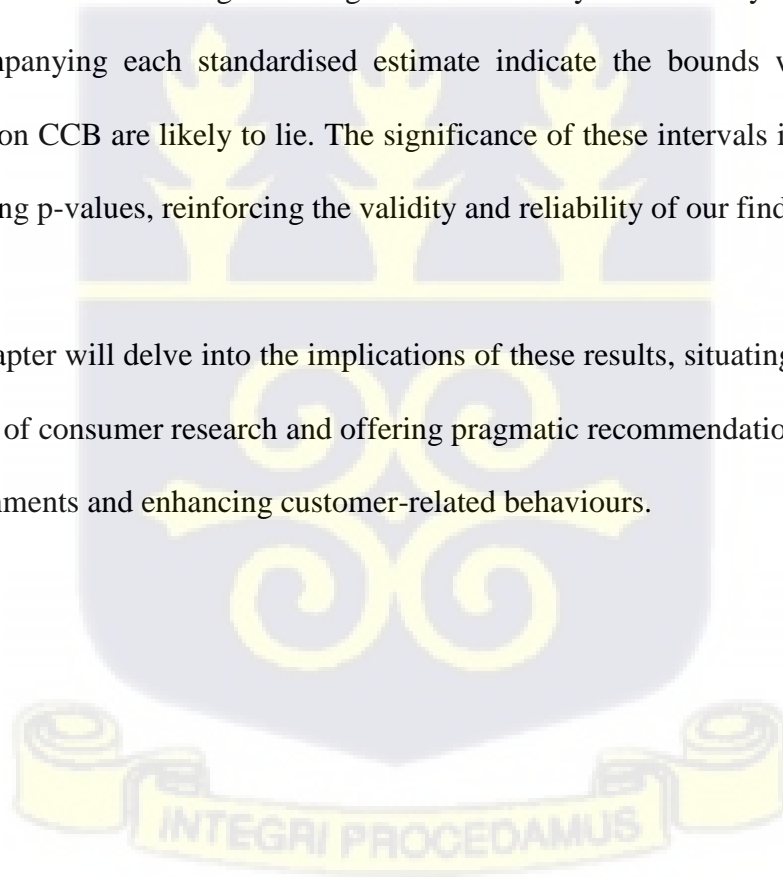
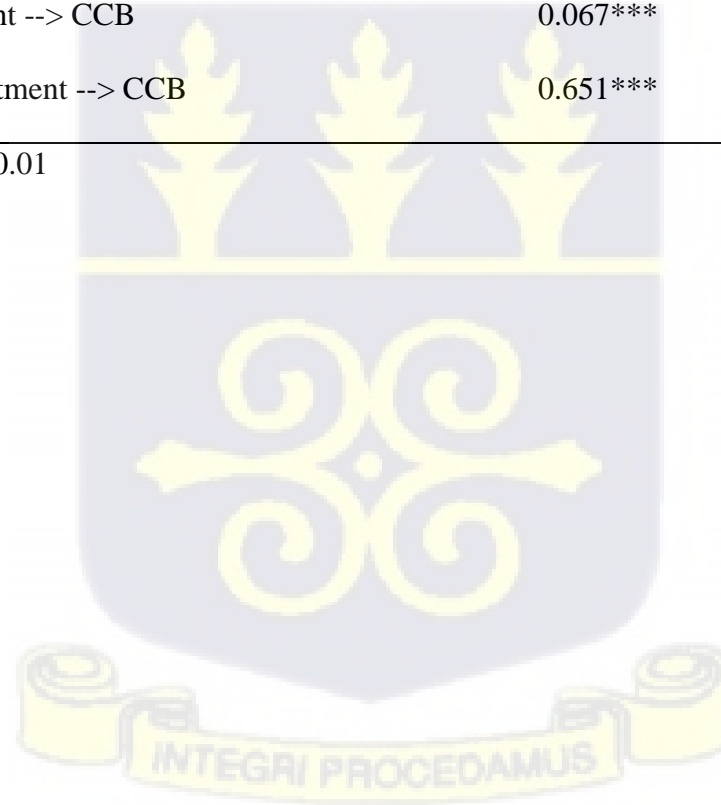


Table 7.10 The mediation role of customer commitment

Indirect Path		Standardised Estimate	Lower	Upper	P-Value
H7	Procedural fairness --> Commitment --> CCB	0.068*	0.027	0.11	0.011
H8	Information fairness --> Commitment --> CCB	0.143***	0.094	0.191	0.001
H9	Interpersonal fairness --> Commitment --> CCB	0.136**	0.082	0.189	0.001
H10	Price fairness --> Commitment --> CCB	0.067***	0.038	0.097	0.001
H11	Outcome fairness --> Commitment --> CCB	0.651***	0.54	0.704	0.001

Notes: *p < 0.05, **p < 0.01, ***p < 0.01



H7 examines the mediating role of customer commitment on the relationship between procedural fairness and CCB. The analysis indicates a significant positive indirect effect of procedural fairness on CCB through commitment. The standardised estimate is 0.068*, the 95% confidence interval ranges from 0.027 to 0.11, and the p-value is 0.011. This provides support for H7. The study's findings supported H8 as the results show a strong positive indirect relationship between information fairness and CCB through commitment. The standardised estimate is 0.143***, the 95% confidence interval is 0.094 to 0.191, and the p-value is 0.001. **H9** is also supported as the result reveals a significant positive indirect effect of interpersonal fairness on CCB through commitment, with a standardised estimate of 0.136**, a confidence interval of 0.082 to 0.189, and a p-value of 0.001. Also, there is a significant positive indirect relationship between price fairness and CCB through commitment. The standardised estimate is 0.067***, the confidence interval ranges from 0.038 to 0.097, and the p-value is 0.001. This finding provides support for H10. Lastly, for the mediation test, the results emphasise an exceptionally strong and highly significant positive indirect effect of outcome fairness on CCB through commitment. The standardised estimate is 0.651***, the confidence interval is 0.54 to 0.704, and the p-value is 0.001.

For this thesis, the mediation analysis provides compelling evidence of the influence of fairness perceptions on customer behaviour within the organisation. All fairness factors (procedural, information, interpersonal, price, and outcome fairness) exhibit significant indirect effects on CCB through the mediating variable, customer commitment. These results underscore the critical role of fairness in shaping customer commitment, which, in turn, has a profound influence on their CCB within the banking context.

Test for Multi-group comparisons effects

Multi-group comparisons serve as a specialised form of moderation analysis, involving the division of a dataset based on a specific grouping variable (e.g., duration of time with the bank). In this study, the dataset is segmented into subsets categorised by short and long durations of time spent with the bank. The primary aim of employing multi-group comparisons is to assess whether the relationships proposed in a model vary depending on the moderator's value, such as the length of time associated with the bank.

To achieve this, a two-step process is commonly undertaken. Initially, a global level comparison is performed, evaluating the overall model by analysing the chi-square difference between an unconstrained model (where parameters are allowed to vary across groups) and a constrained model (where parameters are held constant across groups). This step helps determine if there's a significant difference in the relationships across the entire dataset based on the moderator.

Following the global assessment, the analysis moves to a local level, where individual hypothesized relationships are compared separately for the short and long-term segments with the bank. This localized examination allows for a more nuanced understanding of how specific relationships within the model might differ or remain consistent between the two subsets of the data. Essentially, multi-group comparisons enable researchers to investigate whether the relationships proposed in their model hold uniformly across different subgroups defined by the moderator, providing insights into potential variations or consistencies in these relationships based on the varying values of the moderator variable.

Table 7.11 presents results from a global test comparing an unconstrained model and a constrained model, with the respective values for χ^2 (chi-square) and degrees of freedom (DF). Additionally, it provides the difference in the χ^2 values and the associated p-value.

7.11 Table Global Test

	χ^2	DF
Unconstrained	28.971	20
Constrained	74.108	35
Difference	45.137	15
P-Value		0.000

Table 7.26 present the result for the moderating role of length of time with the bank on the hypothesised relationships. The length of time was ground into short and long. Where short represents the group of individuals who have been with the bank for less than 7 years while long characterizes the group of individuals who have been with the bank for more than 7 years. χ^2 difference test was used to evaluate if the differences in the hypothesised relationships are statistically significant across groups. The unconstrained model yielded an χ^2 value of 28.971 with 20 degrees of freedom, while the constrained model produced an χ^2 value of 74.108 with 35 degrees of freedom.

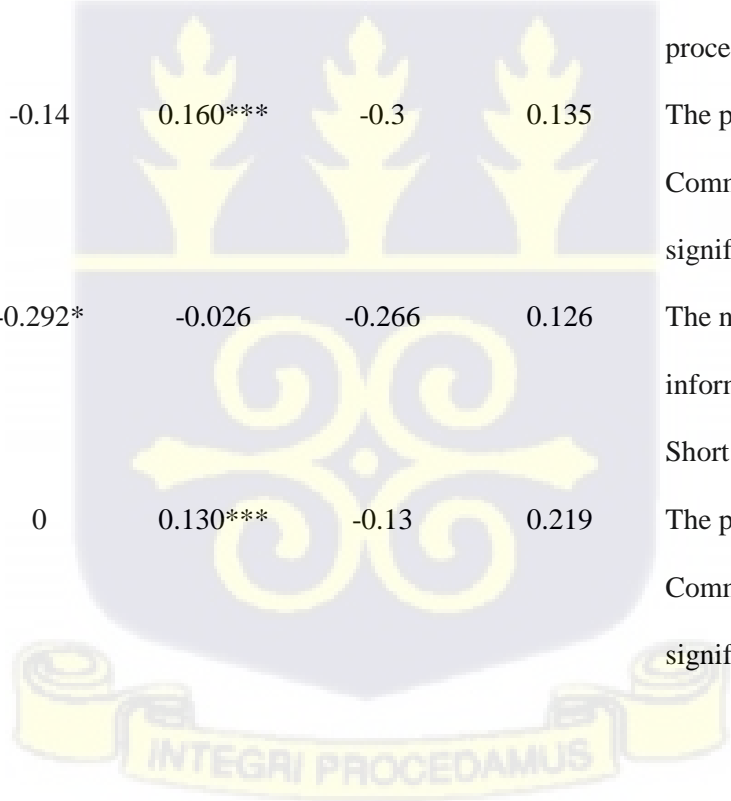
To determine the significance of the moderation effect, the p-value (which is 0.000) provided in the table 7.25 was used. In moderation analysis, the p-value represents the probability of obtaining a test statistic as extreme as the one observed, assuming the null hypothesis is true (i.e., no

moderation effect). In this case, the p-value of 0.000 suggests that the moderation effect of length of time on the relationships between the variables is statistically significant.



Table 7.26 Test for Moderation Analysis

Path Name	Short Beta	Long Beta	Difference in Betas	P-Value for Difference	Interpretation
Procedural fairness → Commitment.	0.886***	0.053	0.833	0.004	The positive relationship between Commitment and Procedural fairness is stronger for Short.
Procedural fairness → CCB.	1.447***	0.028	1.419	0.000	The positive relationship between CCB and procedural fairness is stronger for Short.
Information fairness → Commitment.	-0.14	0.160***	-0.3	0.135	The positive relationship between Commitment and information fairness is only significant for Long.
Information fairness → CCB.	-0.292*	-0.026	-0.266	0.126	The negative relationship between CCB and information fairness is only significant for Short.
Interpersonal fairness → Commitment.	0	0.130***	-0.13	0.219	The positive relationship between Commitment and interpersonal fairness is only significant for Long.



Interpersonal fairness → CCB.	-0.422***	0.277***	-0.699	0	The relationship between CCB and interpersonal fairness is negative for Short and positive for Long.
Price fairness → Commitment.	0.017	0.084***	-0.067	0.654	The positive relationship between Commitment and price fairness is only significant for Long.
Price fairness → CCB.	-0.156***	-0.015	-0.141	0.01	The negative relationship between CCB and price fairness is stronger for Short.
Outcome fairness → Commitment.	0.232*	0.660***	-0.428	0.014	The positive relationship between Commitment and outcome fairness is stronger for Long.
Outcome fairness → CCB.	-0.396***	-0.350***	-0.046	0.381	There is no difference.
Commitment → CCB.	0.522**	0.989***	-0.467	0.037	The positive relationship between CCB and Commitment is stronger for Long.



7.5 Chapter Summarised

This chapter detailed the analysis of empirical data collected from a sample of 602 bank customers so as to test the suggested hypothesised relationships formulated to assist the accomplishment of the objects of the research. The processes and techniques applied in analysing the data were consistent with what was specified in the chapter on methodology. The demography of the respondents and their banks, account types and duration of banking relationship were also outlined in the chapter and this was followed by an analysis of descriptive statistics. Results from the confirmatory factor analysis were then presented where the measurement model was specified, and its validity and reliability assessed to confirm the essential benchmarks were met, which yielded an acceptable and reliable model for the structural model analysis. The direct relationships as well as the mediation and moderation relationships suggested were tested, and results indicated all five service fairness dimensions to be significant and having a direct effect on customer commitment. However only two of the fairness dimensions namely outcome and interpersonal fairness had a direct effect on customer citizenship behaviour with customer commitment mediating between the relationship between all fairness dimensions and customer citizenship behaviour. There were also variations in these effects depending on the duration of banking relationship whether long or short.



CHAPTER EIGHT

DISCUSSION OF RESEARCH FINDINGS

8.0 Chapter Introduction

This chapter discusses the outcomes of the research obtained from the data analysis conducted in the chapter that immediately precedes this. The discussion of these results, were done in tandem with existing literature as well as findings from earlier studies, the conceptual framework, and the context within which the research was conducted. Additionally, they were in line with the stated objectives of the study and the projected hypothesis. The chapter begins by offering a short synopsis of the study, and further expands on the research findings to address the stated research objectives as outlined in the initial chapter of the study. Firstly, the chapter discusses the effect that the service fairness dimensions have on customer citizenship behaviour and this is followed by the mediating role of customer commitment on the relationship between the service fairness dimensions and customer citizenship behaviour, the moderating influence of duration of banking relationship between service fairness dimensions and customer commitment as well as customer citizenship behaviour are also presented.

8.1 Discussion of Findings

The primary aim of this study is to examine the interrelationships among the dimensions of Service Fairness, Customer Commitment, occupation, education, length of relationship, and Customer Citizenship Behaviour within the banking sector of Ghana. Earlier arguments in the study have affirmed that service fairness has a profound effect on customers' assessment of exchange

outcomes which invariably lead to long-lasting relationships and also instigates customers' manifestation of extra role behaviours (Khan et al, 2019).

Given that high customer involvement services like banking require a high degree of exchanges and interactions, customers would invariably make inferences regarding the extent of fairness in different duties performed by bank's staff and their subsequent outcomes, making it pertinent that the fairness perception of bank customers is studied (Bhatt, 2020). It has also been noted that issues of fairness to customers become further heightened during periods of uncertainty in the financial services sector often occasioned unprompted government actions such as industry overhaul or debt restructuring (Anthony et al., 2020, Paterson, 2017). Further a thorough review of literature suggests how relationships can be strengthened by the perceptions of fairness that emanate from such services requiring exchanges among parties (Yu et al, 2021).

Given the paucity of studies investigating banking services from a fairness perspective (Bhatt, 2020), it is apparent that a comprehensive study of fairness characteristics and its effects would offer critical insights and provide some direction regarding how banking institutions could elicit favourable behavioural responses from customers.

Therefore drawing on the justice, equity and social exchange theories this study contends that to gain a deeper understanding into how banks could effectively prompt positive customer behavioural responses to banking services an assessment of specific service fairness characteristics (price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome

fairness) in concert with the customer commitment variables (Affective commitment, normative commitment, economic commitment, forced commitment and habitual commitment) which function as intervening variables and contingency factors (education and length of banking relationship) potentially providing valuable insights into their combined impact on driving customer extra role behaviours. The key findings resulting from both theoretical and empirical investigations conducted to achieve this objective are extensively elaborated upon in the subsequent sections of this chapter.

8.1.1 Service Fairness Dimensions and their Effects on Customer Commitment and Customer Citizenship Behaviour

The section addresses the study's first, second and third objectives which was to identify the dimensions of service fairness that are particularly suited to the Ghanaian banking industry as well as determine the effect of the service fairness dimensions on customer commitment, and how they drive customer extra-role behaviours. The service fairness characteristics examined in this study were five namely price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness and these were all found to be significant and unequivocally relevant to the Ghanaian banking industry. Results from the data analysis revealed that of all the fairness dimensions, only outcome fairness and interpersonal fairness had a direct effect on customer citizenship behaviour. The remaining service fairness dimensions namely: price fairness, procedural fairness and informational fairness had no effect on customer citizenship behaviour. The study results also show that all service fairness dimensions had a direct influence on commitment while commitment also had a direct effect on customer citizenship behaviour.

Consequently, all service fairness dimensions when mediated by commitment had an effect on customer citizenship behaviour.

Given that the distinctive contribution this study makes is in its assessment of the influences of the specific service fairness dimensions, subsequent discussions in this section are organised to focus on the service fairness dimensions, their respective effects and influences on customer commitment and their consequential effects on customer engagement in extra role behaviours namely: feedback, advocacy, helping and tolerance.

8.1.2 Procedural Fairness

Procedural fairness was revealed to have a significant effect on customer commitment but had no significant effect on customer citizenship behaviour. As explained earlier, procedural fairness is the degree to which approaches used generate results are considered as fair (Greenberg, 1990). It includes how customers perceive they are treated during decision-making processes (T. C. O'brien & Tyler, 2019) and how quickly a customer's issue can get resolved (Phan et al., 2021).

The effect of procedural fairness has been studied and discussed in a variety of contexts with varying outcomes in relation to customer commitment and consequential outcomes in the form of various extra role behaviours. Procedural fairness has been established to be of vital importance to customer commitment (Aggarwal & Larrick, 2012) and an enhancer of employees' commitment to their organisations (Indarti et. al., 2019). However, scholars like Ogonu et al., 2019 appear to differ by suggesting that while procedural fairness did not significantly contribute to customer commitment, its absence exacerbates the possibility non-customer commitment. Findings from

this study ostensibly affirms the proposition that procedural fairness has a positive effect on customer commitment. Again, while the study found no effect of procedural fairness on customer citizenship behaviour, the relationship is mediated by customer commitment. This implies that customers' perception of procedural fairness from an organisation may not be enough motivation for them to engage in extra role behaviours that would be beneficial to that organisation (Lavelle et. al., 2009).

Gokmenoglu and Amir (2021) found that procedural fairness directly showed a positive and strong relationship with customer trust. Indeed Wetsch (2006) noted procedural fairness as the most critical of all the service fairness dimensions in promoting customer trust and also essential for boosting customer loyalty. Additionally, customer commitment is influenced by various factors and these include satisfaction, trust, and loyalty (Erkmen & Hancer, 2019; Akgunduz et. al., 2023). It can therefore be safely concluded that satisfied customers of an organisation are more likely to be committed to it, and consequently be more willing to on their own volition, engage in behaviours that are ultimately beneficial to the organisation even when they are not required (Lavelle et. al., 2009; Akgunduz et. al., 2023). It therefore behoves banking institutions not to only ensure procedural fairness but also be deliberate in enhancing customer trust by ensuring great care in their communication and resolution of any disputes and giving due consideration to their customers' comments and concerns regarding the services rendered (Gokmenoglu & Amir, 2021).

What can be gleaned from these overall is the fact that Ghanaian banks should invest in improving key customer facing processes such as complaint resolution, loan application, processing and

disbursements and essentially ensure to address customer inquiries and concerns in a fair and transparent manner. These should however be done in tandem with a monitoring of key metrics and feedback to gauge customer commitment levels and an implementation of functional customer relationship management (CRM) systems to engender higher customer intimacy and greater levels of customer commitment. It would seem plausible that most banking institutions would work to perfect their service procedures much to the neglect of the key indices of customer commitment which ultimately results in customers engaging in beneficial extra role behaviours. There is ample evidence that proves that quality relationships enhance customer perception of fairness and relationship outcome variables such as customer citizenship behaviours and word of mouth communication (Khan et. al., 2019). Indeed, customer commitment has been found to mediate the relationship between procedural fairness and customer satisfaction, positive word of mouth communication and intentions to repurchase within the context of a retail bank (Tax et. al., 1998)

8.1.3 Informational Fairness

Similarly, the study found informational fairness to have a direct effect on customer commitment but had not significant effect on customer citizenship behaviour. Informational fairness essentially refers to the reasoning a business or an entity gives for its decision-making and service practices and primarily analyses and gives clarity to the circumstances in which customers find themselves (Han et al., 2019). According to Xie et al. (2007), customers would assess the informational fairness based on the factors of accuracy, completeness, promptness, genuineness, and openness with which information gets transmitted, as well as the suitability of the channels of communication.

The effect of informational fairness, previously a component of interactional fairness has been studied in a variety of contexts. Informational fairness has been found to have a positive relationship with satisfaction where internet banking was concerned (Zhu & Chen, 2012). Le (2023) also found informational fairness to be most critically important to fairness perceptions in mobile banking. The effect of informational fairness on satisfaction and procedural fairness both of which have been proven to directly affect customer commitment has also been affirmed within the context of health services delivery (Liang et al., 2017). Again, according to Colquitt et. al., (2001) informational fairness was found to have the strongest impact on continuous commitment. Interestingly however, informational fairness was found to have no relationship with Customer Satisfaction where performance in service recovery was concerned (Putri & Fitriati, 2020).

While informational fairness was found to have no significant effect on customer citizenship behaviour, the relationship is mediated by customer commitment. This fundamentally implies that customers are more likely to develop trust in and loyalty to a bank when they have confidence in the honesty and accuracy of information, they are given, which ultimately results extra role behaviours that are beneficial to the bank (Khan et al., 2019). It has also been found that customer trust which is closely related to customer commitment mediates the relationship between informational fairness and customer citizenship behaviour (Zhu & Chen, 2012). Overall, this implies that informational fairness per se may not be enough to stimulate customer engagement in citizenship behaviours but such behaviours could however be precipitated by higher levels of customer commitment.

These essentially suggests that for banks that operate in Ghana, clarity of information regarding interest rates, fees, and other terms and conditions of services are key in the development of trust among bank customers. The implication for banks in Ghana is clarity on the inherent features of their products and services, accuracy and timeous delivery of information to customers, prompt responsiveness to customer requests for information on issues that are pertinent to them. Banks must also be mindful of the fact that customers are exposed to similar levels of informational fairness from competing banks and other financial services providers and this may diminish the uniqueness of one bank's approach and essentially implying that informational fairness may not necessarily incentivise customers to engage in citizenship behaviours. Banks should therefore aim to build trust and work at consistently meeting customer expectations and thereby increasing customer confidence and commitment in the bank and in turn stimulating their engagement in citizenship behaviours.

8.1.4 Price Fairness

The study also found that price fairness had a direct effect on customer commitment but had not significant effect on customer citizenship behaviour. Price fairness has been defined as a customer's emotional sense of the reasonability or justification of a price difference between a business and its competition (Xia et al., 2004). Price fairness is defined as the price that consumers "perceive" as appropriate for them, find trustworthy and transparent, and can thus rely on because every detail in relation to terms and conditions, fees, and commissions are disclosed to them in full (Chubaka et. al., 2022). Price fairness is often judged independently from the perspective of the buyer and in comparison, to other offers (Bolton et al., 2003; Xia et al., 2004).

Price fairness is generally regarded as a key influencer of customer satisfaction (Do et. al., 2023) which has earlier been established as a contributory factor to customer commitment. When the pricing of services is judged to be fair by bank customers, they are more likely to be satisfied and this can lead to greater loyalty and higher levels of commitment to the bank (Wruuck et al., 2013; Al-Msallam, 2015). Perceptions regarding price fairness is also part of the earliest research conducted in the area of customer satisfaction and customer loyalty (Opata et. al., 2021). Customers who feel they are getting a good deal from their banks are unlikely to switch banks and this invariably leads to customer retention and a commitment to remaining with their banks in the long term (Kong & Rahman, 2022).

Again, price fairness was found to have no significant effect on customer citizenship behaviour but the relationship was nonetheless mediated by customer commitment. This fundamentally implies that even though price fairness can contribute to the key concepts of customer satisfaction and loyalty, it may have a limited impact on customer citizenship behaviour. According to Kaura et. al., (2014), other pertinent factors, such as service quality, convenience, and the bank's overall public image, may have a higher impact on customer behaviour than price fairness. Again, according to Kim et al. (2015), while price fairness was shown to have had no significant effect on consumer advocacy in the form of word-of-mouth communication, the motivation for customers to spread word of mouth was the good overall perceived quality.

The mediation of the relationship between price fairness and customer citizenship behaviour is affirmed by Curth et al., (2014) who found that customer commitment mediated the relationship between satisfaction and customer citizenship behaviour. Akgunduz et. al., 2023 found also

satisfaction, loyalty, trust to have a significant effect on customer citizenship behaviour. It can therefore be safely inferred that customers who perceive banks to be fair in their pricing are likely to be satisfied, loyal, and committed and therefore more likely to engage in positive citizenship behaviour.

The overall effect of these findings is for banks to ensure fairness in their pricing. This includes transparency and clarity of information to customers about the inherent costs and fees associated with their transactions. It also implies reasonability and consistency, where banks must seek to ensure that pricing for their services are set within the market rate and also reflect the actual cost of providing the service while also ensuring consistency in the treatment of all customer groups. It is also key that banks invest efforts and resources at enhancing customer commitment since price fairness is insufficient to motivate customer engagement in citizenship behaviour. In addition to transparent pricing, banks must invest in personalised services and focus on delivering customised and personalised solutions that cater to the individualised needs and preferences of their customers. This shall invariably lead to stronger emotional ties and higher levels of customer commitment and ultimately get customers to engage in positive extra role behaviours.

Interpersonal fairness

The study found interpersonal fairness to have a direct influence on both customer commitment and customer citizenship behaviour. While a couple of studies found interpersonal fairness had outcomes that did not directly influence customer commitment or any of its antecedents (e.g. McQuilken et. al., 2020; Krishna et. al., 2021), in several prior studies particularly pertaining to the banking sector, interpersonal fairness was found to have a strong impact on customer satisfaction (Bhatt, 2020), perceived service fairness particularly on the responsiveness dimension

(Baloch, 2014) and on relationship quality which in turn had a positive effect on loyalty (Farooq & Moon, 2020) all of which influence customer commitment (Hapsari, 2007; Utomo, 2021). It was also found that relational benefits such as interpersonal fairness had a favourable effect on customer satisfaction which ultimately leads to customer commitment (Susanta et. al., 2019). More studies from other contexts including Ha and Ha, (2015); Ogwuche and Apeiker (2016) all of whom established a significant positive relationship between interpersonal fairness and commitment.

The study also found that interpersonal fairness directly influenced customer citizenship behaviour with customer commitment mediating the relationship between interpersonal fairness and customer citizenship behaviour. Evans et. al., 2018 affirms a positive relationship between interpersonal fairness and extra role behaviours. It has also been noted that customers assume additional roles and engage in citizenship behaviour to support the businesses based on the overall usefulness they receive through fair treatment in their varied interactions with these businesses (Khan et. al.,2019). It has been established that interactional fairness which comprises interpersonal fairness has a significant effect on brand trust which in turn has strong influences on customer brand enthusiasm and engagement in citizenship behaviours (Kim et. al., 2018). Other studies also found that customers who judged the personal interactions with service providers to be fair also had higher levels of trust for them and helps in the formation of relationships that stimulates their engagement in extra role behaviours (Roy et. al., 2020).

There are also numerous studies that affirm the mediating role of customer commitment in the relationship between interpersonal fairness and customer citizenship behaviour. For instance,

research by Curth et al. (2014) showed that customer commitment mediates the relationship between interpersonal justice and consumer citizenship behaviour in a health club. Again, when customers sense interpersonal fairness in their exchanges and interactions with a company, it is likely they would become affectively committed to the company (Jokela & Söderman, 2017). Given that Affective commitment is an emotional attachment to the company (Cen et al, 2021) it can lead to customer willingness to remain with the company in the long term and as well engage in various forms of citizenship behaviours (Curth et al., 2014; Zhang et. al.,2018). Again, in the context of organisational studies *de Geus et al. (2020)* found commitment and satisfaction to be associated with organisational citizenship behaviour (OCB). It was further revealed that organisational commitment has a significant effect on OCB and also mediates the relationship between satisfaction and commitment (Sumardjo & Supriadi, 2023) whose antecedents have been established to include interpersonal fairness. It can be inferred that these concepts and their consequential outcomes are applicable to the relationship between organisations and their customers.

Fundamentally, banks ought to acknowledge the vital importance of interpersonal fairness in fostering customer commitment and good citizenship behaviour. This involves creating an environment where employees are trained to be fair, respectful and empathetic in their treatment of customers. Given that employees are principal sources of customer perceptions of interpersonal fairness, banks ought to invest in comprehensive training programs that would be chiefly aimed at developing their empathy, active listening, interpersonal and communication skills particularly for those in customer facing roles. Additionally, fairness perceptions have been proven to have a strong effect on employee outcomes like satisfaction, commitment and performance in the banking

sector (Niazi & Hassan, 2016; Sahni & Sinha, 2020). It is therefore imperative that banks ensure their policies and practices are driven by fairness principles in ways that are beneficial to both employees and customers.

8.1.5 Outcome Fairness

Outcome fairness was also found to directly influence both customer commitment and customer citizenship behaviour. Again, while a few studies appear to disagree that outcome fairness directly affects customer commitment or its key antecedents including satisfaction (e.g, (Nikbin et al., 2013; Khuat, 2020; Selvarajan & Cloninger, 2012), several other studies affirm the positive relationship between outcome fairness and customer. Outcome fairness was found to have a positive and of strong significance to trust (Arafah, 2016) and was also found to have the strongest effect on satisfaction (Um et. al.,2018) and more particularly a key antecedent to customer satisfaction in some contextually situated transactions (Ho, 2012). Furthermore, Xu et al., (2021) found outcome fairness to have the most significant impact on individual sense of overall fairness. Overall, these concepts which have been amply proven to be strong antecedents of customer commitment are also directly affected by outcome fairness.

The study also found outcome fairness to directly influence customer citizenship behaviour while customer commitment was also found to mediate the relationship between outcome fairness and customer citizenship behaviour. Kim et al. (2018) recommended an improvement in outcome fairness as a means to stimulate customer citizenship behaviour. Again, outcome fairness has been suggested by Organ 1988, 1990 and Organ & Moorman, 1992 to be a key influencing factor of organisational citizenship behaviour (OCB). Moreover, distributive justice which is also known as

outcome fairness (Ahamed et al., 2023) was further found to have a significant positive relationship with organisational citizenship behaviour. Essentially, customers are more inclined to engage in citizenship behaviours when they perceive that the outcomes of their transactions and interactions with the bank are fair (Khan et. al., 2019).

Studies suggest that fairness outcomes have a positive influence on long term customer loyalty, a key determinant of customer commitment (Jambulingam et al., 2011) which is an antecedent of customer citizenship behaviour. Again, distributive justice, also described as outcome fairness has a significant and positive effect on organisational citizenship behaviours, which is mediated by organisational attachment ultimately implying the influence of outcome fairness and customer citizenship behaviour (Haque & Aslam ,2011). Furthermore, customer trust and commitment were found to mediate the relationship between customer perceived fairness in service outcomes and customer citizenship behaviour (Ali & Song, 2023). Other scholars agree that fairness in decisions, processes, and action consequences or outcomes where employees are concerned leads to greater organisational commitment which leads to organisational citizenship behaviour (Sumardjo & Supriadi, 2023; Fitrio et. al., 2019). Accordingly, perceptions regarding fairness outcomes of the services bank customers receive shall be directly influenced by personnel of these banks, ostensibly implying an intricate relationship between the concepts of outcome fairness, customer commitment, organisational commitment and various citizenship behaviours.

These make outcome fairness a vital imperative and highlights the need for banks to prioritise outcome fairness and ensure to consistently and satisfactorily address all customer issues. Essentially, banks must also seek to develop efficient and effective complaint resolution processes

to address these customer issues and concerns promptly and fairly as customers who experience a fair resolution of their concerns are more likely to commit to the bank. When customer issues are properly and satisfactorily resolved, they are more likely to remain involved, devoted and loyal (Mwegerano & Kyt, 2012). Again, considering that customer commitment is an emotional construct and serves as an antecedent to a variety of helpful customer behaviours (Gustafsson et. al, 2005; Pritchard et. al., 1999), banks ought to invest in strategies to enhance customer commitment and that would help catalyse the relationship between outcome fairness and customer citizenship behaviour. Additionally, bank employees must also be trained to communicate with customers professionally and with a deep sense of empathy, particularly where the outcomes are less than desirable for the customer. when employees demonstrate empathy during service interactions, there's increased customer satisfaction (Njoki et. al., 2019) and customers are more inclined to be forgive or overlook an unsatisfactory service encounter (Wieseke et al., 2012)

8.1.6 Customer Commitment

This section is concerned with the fourth and fifth objective of the study which was to test the effect of customer commitment on customer citizenship behaviour and to assess the effect it has on the relationship between service fairness and customer citizenship behaviour. A review of literature on customer commitment yielded five distinctive variables namely: affective commitment, normative commitment, economic commitment, forced commitment and habitual commitment that make up customer commitment. Although, commitment, the higher order construct, was found to have a direct effect on customer citizenship behaviour, the analysis of the factor loadings for the commitment revealed that three out of the five variables namely: affective commitment, normative commitment and economic commitment loaded well. The other two

variables namely: forced commitment and habitual commitment had lower loadings than the recommended threshold of 0.4.

The insignificance of forced commitment and habitual commitment within the context of this study are attributable to a variety of cogent reasons. Banking transactions and relationships are principally based on trust (Gutierrez, 2018; Fombrun, 1996) and the nature of services offered by banks can only be assessed and over time (Pejić et. al., 2020). Consequently, customers depend more on reputation in making a choice of banks (Ruiz et. al., 2016) and attempts at forcing bank customers into making commitments would be injurious to the bank's reputation and ultimately lead to an erosion of trust. When service providers force customers into making undesirable and unreasonable commitments, it makes customers feel a great deal of power imbalance and that feeling of powerlessness in a customer-provider relationship can result in a deep-seated animosity and mistrust the part of customer (Malhotra & Kubowicz 2013). Again, since customers choose to open bank accounts, take out loans, or invest in various financial instruments on their own volition, it is inconceivable that a banking relationship of any kind can be forced.

According to Ateke and Nwulu (2019), habitual commitment occurs when clients consume a product or service repeatedly, automatically, and continuously without thought or consideration for other options. Consequently, loyalty that emerges from habitual commitment may be developed automatically without any real motive of supporting a particular organisation (Keiningham et al. 2015). In the context of banking, this would imply to customers frequent use of a particular bank's services out of habit rather than purposely choosing the bank based on its offerings and suitability to their financial needs. In the very competitive banking sector, banks do

not only compete against with one another but also with non-banks and other financial entities (Ganesh, 2012). Given that customers are free to choose from a range of service alternatives, and if they perceive that a competing bank can best meet their unique financial requirements, it would seem rational that they switch to a rival bank. (Lowndes & Dawes, 2001). Therefore, the ability of a customer to explore and seek improved banking options may be restricted by habitual commitment. Again, many bank customers have become increasingly demanding, picky and more sophisticated in choosing a bank they are confident can meet their changing financial service needs (Kavitha, 2017; KHaitbaeva et. al., 2014). Therefore, a customer's inertial commitment to a single bank may prevent them from adjusting to their new financial realities or making the most of superior banking products available elsewhere.

Affective commitment, one of the variables which were found to be significant is largely considered as an attachment that grows and develops over the course of time and across a variety of experiences (Dwyer et al., 1987; Morgan & Hunt, 1994; Oliver, 1999). Many researchers agree that affective commitment is a key factor in building relationship outcomes of value (Hessling et. al., 2018) and it influences the customer's desire to remain in the relationship in the foreseeable future (Roberts et al., 2003). Customers who are affectively committed to an organisation or a service provider will continue to be invested in that provider because they feel an intense sense of attachment to that provider (Petzer & Roberts-Lombard, 2022). Such a relationship is based on feelings of happiness, belonging, emotional attachment, and identification with the service provider in a manner that positively influences other behavioural outcomes (Tabrani et al., 2018). Affective commitment is significant for the banking industry because it can be an instrument for improving customer relationship management during every moment of truth or banker – customer

interaction session, by focusing on strategies that would enhance customer commitment which will impact retention, loyalty and advocacy. Again, it would seem plausible that bank customers who are affectively committed are the bank's most realistic targets for cross-selling other financial products which is an avenue for increased revenue. Again, customers who are affectively committed to their bank are more inclined to use additional products and services the bank offers, leading to the bank's gain of a greater share of the customer's wallet (Menon & O'Connor, 2007).

Customers who are normatively committed to an organisation remain in the relationship because they feel a moral obligation to keep it intact (Čater & Čater, 2010). Customers may feel a morally obliged to keep their relationships with existing service providers as long as they are merely satisfied with the service offered (Cater and Zabkar, 2009). Again, a normatively committed bank customer would consider the act of switching to another bank inappropriate even though the opportunity to do so is available (Susanta et al., 2019). Customers may feel a sense of normative commitment to bank for range of reasons including a positive and long-standing relationship history with the bank, shared values including a commitment of corporate social responsibility (Bloemer et. al., 2002), positive relationships with individual employees (Bekmezci et. al., 2022; Fatima et. al., 2020) and a sense of support at various times. Banks can therefore be deliberate in nurturing normatively committed customers as they would be more inclined to overlook service lapses (Susanta et al., 2019) ultimately contributing to an overall improvement in commitment and loyalty (Sowmya, 2010). Customers are also inclined to be normatively committed to their banks if these banks share their customers' core values and invest in causes, they care about. Banks' corporate social responsibility efforts could therefore be carefully planned and ensured to be in sync with the concerns of their key target audiences.

Economic commitment arises from a mental assessment of investments made in a brand (Meyer et. al.,1990) and an awareness of a loss of income (Wang et. al., 2022), benefits and rewards which might be forgone if the relationship is ended. In the course of their dealings with various organisations, customers accrue rewards over time (Becker, 1960) such as reward points, a desired status along with the sacrifice (e.g. time, money, effort etc) invested to accrue these benefits (Keiningham et. al., 2015) and it would seem rational that customers would remain committed to the point where these benefits can be realised. Again, on termination of a relationship, customers could also pay additional, explicit costs like termination fees (Keiningham et. al., 2015; Villas-Boas, 2015). Banks can therefore creatively use economic commitment as an instrument to ensure the longevity of their relationships with customers for mutual benefit. This may be in the form of lower interest on loans for customers whose accounts have remained active with the bank for a specified period, personalised account management services and rewards for customer referrals from existing customers.

8.1.7 The Mediating Effect of Customer Commitment on Customer Citizenship Behaviour

Customer commitment was revealed to directly affect customer citizenship behaviour and also mediate the individual relationships between all the service fairness variables and customer citizenship behaviour. These findings are affirmed by earlier scholarly works which found commitment to directly influence citizenship behaviour in a variety of contexts. Customer commitment has also been found to mediate the relationships between service fairness variables or its other outcomes (e.g, customer satisfaction, customer trust, customer loyalty etc) on customer citizenship behaviour.

When customers are committed to a brand, they are proactive in recommending it to others and speaking positively about their experiences to others (Tsao & Hsieh, 2012) and this invariably leads to a greater sense of loyalty to the brand (Abdullahi & Otori, 2020). Bakhshi and Dubey (2020) found that customer commitment mediated the relationship between service quality, whose antecedents have been established to include service fairness and various advocacy behaviours. Indeed, for bank customers, service fairness and service quality are inextricably linked (Ozkan et al., 2019). Khan et. al. (2019) also found customer commitment to mediate between customer trust and customer loyalty. Accordingly, Ru et. al. (2023) concluded that customer commitment has a mediating influence between customer loyalty and CCB

It is acknowledged that service fairness leads to customer satisfaction and has a significant influence on customers' loyalty through trustworthiness and overall relationship quality (Farooq & Moon, 2020). When the total service experiences of bank customers are positive, they develop a greater sense of commitment toward the bank (Petzer & Roberts-Lombard, 2022). Commitment is a contributory factor to relationship success and has to do with an exchange partner trusting that the continuance of an existing relationship is so important that they make strenuous efforts at keeping it (Morgan & Hunt, 1994). Again, when customers are committed to an entity, they propagate their experiences with that company to other likely customers (Bakhshi & Dubey, 2020). Other authors also affirm that Customer commitment has a positive influence on customer engagement in extra role behaviours (Roy et. al., 2022; Curth et al., 2014). Customers who closely identify with an organisation (Xie et. al., 2023) have a high level of trust and are emotionally attached to a company are inclined to want to make a contribution to the success of the company by engaging in such extra role behaviours (Soch & Aggarwal, 2013; Yi et. al., 2013). Customer

engagement in citizenship behaviours is ultimately beneficial for the firm at the expense of the customer (Dang & Arndt, 2017), and fosters effective and efficient business operations (Liu, 2020).

8.1.8 Customer Citizenship Behaviour

As previously indicated, the most dominant composition of customer citizenship behaviour (CCB) and the most commonly accepted by most scholars include the three dimensions (Recommendations, Providing Feedback to the Organisation, helping other customers) suggested by (Groth, 2005), which was subsequently revised by (Yi and Gong, 2013) into four dimensions consisting of: feedback, advocacy, helping and tolerance (Mitrega et. al., 2022). However, the analysis of the factor loadings for the CCB revealed that two out of the four variables namely: feedback and advocacy loaded well and the other two variables namely: helping and tolerance had lower loadings than the recommended threshold of 0.4.

The concept of secrecy is at the heart of all bank business operations and this makes it an imperative that players in the banking sector uphold it at all times (Sihotang, 2021). The policy of confidentiality requires the protection of the private and sensitive information of customers or businesses from third parties (Bakar et. al., 2020). Banking transactions are conducted privately and does not typically involve interaction with other customers (Ho et. al., 2020; Van Tonder & Petzer, 2018). Moreover, in traditional banking settings, banking transactions are conducted in person through interactions between customers and the bank's employees (Van Tonder et. al., 2020), however technology has revolutionised traditional banking where banking is carried out with the aid of cell phones and the internet without the need for the customer's physical presence

in the bank (Nurcahyanie et. al., 2022). This would invariably create limited interaction opportunities and ostensibly reduce the need for any form of in-person assistance. Additionally, a big concern of bank customers is fraud given that victims of financial fraud may find it particularly challenging or difficult to recover from any losses they have suffered (Arya & Rajkumar, 2019), customers may therefore be apprehensive about seeking or accepting the help of other persons in executing their banking transactions.

Customers have become more enlightened and the banking industry has become increasingly competitive, making customer satisfaction the strongest source of competitive advantage for banks (Angusamy et. al., 2022). It also bears mentioning that customers have also become more demanding with their loyalties largely diffused given the fact that they are exposed to multiple options; a reduced wallet share per bank and relatively low switching costs making them naturally desire an almost flawless service delivery and less tolerant of any service failures (Sharma & Kumarz, 2019). These customer expectations which are difficult to manage are a frequent source of dissonance resulting in customer attrition and a diminishing customer base overtime (Singh, 2021). Again, customer expectations are consistently on the increase with the advent of new technology and improved methods of service delivery across various industries (Nadkarni & Harsolekar, 2022).

This spawns major challenges for traditional banks considering that they face competition from non-bank financial intermediaries including fin-tech companies that offer financial services that are more innovative, affordable, and more convenient than traditional banking (Tashtamirov, 2023) further diminishing the value of tolerance. It has also been found that a tolerant for service

failures can only be partially strengthened by customer feelings of affective commitment (van Tonder et. al., 2018) and this leaves some room for the possibility of negative and undesirable outcomes if service failures persist. It can therefore be safely concluded that bank customers who engage in citizenship behaviours would more likely and predominantly engage in only feedback and advocacy.

8.1.9 The Moderating Effect of Length of Relationship

This section is concerned with objective six, which was to evaluate the moderating roles of the length of bank-customer relationship between service fairness, customer commitment and their respective effects on customer citizenship behaviour. Moderation is used to ascertain whether the degree of an exposure's impact on an outcome varies under various conditions (Pérusse et. al., 2022). In moderation analysis, the researcher seeks to examine what impact a moderating variable has on the causal relationship between an independent variable or predictor and a dependent or explained variable (Galindo-Domínguez, 2019). The moderating variable in this study is the length of banking relationship and what effect this has on the interrelationships between various service fairness dimensions and the immediate and consequential outcomes of both customer commitment and customer citizenship behaviour. The length of relationship is dichotomously determined to be either short or long with a short relationship encompassing bank-customer relationships below seven years and long relationships being above seven years.

The study revealed the positive relationship between procedural fairness and both commitment and CCB to only be stronger for short. This may be interpreted to mean that procedural fairness is the source of a good first impression, but not adequate to sustain a customer's commitment or have

them engage extra role behaviours in the long term. Procedures must therefore be constantly evaluated to ensure they are in tandem with current acceptable standards and assure consistency in service delivery (Parlette et. al., 2010). Outdated procedures can create conditions that ultimately inhibit the overall success of an organisation (Lawler III, 2008).

Again, the positive relationship between commitment and informational fairness is only significant in the long term while the negative relationship between CCB and informational fairness is significant in the short term. Customers appreciate it when businesses are transparent in a manner that makes their lives easier (Heinberg et al., 2021; Liu et al., 2015; Merlo et al., 2018; Park et al., 2013) and, hence, customers are on a never-ending quest to know more and actively learn about a brand and what it has to offer (Sun et al., 2022). Therefore, while informational fairness may not stimulate commitment in the short term, commitment may be strengthened when customers eventually come to think of their bank as an entity they can depend on for honest and reliable information.

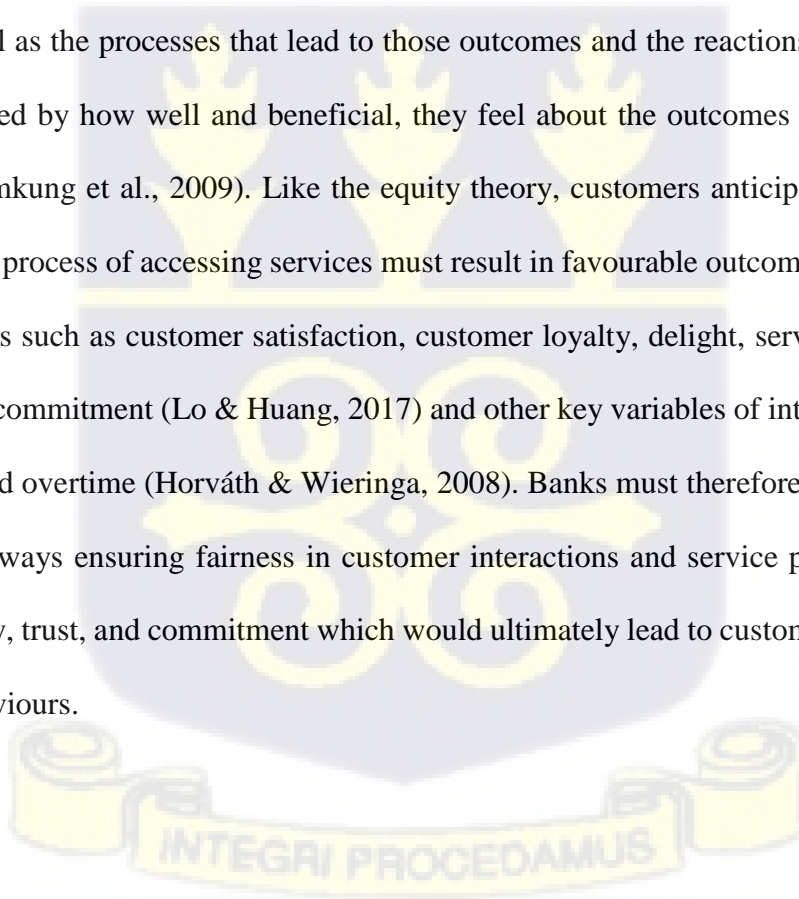
The study also found that the positive relationship between Commitment and interpersonal fairness is only significant in the long term while the relationship between CCB and interpersonal fairness is negative for Short and positive for Long. The establishment of long-term relationships with customers has been found to be both beneficial to customers and businesses (Dang et. al., 2021). The relationship between company personnel and customers is the principal factor in service work (Cogin et. al., 2018; Conway & Briner, 2015; Tomic et. al., 2018; Wolter et al., 2019). Again, the relationship that exists between customers and employees is a function of familiarity, care, friendship, rapport, and trust and interpersonal bonds (Gremmler & Gwinner, 2008). It therefore

behoves banks to ensure employees, particularly customer facing staff are persons who are innately inclined for service work and not persons who would likely flutter in their interactions with customers. service work typically requires that employees possess people skills, an ability to smile and be deference to the customer at all times (Besen-Cassino, 2018).

The study further found the positive relationship between Commitment and price fairness to be significant for the long term while the negative relationship between CCB and price fairness is stronger in the short term. As already mentioned, price fairness is often judged independently from the perspective of the customer by comparing an existing price, to other price offers (Bolton et al., 2003; Xia et al., 2004) and customers respond quickly to any pricing practices they consider unfair or unethical (Mendoza-Abarca & Mellema, 2016). This instant emotional response can result in a decrease in CCB because customers may, at least momentarily feel less willing to engage in any extra-role behaviours in the short term. Banks therefore ought to focus on ensure fair pricing, particularly in the beginning stages of their relationship with customers and ensure to keep at it to enable them immediately secure and sustain the loyalty and commitment of these customers. The relationship shall overtime evolve to a period when customers experience other positive aspects of their relationship with the bank and would have become better attuned and welcoming of the bank's pricing practices and subsequently make them amenable to engaging in CCB. In line with the social exchange theory, customers are more likely to engage in various citizenship behaviours when they come to perceive the overall value created by the entity they transact with (Hu et. al., 2020)

The moderation analysis on outcome fairness and commitment also revealed that the positive relationship between commitment and outcome fairness is stronger in the long term but there was no difference in the effect of outcome fairness and CCB in neither short or long-term relationships. The positive relationship between CCB and Commitment was however proven to be stronger in the long term.

Outcomes refer to what people derive from socio-economic interactions (Namkung et al., 2009). The theories of distributive justice assert that customer judgments regarding outcome fairness are what lead to overall notions of justice (Martnez-tur et al., 2006). Services encompass both outcomes as well as the processes that lead to those outcomes and the reactions of customers are largely determined by how well and beneficial, they feel about the outcomes that the outcomes they obtain (Namkung et al., 2009). Like the equity theory, customers anticipate that the inputs they make in the process of accessing services must result in favourable outcomes (Narteh, 2016). Service outcomes such as customer satisfaction, customer loyalty, delight, service quality (Popli & Rizvi, 2017), commitment (Lo & Huang, 2017) and other key variables of interest in marketing are often assessed overtime (Horváth & Wieringa, 2008). Banks must therefore be consistent and purposeful by always ensuring fairness in customer interactions and service processes to foster long-term loyalty, trust, and commitment which would ultimately lead to customer engagement in citizenship behaviours.



8.2 Chapter Summary

This chapter was concerned with the findings of the study aimed at addressing the research objectives as specified in the opening chapter of this thesis. The structure of the discussions sought to address, the effect of the service fairness dimensions on customer commitment, and customer citizenship behaviour. Next to this were a discussion on the mediating role of customer commitment and as well the moderating effect of duration of banking relationship, and ends with a discussion on customer citizenship behaviour. The study outcomes affirmed the perspectives and assumptions of the justice theory, equity theory and social exchange theory and offer invaluable directions for banks who seek fairness in their service delivery.



CHAPTER NINE

SUMMARY, CONCLUSIONS AND IMPLICATIONS

9.0 Chapter Introduction

As the concluding part of this study, this chapter summarises the research, draws conclusions, examines the implications and suggests avenues for future studies. In particular, the chapter evaluates the key outcomes that emerged from the study, and expands on the contributions and additions the study makes to the academia as well as managerial practice. Therefore, aside from this overview section, the chapter is divided into five broad sections. A concise summary of the research problem and the study objectives are given, along with the key findings that correspond with these objectives. The section that follows are reflections on the theoretical framework, the conceptual framework and the methodological approaches used in seeking to establish their suitability for the conduct of this study. The chapter then discusses the implications for practice as well as the theoretical contributions this study makes. The research findings and the study's limitations are then presented, followed by recommendations and directions for future research on the issues of service fairness and its consequential behavioural outcomes within the banking industry.

9.1 Summary of The Research and Major Findings

The overarching objective of this study was to examine customer behavioural outcomes to service fairness by assessing how specific service fairness dimensions, in association with customer commitment toward their banks as well as how a contingent factor such as length of banking relationship could positively or negatively influence these behavioural outcomes in the banking industry in developing economy context. These service fairness issues and its

consumer-related issues even though of significant theoretical and practical concern for the banking industry, were found to have received limited scholarly attention, and the focus of existing research on these issues appeared mostly fragmented. An in-depth review of the literature on service fairness revealed five key fairness dimensions namely, price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness that needed further research focus to determine their effect on customer commitment and its consequential effect on customer engagement in citizenship behaviours.

The study drew on the justice theory in determining the service fairness dimensions and from the perspective of the equity theory operationalised customer commitment as the construct that may transmit the effect of the service fairness dimensions onto customers' engagement in various citizenship behaviours. The five service fairness dimensions were theorised to elicit customer commitment and its consequential outcome of customer citizenship behaviour. A further review of literature revealed the varying effects the length of a business-customer relationship has on the relationship between various independent variables and different outcome variables. The study therefore adopted length of banking relationship as an important contingency variable that may confound the relationship between the various service fairness dimensions and customer commitment as well as customer citizenship behaviour.

In order to achieve its comprehensive objective, the study commenced with five key research objectives which are enumerated in the introductory chapter as follows: (1) Identify the dimensions of service fairness within the Ghanaian banking industry, (2) Determine the effect of service fairness dimensions on customer commitment in the Ghanaian banking industry, (3) Identify the effect of customer commitment on customer citizenship behaviour in the Ghanaian banking industry, (4) Assess the role of customer commitment on the relationship between

service fairness dimensions and Customer Citizenship Behaviour (CCB) and (5) Evaluate the moderating roles of length of bank-customer relationship on the relationship between service fairness and on customer commitment and its consequential outcomes of Customer Citizenship Behaviour (CCB).

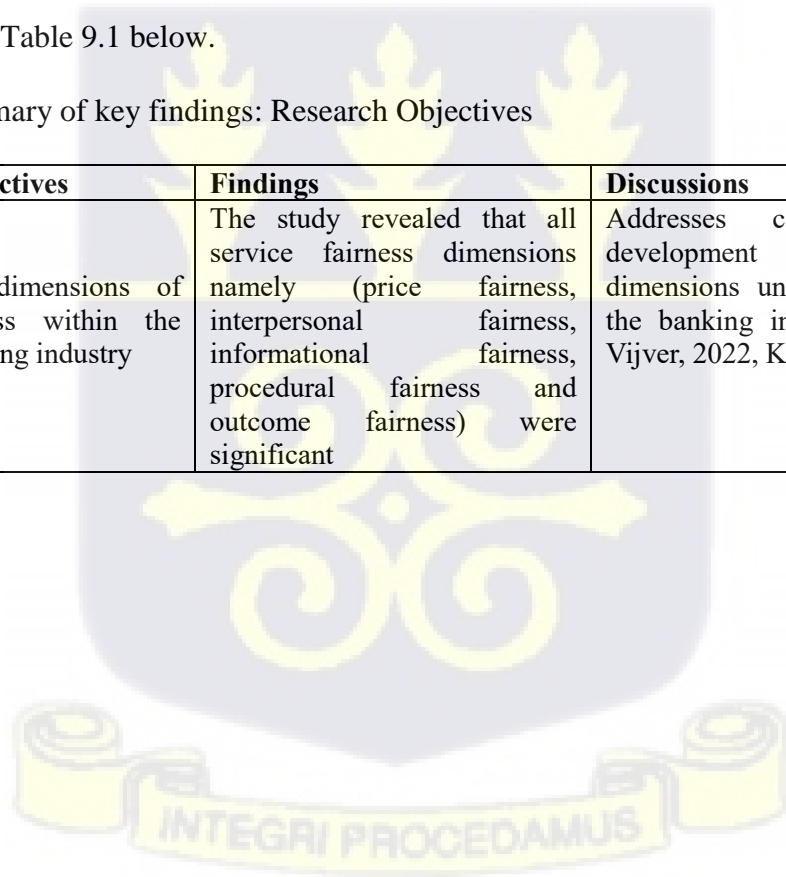
As part of the introductory chapter, some recent developments in the Ghanaian banking industry were presented in order to appropriately situate the entire research work in its right perspective. The theoretical framework within which the study was grounded was then discussed with a focus on the justice theory, equity theory and the social exchange theory as the fitting theoretical foundations that would help in delineating the interrelationships the study seeks to address. This was followed by a fairly comprehensive systematic inquiry into the literature on service fairness substantially spanning a ten-year period (2013-2023) in order to gain a deeper understanding of the pertinent issues in the field. Various gaps emerged from the review relating to issues, context, theoretical and methodological approaches. The discussions in those initial three chapters led to the development of the framework that was foundational to the empirical component of this study.

The study draws on the justice theory to conceptualise service fairness to include five dimensions namely: price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness. Again, drawing on the social exchange theory, these service fairness dimensions are proposed to directly influence customer citizenship behaviour (feedback, advocacy, helping and helping) towards banks. The thesis further draws on the equity theory in suggesting that the influences of various service fairness dimensions on customer citizenship behaviour are mediated(enhanced) by customer commitment (affective commitment, normative commitment, economic commitment, forced commitment and

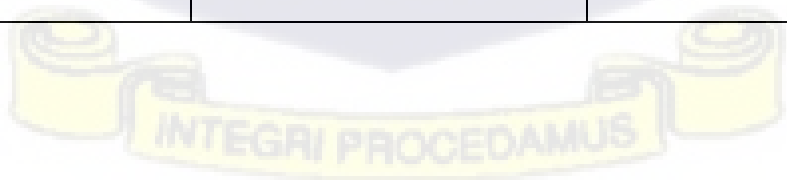
habitual commitment) to banks. The framework further suggests that the effects of the service fairness dimensions on customer commitment, and customer citizenship behaviour are moderated by length of banking relationship. Drawing on these assumptions, related concepts and previous empirical research in the larger context of service fairness and connected literature, the study hypothesised a number of relationships that were tested using data from self-administered questionnaires to 602 (600 but was reduced to 500 after cleaning the data of incompletely and inappropriately answered questionnaires) bank customers. The analysis of the gathered empirical data produced some key insights and results which were discussed in tandem to existing literature and the study context in the chapter that immediately precedes this one. These findings are summarised or presented in accordance with the stated objectives of this research in Table 9.1 below.

Table 9.1 Summary of key findings: Research Objectives

Research Objectives	Findings	Discussions
Objective One: Identify the dimensions of service fairness within the Ghanaian banking industry	The study revealed that all service fairness dimensions namely (price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness) were significant	Addresses calls for the development of fairness dimensions uniquely suited to the banking industry. (Van de Vijver, 2022, Khan et. al., 2019)



<p>Objective Two:</p> <p>Determine the effect of service fairness dimensions on customer commitment in the Ghanaian banking industry</p>	<p>Results from the study support the proposition that all service fairness dimensions positively affect customer commitment.</p>	<p>When the fairness experiences of bank customers are positive, they develop a greater sense of commitment toward the bank , Also confirmed by Akgunduz et. al., 2023, Gokmenoglu & Amir (2021) Indarti et. al., 2019(employee commitment), Price fairness - (Kong & Rahman, 2022).</p> <p>This is consistent with the equity theory given that customers shall always seek parity and strive to balance out what they derive from a banking relationship with what they invest in the form of monetary and non-monetary costs. (Roy et. al., 2020)</p>
<p>Objective Three:</p> <p>Examine the effect of service fairness dimensions on customer citizenship behaviour</p>	<p>Findings from the study revealed that of the five dimensions of service fairness namely (price fairness, interpersonal fairness, informational fairness, procedural fairness and outcome fairness), only interpersonal fairness and outcome fairness has a direct effect on customer citizenship behaviour.</p>	<p>The obvious implication of this is that service fairness does not always lead to customer citizenship behaviour (CCB). Inconsistent with Wang (2021) who found that service fairness has a significant influence on customer citizenship behaviour (CCB)</p> <p>When customers perceive the outcomes of their transactions and interactions with the bank to be fair, they engage in citizenship behaviours (Khan et. al., 2019).</p> <p>Customers who perceive their personal interactions with service providers to be fair also engage in extra role behaviours (Roy et. al., 2020)</p>



<p>Objective Four:</p> <p>Identify the effect of customer commitment on customer citizenship behaviour in the Ghanaian banking industry</p>	<p>Customer commitment, was subsequently found to directly influence CCB.</p>	<p>Customers who are committed feel an intense sense of attachment to the service provider. (Petzer & Roberts-Lombard, 2022)</p> <p>This is affirmed by Putra et al. (2020) and Hosseini Sarteshnizi et. al. (2023).</p> <p>Affective Commitment – Build Trust and be excellent.</p> <p>Normatively committed bank customers would remain even though the opportunity to exit is available (Susanta et al., 2019). Could be strongly driven by CSR (Bloemer et. al., 2002) or positive relationships with individual employees.</p>
<p>Objective Five:</p> <p>Assess the mediating role of customer commitment on the relationship between service fairness dimensions and Customer Citizenship Behaviour</p>	<p>Findings from the study supported the mediating role of customer commitment to the relationship between service fairness and customer citizenship behaviour,</p>	<p>This implies that the effects of the various service fairness dimensions on CCB were either enhanced or facilitated by customer commitment.</p> <p>This is affirmed by Ru et. al. (2023) who concluded that customer commitment has a mediating influence between customer loyalty and CCB</p>
<p>Objective Six:</p> <p>Evaluate the moderating role of length of bank-customer relationship on the relationship between service fairness and on customer commitment and its consequential outcomes of Customer Citizenship Behaviour (CCB)</p>	<p>The study findings in relation to these revealed varying effects on the hypothesised relationships between the service fairness dimensions, customer commitment and customer citizenship behaviour.</p>	<p>Procedural fairness does not influence customer emotions positively (Budiyanti & Patiro, 2018), which necessarily leads to customers engaging in citizenship behaviours in the long term.</p> <p>On the other hand, banks should have a long-term strategy on such issues as their pricing, hiring and the drive to ultimately ensure positive outcomes for customers overall. long-term relationships often enhance trust, improve communication, and foster deeper commitment (Haque et. al., 2023) and indirect customer contribution benefits(Hargyatni et. al., 2022)</p>

9.2 Reflections

In concluding any worthwhile research project, it is an absolute imperative that the researcher engages in some retrospective examination of the procedures, approaches and the paths taken in addressing the specified research questions and objectives. The objective in such an appraisal is to certify and give greater substance to the suitability and relevance of the various designs and procedures applied in arriving at the study's most important contributions in contrast to other techniques and approaches which could have been employed. Consequently, the discussions in this section are focused on the theoretical framework, the conceptual framework, and the methodological approach which together form the three main pillars on which this study is based.

9.2.1 Reflections on Theories

The review of existing literature on service fairness in the third chapter of the thesis pointed to both atheoretical and largely category and model-based (e.g. Narteh, 2016; Bhatt, 2020) and theory based approaches (e.g. Zou, & Migacz, 2022; Scholl-Grissemann et. al., 2020; Husin et. al., 2021). Furthermore, the nature of the study required the use of theories that would be beneficial in establishing the inextricable links between service fairness and its related outcomes. In the light of this, the study employed three main theories namely, the justice theory, the equity theory and the social exchange theory as the relevant theoretical frameworks that could shape and guide the approach of this study. These theories were chosen in the light of literature-based evidence emphasising various service fairness dimensions and their consequential outcomes. Consequently, the justice theory was useful in understanding and explaining the concept of service fairness, its key dimensions and effects. The equity and social exchange theories were helpful in explaining customer reactions to the effects of service fairness in the form of customer commitment and their subsequent engagement in various

citizenship behaviours. Therefore, emanating from the tenets of the justice theory, the study gave exposition to the key dimensions of service fairness as a sine qua non to banking service delivery which may stimulate various customer responses of commitment or citizenship behaviours.

In review, the justice theory along with the equity and social exchange theories were the most useful theories to apply in appropriately establishing and giving exposition to service fairness dimensions and their consequential effects on customer commitment, and customer citizenship behaviour as the key constructs in light of the study objectives and framework. Again, a review of literature revealed that customers responses to bank services in the form of satisfaction, trust, loyalty, commitment etc are often in tandem with their fairness experiences in their dealing with these banks. Consequently, the equity and social exchange which are insightful in explaining on how customers may respond to banks and how fairly they feel treated by these banks were applied to the study.

Given the apparent limitation in the use of a single theory in properly explaining and comprehensively addressing the relevant issues and objectives of this thesis, the three theories were use in tandem. The use of these three theories gave a fuller grasp of the research problem, the objectives of the study, the conceptual framework that captures the full essence of the interrelationships being examined by the study and as well the methodological approaches used.

These theories, though not especially used in the conjunctive manner as has been applied in this study, are not entirely new to the central theme of this research. It would also seem fitting to note that, in regards to our understanding of customer responses to their fairness experiences

from banks, these theories these theories are not all-encompassing, albeit that they were the most beneficial and squarely within the confines of what this thesis was about. Indeed, even though theories such as the fairness theory which has its roots in the equity theory (Chiu et al.,2007), behavioural and attitudinal commitment theory and the psychological empowerment theory may have provided some additional insights to the study, their applicability would have been limited in light of the core objectives and framework of this research. Accordingly, this would have limited the contributions the thesis seeks to make, which is to enhance our knowledge of service fairness and customer responses to various service fairness dimensions. Furthermore, the theories applied adequately captured the essence of the study and its stated objectives.

9.2.2 Reflections on Conceptual Framework and Summary Table of Findings

Drawing on a thorough review of literature on service fairness, its various outcomes and the key tenets emerging from their concomitant theories, a conceptual framework was advanced to direct the empirical aspects of the study. The framework employed applicable theories, principles and constructs drawn from a review of literature to establish the connections and the hypothesised relationships between service fairness dimensions, customer commitment, and customer citizenship behaviour. The framework was additionally enmeshed with the length of relationship as a contingent variable which could in either way tamper the various hypothesised relationships, including the control variables like educational qualification and account type.

The findings of the research gave affirmation to the constructs in the conceptual framework and a confirmation of the greater number of hypothesised relationships in the study. The exceptions were the relationships between three service fairness dimensions (procedural fairness, informational fairness and price fairness) and customer citizenship behaviour which

were not supported. Additionally, the control variable of educational qualification and account type were also not significant. Consequently, the suggested conceptual framework was reviewed to ensure it is reflective of the outcomes emerging from the analysis of empirical data. Accordingly, the summary table of findings in Table 9.2 relative to the initial framework, gives the most suitable depiction for various service fairness dimensions and their respective influences customer commitment and its consequential effect customer citizenship behaviour. Additionally, the framework has a depiction of all the relationships moderated by length of banking relationship (which includes the procedural fairness, price fairness, interpersonal fairness and informational fairness – commitment - customer citizenship behaviour). The only exception is the service fairness dimension of outcome fairness which though had its relationship with customer commitment moderated by length of banking relationship, the relationship between outcome fairness was not moderated by length of banking relationship. Essentially, the summary table of findings presents a snap shot of the outcome of the entire research.

Table 9.2 Summary Table: Research Hypothesis

Hypotheses Statement	Decision
H1a: Procedural fairness has a positive association with customer commitment	Supported
H1b: Procedural fairness has a positive association with CCB	Not supported
H2a: Informational fairness is positively associated with customer commitment	Supported
H2b: Informational fairness is positively associated with CCB	Not supported
H3a: Interpersonal fairness is positively associated with customer commitment	Supported
H3b: Interpersonal fairness is positively associated with CCB	Supported
H4a: Price fairness has a positive association with customer commitment	Supported
H4b: Price fairness has a positive association with Customer Citizenship Behaviour (CCB)	Not supported
H5a: Outcome fairness has a positive association with customer commitment	Supported
H5b: Outcome fairness has a positive association with CCB	Supported

H6: Customer commitment is positively related to CCB	Supported
H7: Customer Commitment mediates the relationship between procedural fairness and CCB	Supported
H8: Customer Commitment mediates the relationship between Informational fairness and CCB	Supported
H9: Customer Commitment mediates the relationship between interpersonal fairness and CCB	Supported
H10: Customer Commitment mediates the relationship between price fairness and CCB	Supported
H11: Customer Commitment mediates the relationship between outcome fairness and CCB	Supported
H12a: The duration of banking relationship moderates the relationship between procedural fairness and customer commitment.	Supported
H12b: The duration of banking relationship moderates the relationship between procedural fairness and CCB	Supported
H12c: The duration of banking relationship moderates the relationship between informational fairness and customer commitment.	Not supported
H12d: The duration of banking relationship moderates the relationship between informational fairness and CCB	Not supported
H12e: The duration of banking relationship moderates the relationship between interpersonal fairness and customer commitment.	Not supported
H12f: The duration of banking relationship moderates the relationship between interpersonal fairness and CCB.	Supported
H12g: The duration of banking relationship moderates the relationship between price fairness and customer commitment.	Not Supported
H12h: The duration of banking relationship moderates the relationship between informational fairness and customer commitment.	Supported
H12i: The duration of banking relationship moderates the relationship between outcome fairness and customer commitment.	Supported
H12j: The duration of banking relationship moderates the relationship between informational fairness and customer commitment.	Not supported
H12k: The duration of banking relationship moderates the relationship between informational fairness and customer commitment.	Supported

The findings of the study roundly affirmed the five service fairness dimensions as what constitutes fairness issues in the Ghanaian banking industry. Further, there was ample evidence for the use of customer commitment as a vital mediator given that three of the lower order constructs namely: affective commitment, normative commitment and economic commitment were found to be significant, giving great credence to the study findings. Moreover, to the extent that all these variables emerged from an in-depth review of literature and with all of them being appropriately in sync with the foundational theories, together with established

concepts in previous studies, it is the considered view of the researcher that, the resulting decisions as shown in the summary table of findings is relevant and insightful for the issues of service fairness and its consequential outcomes in the Ghanaian banking industry.

9.2.3 Thoughts on Research Methodology

In view of the fact that the research was situated in the framework of the positivist paradigm, every other choice regarding methodology was made with due cognisance to that worldview. Consequently, a quantitative method, and a survey technique were adopted along with the use of standardised questionnaires to collect the necessary data from the study respondents. The quantitative method, along with its analogous survey technique are justified based on the fact that the principal aim of the research was to offer clarity about particular characteristics and how these characteristics interrelate and associate with each other by examining the applicable hypotheses inferred from extant theories as well as previous empirical works (Creswell, 2014; Saunders et al., 2012). Furthermore, it was necessary to use a bigger sample of bank customers, considering the need to be able to generalise the findings of the study on the fairness experiences of Ghanaian bank customers and how they respond to these experiences. Additionally, the study needed to statistically analyse and explain the degree to which the service fairness dimensions, customer commitment, length of banking relationship and customer citizenship behaviour are associated with each other.

A natural alternative would have been the use of a qualitative method and conducting in-depth interviews with research participants. Given that a qualitative study is employed when researchers want to conduct a detailed inquiry into a particular subject of interest and examine how the individuals concerned are impacted by that circumstance (Hirakawa et. al, 2021), it would seem plausible that a qualitative approach would add deeper insights to the subject of

service fairness and its outcomes. However qualitative studies usually have smaller sized samples (Creswell & Poth, 2016) and that would have limited the generalisability of the outcomes of the study. Accordingly, a quantitative method was more suitable for objectives of the study considering the larger sized sample of participants required, and a qualitative method would have diminished the ability of the researcher to accurately examine and validate the hypothesised relationships. The adoption of a positivist and quantitative survey design allowed the researcher to empirically examine the key issues of concern to the research problem. This was achieved through its painstaking and chronological flow of analysis, yielding more incisive answers that more accurately addressed the research questions in a manner better than all alternate methods would have permitted.

9.3 Contributions and Implications of the Research

This research project was intended to offer practical and theoretical insights into the subject of service fairness and how customers respond its various dimensions. In achieving this, the study highlights the effects of these service fairness dimensions on customer citizenship behaviour and also gave clarity to how unique customer characteristics like customer commitment and length of banking relationship can be boosters to customer engagement in citizenship behaviours. The study adopted the justice, equity and social exchange theories in examining the issues of service fairness and its effects and all these conjoined into the development of a framework which was grounded in theory and that served as an invaluable guide for the empirical outcomes of the study. The study has subsequently produced contributions of great value to the service fairness literature and implications for managers of banking institutions which are discussed below.

9.4 Contributions to Theory and Implications

Originality in research is the production of new knowledge of any kind of additional scientific relevance (Patterson, 2020). Originality is also concerned with whether a research work offers insights that may be considered avant-garde in nature or expands existing ideas as found in various scholarly works (Ezer et. al., 2016). Corley and Gioia (2011) contend that any study or research project that is original and useful, to the extent that it brings new and incremental understanding to a subject, is qualified to make meaningful contributions to knowledge and theory.

Accordingly, the contributions this study makes is in its offer of cumulative and additional value to existing knowledge on service fairness and it shall as well be beneficial to players and practitioners in the banking industry. This research makes three key contributions to knowledge in three main areas of service fairness literature, particularly within the banking industry. Firstly, the research conducted a fair and reasonable systematic review of literature, taking stock of scholarly works and publications on service fairness leading to the determination of relevant themes and issues, and as well the establishment of applicable and important gaps in relation to those issues, study context and theoretical approaches context.

The distinction with this study is in the fact that, while adhering to the call for repeated studies to enabling a better understanding of evolving customer fairness experiences (Narteh, 2016), it also uses a five-factor service fairness structure which is a departure from earlier studies that either used four or less factors in their conceptualisation of service fairness (e.g. Bhatt, 2020; Chi et. al., 2020; Han et. al., 2019 & Narteh, 2016). This study is also distinct in the sense that it has not been conducted in the context of an actual service failure or service recovery situation as is the case for most previous studies (Nikbin, 2016) (e.g. Odoom et. al., 2020), but also

highlights fairness perceptions and issues that often emerge during the currency and period of industry wide upheaval or collection of extraneous events that may directly impact the activities of banks.

Secondly, a review of existing literature on service fairness revealed a preponderant number of studies used experimental design with only a few studies using a survey design with relatively smaller sample sizes (e.g Bhatt, 2020; Narteh, 2016; Nikbin et. al., 2013). This study uses a survey design and a much larger sample size relative to the majority of previous studies which gives it a more comprehensive outlook in addressing the issues of service fairness and its related outcomes. It is also consistent with the recommendations of Narteh (2016) who similarly called for the use of moderately larger sample sizes in future studies to use since they have an effect on study results and shall ultimately enhance the generalisability of the findings of such studies. Again, from a theoretical standpoint, a review of literature reveals a blend of studies which were either monothematic, or sparsely drew on various theories or did not particularly rely on any theoretical frameworks at all. This research conjunctively draws on the justice, equity and social exchange theories. This study drew on the justice theory in formulating the service fairness dimensions and the equity and social exchange theories in assessing the accumulative perceptions in the form of customer commitment and their subsequent engagement in citizenship behaviours. The study therefore takes into account the entirety of bank consumers' previous acts of shared interactions with banking institutions, its accumulative effects on customers' level of commitment to banks and in predicting their future behaviours. This lends empirical support to the need for the use of the justice theory along with other theories and an amelioration of the inadequacy of the justice theory alone in assessing client convictions and sentiments in relation to service delivery outcomes (Nyaphisi, 2021; Ormonde, 2019; Kwon & Jang, 2012 & Rynes,1993)

In addition to the above, a general paucity of research on the subject of service fairness was notably evident in developing economy contexts. A greater number of published studies on the subject had their origination in the Americas, Europe, and Asia with the most under-represented regions being Africa, Australia and the Middle East. It is also noteworthy that Narteh (2016) conducted one of the most foremost studies on the subject of service fairness within sub-Saharan Africa. Additionally, most previous studies had been conducted within service industries where there is limited direct firm-customer interaction further diminishing its generalisability (Bowen, 1990; Bhatt, 2020). This research which responds to calls for a remedying of these apparent disparities (Roy et. al., 2018) offers potent evidence from an emerging and developing economy context and from within an industry with higher levels of firm-customer interactions.

9.5 Implications for Management and Practice

The principal aim of any research is to find solutions to researchers' niggling questions (Vyas, 2012) and more specifically, the objective of management research is to produce knowledge which is well grounded and also relevant from a practical perspective (Aguinis & Edwards, 2014). In connection with this, the study offers some practical insights and suggestions for managerial practice particularly for banks. The process of incorporating fairness into their operations and procedures is a significant challenge for banks (Meyer, 2018) considering that perceptions of trustworthiness, reliability and fairness are crucial factors in determining their attraction to new customers and in the decisions of these customers to remain with the bank in the long-term (Bönte et al., 2017). This research demonstrates that knowledge and understanding of the explicit and implied influences of service fairness dimensions and its related outcomes can be vitally important to banks in their quest to nurture strong, committed and mutually beneficial relationships with customers.

Firstly, it is evident from this study that all five dimensions of service fairness namely: procedural fairness, informational fairness, interpersonal fairness, price fairness and outcome fairness are significant with all five of them directly influencing customer commitment. However only two of the service fairness dimensions namely: interpersonal fairness and outcome fairness directly influenced customer citizenship behaviour (CCB) with the remaining three fairness dimensions namely: procedural fairness, informational fairness, price fairness indirectly influencing CCB. Globally, the banking sector is heavily regulated and banks are enjoined to be open and transparent in all their activities (Leung & Chung, 2020). For this reason, the activities of banks are closely monitored by a multiplicity of supervisory bodies including local, regional and international regulatory institutions (De, 2019). The obvious implication of this is that the operations and activities of most banks are standardised and uniformly specified and a non-adherence to these standards could lead to the imposition of various sanctions. The sanctions that may be imposed on banks may include a restriction of permissible activities, a fine, or a revocation of license depending on the degree of non-compliance with regulations. On the issue of procedural fairness, account opening and closing procedures, processes involved in applying and securing approval for loans, complaint handling and dispute resolution procedures are often standardised across banks. Again, given the intensely competitive nature of the banking industry and the apparent homogeneity of products, customers are frequently either directly or indirectly exposed to an avalanche of product and service descriptions from various banks. Accordingly, banks are always inclined to go the extra mile in giving out information and in thoroughly explaining issues concerned with their products and services. Furthermore, given that customers subjectively judge price fairness by comparing the pricing of services across different banks, most banks are compelled to set their loan interest rates and transactional charges within reasonably acceptable margins from the published policy rate of the central banks. Banks should therefore focus on providing

a well-rounded customer experience that goes beyond procedural issues, provision of adequate information and pricing alone. This might include improving customer service, investing in building strong relationships with customers, offering personalised financial advice, or providing innovative banking products and services as these may be more effective in fostering citizenship behaviour. Banks should endeavour to reach satisfactory outcomes in the form of speed and accuracy in the execution of transactions and in the overall quality of service delivery. Banks should also be deliberate in engaging employees who are not only suitably qualified but are also adept and inclined to do service work.

The study also revealed customer commitment to be made up of affective commitment, normative commitment and economic commitment as the other lower order constructs of forced commitment and habitual commitment were not significant. Customer commitment was also found to directly influence CCB and was further found to enhance, the relationship between all the service fairness dimensions and CCB. As already indicated, customer choice of banks is largely driven by trust and reputation (Gutierrez, 2018; Ruiz et. al., 2016; Fombrun, 1996) and forced commitment would invariably lead to the erosion of customer trust in these banks. Additionally, forcing customers into commitments against their volition will be a significant source of mistrust and dislike for banks (Malhotra & Kubowicz 2013). It is also abundantly evident that customers increasing sophistication and constant search for improved service options makes it unlikely that customers would be committed to banks out of habit without any thought or deliberation regarding other options. Banks must therefore avoid the use of extraneous conditions in keeping customers committed and rather work at securing the commitment of their customers through competitive and innovative service offerings as well as the total improvement in customer experiences overall. Additionally, banks must also be mindful of fast evolving consumer needs and ensure the use of dynamic business strategies that

would make them resilient and adaptable to changing market conditions. In regards to customer commitment mediating the relationship between service fairness and CCB and also aiding the indirect relationship between service fairness dimensions (price fairness, procedural fairness and informational fairness) and CCB, it is imperative that banks invest in customer commitment since it is a significant propeller of customer engagement in citizenship behaviours. It is important for banks to ensure their objectives and core values are in sync and properly align with the values of its target audiences. Additionally, banks must ensure a great deal of reciprocity and give customers a strong sense of value by virtue of their dealing with the bank.

It also came to light that bank customers who engage in citizenship behaviours would rather engage in advocacy and feedback than engage in tolerance of helping behaviours. What can be gleaned from this is that the confidential nature financial transactions make helping behaviour appear intrusive and mostly unwarranted. Additionally, the use of technology enabled services like mobile banking, internet banking and off-site automatic teller machines (ATMs) allows customers to engage in a lot of self-service activities and takes away the need for their physical presence in bank branches and as well to be with other customers, which makes helping largely unnecessary. In regards to tolerance, the intensively competitive banking environment, the vast array of alternative financial service providers and options available significantly diminishes bank customers' tolerance levels, making it absolutely necessary that banks make their services fail-safe, fool proof and generally avoid mistakes that would require customer patience and forbearance. Banks should therefore expand avenues through which customers may offer feedback by providing functioning help lines, direct and authoritative contact persons, post-service surveys and a service environment that is generally welcoming of feedback. There is also the need for banks to actively encourage customer advocacy and inculcate attractive

rewards into bank loyalty programs, particularly for customers whose acts of advocacy are tangibly beneficial to the bank.

The length of banking relationship was also revealed to enhance the interrelationships between service fairness, commitment and customer citizenship behaviour except for the relationship between outcome fairness and customer citizenship behaviour where the length of banking relationship showed no effect on the strength of the relationship whether long or short. It is noteworthy that, all the positive relationship between all service fairness dimensions and customer commitment is significant and stronger in the long term except for the relationship between procedural fairness and customer commitment. The implication of this is in the fact that banks may secure the commitment of customers in the short term if their processes are deemed as fair. However, a failure to update and modify these processes and procedures overtime makes them monotonous leading to some customer disenchantment and their commitment possibly short-lived. On the other hand, the relationship between service fairness dimensions (excluding outcome fairness) and CCB was negative in the short term but positive and stronger in the long term. Additionally, the positive relationship between commitment and CCB was stronger in the long term. This clearly implies that customers are naturally inclined to expect and receive favourable outcomes from their dealings with banks at all times and it takes a reasonable amount of time for customers to arrive at the point of wanting to engage in citizenship behaviours for the bank. Overall, it behoves banks to consistently work at and seek to sustain their relationships with customers and not fleetingly draw customers into the banks with alluring offers.

9.6 Conclusions

Several inferences and conclusions could be made from this research since the findings affirm the fundamental premise of the study which is that, service fairness and all its dimensions are vital influencers of customer commitment and its consequential effects of customer citizenship behaviour. It is evident from this research that customer commitment, made up of affective commitment, normative commitment and economic commitment can function as intervening variables on the relationship between service fairness dimensions and bank customers' engagement in citizenship behaviours. Accordingly, it is the specific submission of this research that banking services which are rendered in consonance with all the fairness dimensions of procedural, price, interpersonal, informational and outcome fairness may instigate customer commitment and drive customer citizenship behaviours through the facilitation of customers' commitment to these banks.

Drawing on the justice and equity theories, the study also shows that bank customers' fairness experiences in the areas of procedural, price, interpersonal, informational and outcome fairness would overtime culminate into commitment and in conjunction with the social exchange theory, customers would reciprocate by engaging in the specific citizenship behaviours of advocacy and feedback. Conversely, the study also concludes that the citizenship behaviours of helping and tolerance has a negligible association with bank customers given the highly discrete and intensely competitive nature of the banking industry. The results from the study also show clearly that service fairness and its effects on the beneficial outcomes of customer commitment and its consequential effects of customer citizenship behaviours are stronger in the long term but perhaps only fleeting in the short term. Accordingly, it behoves banks to focus their efforts and strategies at sustaining their relationships with customers and securing

their long-term commitment and loyalty and not only be concerned with customers' immediate and short-term worth to the bank.

Finally, this research concludes that the justice theory applied in consonance with the equity and social exchange theories offer a useful framework for understanding the interrelationships between service fairness dimensions, customer commitment and customer citizenship behaviour. Our knowledge of these relationships is relevant for service delivery in banks and a livening of consumer trust in the banking industry as a whole.

9.7 Research Limitations and Directions for Future Research

Just like every other work of academic enquiry, even though the findings from this thesis make valuable additions to literature by giving important expositions to the subject of service fairness and its related outcomes, the findings and the contributions they make to literature must be considered within the frame of all the limitations in the course of carrying out the study and thus, highlighting issues that remain unaddressed and suggesting directions for future research. First of all, service fairness was conceptualised to be made up of five dimensions namely: procedural, price, outcome, interpersonal and informational fairness. However, a review of literature revealed the possibility of additional fairness dimensions including customer-to-customer, seller-to-seller (Fu, 2013), resource fairness (Jiang et. al, 2016) and cultural fairness (Malone, 1998). It is noteworthy that these dimensions may have relevance to particular sectors or have better applicability in some sectors than others. Future studies should therefore consider the potential expansion of the fairness construct to include these additional variables in ways that fit the issue under investigation. The increasing scope of banking have spawned several vehicles for the provision of a range financial services including digital banks, peer-to-peer

lending platforms, Islamic banking etc. This implies that the issues and predictors of fairness may vary in a variety of contexts even more so with banking and financial services.

Again, while the study adopted customer commitment as a mediator variable between service fairness and customer citizenship behaviour, a review of literature reveals the potential that a range of other variables could mediate the relationship between service fairness and customer citizenship behaviour including customer satisfaction (Ning & Hu, 2022), perceived organisational support (Kebede & Wang, 2022), perceived service quality (Li et. al.,2019) and organisational identification (Teng et. al., 2020). These studies offer evidence from within the context of organisational studies and the effect these variables have on the relationship between organisational fairness, a derivative of the justice theory and organisational citizenship behaviour. Again, the study measured the moderating effect of the customer relationship duration with the bank on the interrelationships between service fairness, customer commitment and customer citizenship behaviour. Nonetheless, Future studies may explore the possibility of additional moderator variables like service recovery and psychological distance which potentially has an effect on customer behavioural outcomes (Santos & Ponchio, 2021).For example, the use of technology enabled services like internet and online banking, mobile downloadable banking applications, SMS banking etc which takes limits the need for customers' physical presence in the bank may create a psychological distance and result in a limited interpersonal interaction between customers and bank personnel and possibly impact fairness perceptions and its related outcomes.

From a methodological standpoint, the adoption of the survey design limits the study's ability to give a detailed interpretation participants' responses to questions and to expand on the reasoning behind these responses (Degotardi et. al., 2013; Lee, 2009). Again, the cross-

sectional nature of the study meant that data had to be collected at a specific moment in time which limits the study's ability to understand trends and consequently, inability to capture evolving perspectives on service fairness and its related outcomes. Accordingly, it is suggested that future studies consider the use of mixed method and also undertake longitudinal studies to enable an in-depth and multi-faceted interpretation on customer responses as well as an understanding of trends and evolving consumer perspectives. It is also recommended that future positivist studies on this subject may consider the use of probabilistic sampling methods to enhance generalisability. Additionally, the participants of the study were largely drawn from universal banks to the entire exclusion of customers from non-bank financial institutions whose activities fall squarely within the ambit of banking. It is therefore recommended that future studies consider the inclusion of customers from finance houses, rural banks, savings and loans and microfinance companies.

Finally, given the contextual variations that were evident in existing service fairness literature, there is a significant opportunity for future studies to replicate the integrative theory approach of this study together with other opportunities identified within contexts that possess identical socio-economic and consumer behavioural features. The study contends that empirical data from these other economic environments including cross-cultural studies and research conducted across different economic contexts would offer additional view points and a basis for informed juxtapositions with other perspectives, toward the development of theory-based perspectives for making improvements in service fairness and its related outcomes within the banking industry.

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[Ghana asks bondholders for 30%-40% haircut | Reuters](#)

[Police man assaults woman at Midland Savings and Loans Shiashe branch \(VIDEO\) - Graphic Online](#)

[Woman assaulted by police officer at Midland branch recounts ordeal - Graphic Online](#)

APPENDICES

Appendix A1: Numbered Articles used for the review of literature

No.	Author	No.	Author
1	Abdulaziz et. al., 2018	37	Khan et. al., 2019
2	Aggarwal et. al., 2012	38	Kiio & Kohsuwan, 2020
3	Arifin & Yazid, 2019	39	Kim et al., 2019
4	Bhatt, 2020	40	Kim et. al., 2018
5	Bies & Shapiro, 1987	41	Kim et. al., 2018
6	Bolton et al, 2003	42	Kim et al., 2017
7	Bernarto & Purwanto, 2022	43	Kuppelwieser et al., 2018
8	Chubaka et. al., 2022	44	Le, 2019
9	Carr, 2007	45	Lee et. al., 2013
10	Chen et. al., 2015	46	Liang et al., 2017
11	Chen et. al., 2019	47	Malc et. al., 2016
12	Chory-Assad & Paulsel, 2004	48	Matute-Vallejo et al., 2011
13	Clark et. al., 2009	49	Namkung & Jang, 2010
14	Cohen, 2013	50	Namkung et. al., 2009
15	Crosno, 2011	51	Narteh, 2016
16	Darke & Dahl, 2003	52	Nguyen & Klaus, 2013
17	Dwidienawati et. al., 2018	53	Nikbin et al., 2016
18	Ebrahimi, 2016	54	Nikbin et al., 2013
19	Edastama, 2018	55	Nnaji-Ihedinmah, 2020
20	Farooq & Moon, 2020	56	Opata, 2021
21	Fu, 2013	57	Qiu, 2018
22	Gershoff, 2012	58	Roy et. al., 2015
23	Giovanis et. al., 2015	59	Roy et. al., 2018
24	Gokmenoglu & Amir, 2021	60	Ryu, 2021
25	Goldman & Cropanzano, 2015	61	Sahni & Sinha, 2020
26	Guchait et. al., 2019	62	Saulters et al., 2018
27	Goodwin & Ross, 1992	63	Scholl-Grissemann et. al., 2020
28	Han, 2019	64	Su et al., 2013
29	Hwang et al., 2019	65	Su et al., 2018
30	Ibrahim et. al., 2018	66	Sun et al., 2013
31	Islam, 2019	67	Ting, 2013
32	Jambulingam et. al., 2011	68	White et al, 2012
33	Jin et. al., 2014	69	Worthington & Devlin, 2013
34	Jokela & Söderman, 2017	70	Xia et. al. 2004
35	Kaura et. al., 2015	71	Zhu & Chen, 2012
36	Kaura et. al., 2014		

Appendix A2: Summary of Empirical Literature Sources and Year of Publication

Peer Reviewed Journal Articles	Before 2012	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
Journal of Marketing and Management								x					1
<i>Journal of Consumer Psychology</i>	x	x											2
<i>Journal of Management and Operation Research</i>									x				1
Jurnal Manajemen, Indonesia												x	1
<i>Journal of Financial Services Marketing</i>										X		x	2
Social Justice Research	x												1
<i>Journal of consumer research</i>		x		x									2
<i>Decision Sciences</i>	x				x								2
<i>Social Mentality in Contemporary China</i>									x				1
<i>Communication Education</i>	x												1
<i>Services Marketing Quarterly</i>	x												1
<i>Career Development International</i>			x										1
<i>Journal of Business-to-Business Marketing</i>	x												1
<i>Journal of Business and Retail Management Research</i>								x					1
<i>Asean Marketing Journal</i>						x							1
<i>International Journal of Islamic Business</i>								x					1
<i>Pakistan Journal of Commerce and Social Sciences</i>										X			1
<i>Journal of Tourism and Hospitality</i>			x										1
<i>Journal of Service Theory and Practice</i>					x								1
<i>Journal of Relationship Marketing</i>											x		1
<i>Journal of Organizational Behavior</i>					x								1
<i>Journal of Business research</i>	x					x	x						3
<i>Journal of Hospitality and Tourism Management</i>									x				1

<i>Journal of Contemporary Marketing Science.</i>									x				1
International Journal of Hospitality Management			x						x				2
<i>International Journal of Service Science, Management, Engineering, and Technology</i>									x				1
<i>International Journal of Science and Management Studies</i>										x			1
<i>Journal of Marketing Theory and Practice</i>	x												1
<i>Journal of Purchasing and Supply Management</i>								x					1
International Journal of Bank Marketing			x		x								2
<i>Management and Labour Studies</i>				x									1
<i>Human Behaviour, Development & Society</i>											X		1
Human Resource Management										x			1
Journal of Business and Industrial Marketing								x	x				2
<i>Journal of environmental planning and management</i>									x				1
<i>City University Research Journal</i>										x			1
<i>International Journal of Contemporary Hospitality Management</i>	x								x				2
<i>Recherche et Applications en Marketing (English edition)</i>									x				1
<i>International Journal of Environmental Research and Public Health</i>										x			1
<i>Information & Management</i>								x					1
<i>Corporate social responsibility and environmental management</i>	x												1
<i>European journal of marketing</i>	x												1

<i>African Journal of Economic and Management Studies</i>						x							1
<i>Journal of Retailing and Consumer Services</i>		x						x					2
<i>Current Issues in Tourism</i>		x				x							2
<i>IOSR Journal of Business and Management</i>										X			1
<i>Total Quality Management & Business Excellence</i>											x		1
<i>Journal of Marketing Management</i>					x			x					2
<i>Brain and Behaviour</i>											x		1
<i>Global Business Review</i>										X			1
<i>Agriculture and human values</i>								x					1
<i>The Service Industries Journal</i>										X			1
<i>Journal of Travel & Tourism Marketing</i>			xx										2
<i>The Leadership Quarterly</i>			x										1
<i>International Journal of Marketing Studies</i>			x										1
<i>Journal of Retailing</i>		x											1
<i>Journal of marketing</i>	x												1
<i>Internet Research</i>		x											1
TOTAL	11	4	10	2	5	4	4	11	9	6	3	2	71



Appendix A3: Distribution of empirical studies on Service Fairness

Author/s and Year	Focus/Issue and Findings	Country and Method	Underpinning Theory, model and Framework	Relevant Research Gaps Identified
Gokmenoglu & Amir (2021)	The study sought to display and describe the relationship between; perceived fairness, trustworthiness and customer trust within the banking sector,	Cyprus, Quantitative		Future studies should focus on the direct and indirect role that perceived service fairness plays on customer trust
Bhatt, 2020	The purpose of the study was to validate a four-dimensional service fairness scale and examine its applicability in the retail banking industry of India.	India, Quantitative	Equity Theory	1.the lack of previous studies on service fairness in the Indian retail banking context, as well as the need to explore the impact of service fairness on other variables such as customer loyalty and relationship quality.
Kiio & Kohsuwan (2020)	The purpose of the study was to to determine the effects of perceived service fairness on customer recovery satisfaction and	Kenya & South Korea, Quantitative		1. Future research could explore the impact of service fairness in other service contexts and across different cultural settings.

	subsequent customer loyalty toward Internet services.			2. Future research could highlight other factors that influence recovery satisfaction, such as relationship quality and compensation.
Farooq & Moon (2020)	The purpose of the study was to develop and validate the structural anatomy of perceptions regarding service fairness and relationship quality in relation to customer loyalty in commercial banks.	Pakistan, Quantitative	Equity Theory	<p>1. Future studies should explore the mediating role of trustworthiness between service fairness and relationship quality.</p> <p>2. Future research should use Increased sample size to enhance generalisation.</p>
Arifin and Yazid (2019)	The study focuses on the impact of perceived fairness on trust and loyalty in the family Takaful industry	Malaysia, Quantitative	Social Exchange Theory	1. Future studies could focus on exploring the mechanisms through which perceived fairness influences trust and loyalty, as well as the implications of these findings for managing customer loyalty in the family Takaful industry



				2. future studies could investigate the role of other factors, such as innovation and relationship commitment, in the context of family Takaful.
Han et. al, 2019	The purpose of this paper was to investigate the relationship between service fairness and customer satisfaction, and test the mediation role of customer psychological empowerment in this relationship	China, Quantitative	Service fairness theory	<p>1. The paper identifies rare empirical research studies on the relationship between service fairness and customer satisfaction.</p> <p>2. The paper recommends the use of longitudinal research is needed to confirm the causal relationships between constructs.</p> <p>3. The paper also recommends future research explores other consequences of service fairness, such as service quality, customer engagement and customer citizenship behavior, etc</p>
Khan, W., Amin, K., & Jan, M. F. (2019)	The purpose of the study was to empirically assess the relationship between service fairness and brand citizenship behaviors through the	Pakistan, Quantitative	Social Identity Theory	1. Future research should replicate the framework across other industries such as to validate its findings.

	mediating role of brand attachment.			<p>2. Future studies could also explore the antecedents of brand citizenship behaviour and brand attachment.</p> <p>3. Future studies could also examine the impact of service fairness on brand trust, brand experience, and brand citizenship behaviour.</p>
Kim et. al., 2018	The purpose of this study was to investigate the impact of perceived service fairness dimensions in encouraging brand citizenship behaviours (i.e. brand enthusiasm and brand endorsement) along with the mediating roles of brand trust and brand experience in the foodservice industry.	Korea, Quantitative	Justice Theory	<p>1. conflicting perspectives on specifying the multi-dimensions of fairness based on the notion that the fairness perceptions of a customer are context dependent.</p> <p>2. Future studies should consider the use of personal characteristics, demographic factors and situational factors such as level of loyalty as moderators of the Influence of perceived service fairness on the relationship between perceived service fairness and brand-related behaviour.</p>



				3. The paper also recommended that future studies should explore the mediating role of brand experience and brand trust in the relationship between perceived service fairness and brand citizenship behaviour.
Edastama et. al, 2018	The purpose of the study was to analyse two factors (educating customers and service fairness) related to marketing of Islamic banking in Indonesia, where Islamic banks have low level of market share despite having a large potential customer base as the most populated Muslim country in the world.	Indonesia, Quantitative	Equity Theory	A lack of knowledge and socialization on Islamic banking products and the Islamic banking system.
Dwidienawati et. al., 2018	The purpose of this study was to discuss the importance of service fairness dimensions toward customer satisfaction within the healthcare industry.	Indonesia, Quantitative		<p>1. Most fairness studies are conducted with an experimental design, limited use of survey design.</p> <p>2. Limited previous empirical research on the effect of service fairness to service delivery, particularly in the healthcare industry.</p>

				3. Future studies should consider the use of larger sample sizes to enable generalisation and better understanding
Abdulaziz et. al, 2018	The purpose of the paper was to propose a model to test if customer citizenship behavior plays a mediating role on the relationship between perceived service fairness and customer loyalty.	Nigeria, Conceptual	Proposed: Social Exchange Theory	<p>1. The authors suggest that future research should test the proposed model empirically to validate its theoretical framework.</p> <p>2. The study proposes that future research considers other variables that may influence the relationship between perceived service fairness and customer loyalty.</p>
Narteh, 2016	The purpose of this paper was to examine the relationship between service fairness and behavioural intentions among retail banking customers using demographic variables as moderators.	Ghana, Quantitative	Service fairness theory	<p>1. Varying and inconsistent conceptualisation of service fairness structure and a call for for further studies to validate the four-factor service fairness structure.</p> <p>2. The study was the first to investigate the concept of service fairness within sub-Saharan Africa, a region</p>

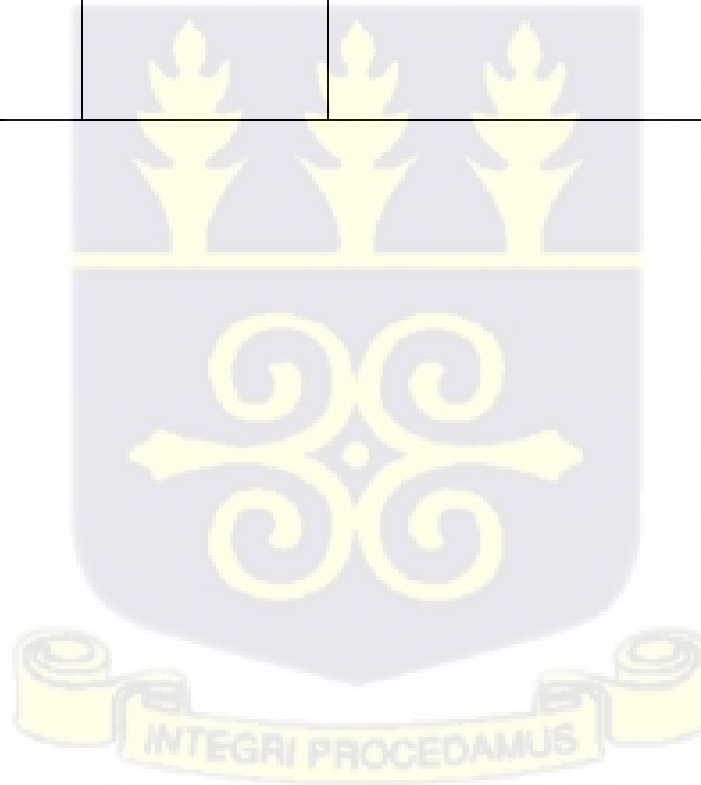
Giovanis et. al., 2015	The purpose of the paper was to broaden the network of service quality-relationship quality-customer loyalty by the introduction of service fairness – as a distinctive service evaluation concept.	Greece, Quantitative	Justice Theory, Equity Theory	<p>1. The proposed model should be tested in other contexts and settings to give clarity to the interrelationships among service fairness, service quality, relationship quality, and customer loyalty.</p> <p>2. Future studies could incorporate other variables into the proposed framework to enable greater insights into consumer decision making.</p> <p>3. All the key constructs (of service fairness) should be studied in different stages of the relationship to offer new insights for service organisations on how to best manage their relationships with customers over time.</p>
Kohsuwan & Lawkobkit, 2013	The purpose of this study was to analyse the implications of service fairness on satisfaction recovery in business relationships.	USA, Quantitative		1. The model should be replicated in other sectors to broaden the context



				2. Given the study was cross sectional, a longitudinal study could be offer more insights into the relationships.
Clark et. al., 2009	The study sought to combine research on service fairness and relationship quality and to provide a holistic view of service failure and recovery and link it to future relationship quality.	USA, Quantitative	Justice Theory	<p>1. A lack of research on the impact of gender on the various dimensions of service fairness.</p> <p>2. Future research that focuses on when gender differences arise and when there are no gender differences in the effects of service fairness will be beneficial.</p> <p>3. Future research could consider the other individual variables like personality traits and how they interact with service fairness to impact satisfaction with the organization or the service encounter.</p>
Carr, 2007	The paper sought to provide a new perspective on user	USA, Quantitative	FAIRSERV, Equity Theory	1. The FAIRSERV model should be tested in other contexts.



	reactions to services by proposing FAIRSERV			<p>2. Other mediators and perhaps moderators of the relationship between the dimensions of fairness and those of satisfaction and repatronage intention should be examined.</p>
				<p>3. Future studies to examine the relationships between service fairness/unfairness and various cooperative behavioural intentions such as organisational citizenship and willingness to perform extra role behaviours</p>



Appendix B: Questionnaire



PhD Survey Questionnaire

University of Ghana Business School

P. O. Box LG78, Legon- Accra

Dear Sir/ Madam,

I am a student at the University of Ghana Business School, pursuing a PhD programme in Marketing. In partial fulfilment of the requirements for the award of a PhD degree in Marketing, I am required to submit a thesis. In this direction, I am conducting a study on “**Service Fairness and the Customer Commitment Outcomes of the Ghanaian Banking Industry**”. The principal participants for this survey are the customers of various universal banks in Ghana. I shall be exceedingly grateful if you could spare a few moments of your time to complete this questionnaire for me.

Please, be assured that the answers you give are strictly for academic purposes only and would be treated with utmost confidentiality.

Thank you again for participating in this survey.

Mohammed M. Hussein, PhD Candidate

If you require any further information, please do not hesitate to contact me via the email address: mohammed.hussein@upsamail.edu.gh

SECTION A: DEMOGRAPHICS

Please respond to the following questions by ticking (✓) as appropriate

1. Gender: Male [] Female []
2. Age or Age Range: 18 – 25 [] 26 – 35 [] 36 – 45 [] Above 45 []
3. How long have you been a customer of the bank? Less than 1 year [] 1– 2 [] 3 – 7 [] above 7 years []
4. Educational Qualification: JHS/SHS/MLSC [] Professional [] Degree [] Post-Graduate []
5. Occupation:
6. Bank Name:
7. Account Type: Current Account [] Savings Account [] Investment Account [] Others []

SECTION B:

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
Price fairness	1	2	3	4	5
Periodic charges are fair					
Interests received on savings are fair					
Interests on loans are reasonable					
Transactional charges are reasonable					
Interpersonal fairness	1	2	3	4	5
The bank's employees' communication with me was appropriate					
Bank staff treat me with an unbiased attitude					
The bank's employees show consideration for me					
The bank's personnel were polite with me					
Informational fairness	1	2	3	4	5
Bank staff tailor their explanations to customer needs					
Bank staff provide reasonable explanations					
Bank staff give thorough explanations					
Bank staff give timely and specific explanations					
Procedural fairness	1	2	3	4	5
The queues in the bank are reasonable					
I am always served when it is my turn					
I am happy with the procedures in the bank					
Loan processing time is short					
Loan processing is less cumbersome					
Procedures for lodging complaints are friendly					
Procedures for operating accounts are satisfactory					
Outcome fairness	1	2	3	4	5
I am satisfied with my bank's services					
The service quality is very high					
I receive accurate services					
I receive fast service					
Affective commitment	1	2	3	4	5
I take pleasure in being a customer of this bank					
This bank takes the best care of its customers					
I get back what I put into my relationship with this bank					
Normative commitment	1	2	3	4	5
My attachment to this bank is mainly based on the similarity of our values					
Because of the values this bank stands for, being a customer feels like the right thing to do					

I prefer this bank to others because it stands for values that are important to me					
Economic commitment	1	2	3	4	5
It pays off economically to be a customer of this bank					
I would suffer economically if the relationship were broken					
The economic benefit of dealing with this bank is more than the costs					
Forced commitment	1	2	3	4	5
I use this bank only because I have no other choice					
If I had another option, I'd stop using this bank					
There are few alternatives to this bank that I can use					
Habitual commitment	1	2	3	4	5
I prefer this bank just out of habit					
I use this bank primarily because that is what I've been doing for a while					
There is no special reason to prefer this bank except for convenience					
Feedback	1	2	3	4	5
If I have a useful idea on how to improve service, I let the employee know.					
When I receive good service from the employee, I comment about it.					
When I experience a problem, I let the employee know about it.					
Advocacy	1	2	3	4	5
I said positive things about this bank and the employee to others.					
I recommended this bank and the employee to others.					
I encouraged friends and relatives to use this bank					
Helping	1	2	3	4	5
I assist other customers of this bank if they need my help.					
I help other customers of this bank if they seem to have problems.					
I teach other customers of this bank to use the service correctly.					
I give advice to other customers of this bank.					
Tolerance	1	2	3	4	5
If service is not delivered as expected, I would be willing to put up with it.					
If the employee makes a mistake during service delivery, I would be willing to be patient					
If I have to wait longer than I normally expected to receive the service, I would be willing to adapt.					



Appendix C: Ethical Approval



UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)

P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No...ECH 103/ 22-23

February 03, 2023

Mohammed Muniru Hussein
Department of Marketing and Entrepreneurship
University of Ghana
Legon

ETHICAL CLEARANCE
(ECH 103/ 22-23)

The Ethics Committee for the Humanities (ECH) conducted a full board review and approved your protocol titled:

SERVICE FAIRNESS AND THE CUSTOMER COMMITMENT OUTCOMES OF THE GHANAIAN BANKING INDUSTRY

PRINCIPAL INVESTIGATOR: MOHAMMED MUNIRU HUSSEINI

Please note that the final review report must be submitted to the Committee at the completion of the study. Your research records may be audited at any time during or after the implementation. Any modification of this research project must be submitted to ECH for review and approval prior to implementation.

Please report all serious adverse events related to this study to ECH within seven (7) days verbally and in writing within fourteen (14) days.

This certificate is valid till February 02, 2024. You are required to submit annual reports for continuing review.

Please accept my congratulations.

Yours Sincerely,

Professor C. Charles Mate-Kole
ECH Chair

Cc: Prof. Mahmoud Abdulai Mahmoud, Department of Marketing and Entrepreneurship, UG
Dr. Kwame Adom, Department of Marketing and Entrepreneurship, UG