



American Journal of Interdisciplinary Research and Innovation (AJIRI)

ISSN: 2833-2237 (ONLINE)

VOLUME 4 ISSUE 4 (2025)

**PUBLISHED BY
E-PALLI PUBLISHERS, DELAWARE, USA**

The Impact of Service Brand Attachment on Customer Citizenship Behavior in Banking Sector

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Article Information

Received: October 20, 2025

Accepted: November 26, 2025

Published: December 12, 2025

Keywords

*Banking Sector, Customer
Citizenship Behavior, Customer
Engagement, Emotional
Connection, Service Brand
Attachment*

ABSTRACT

This study aims to investigate how Service Brand Attachment (SBA) changes the Customer Citizenship Behavior (CCB) within the Sri Lankan Banking sector. It is a deep understanding of the influence of customers' emotional connection with banking sector service brands on their attachment and brand-building actions. The research used a quantitative method, using a structured questionnaire that contained 21 research questions with the five-point Likert scale items and six demographic-related questions. Data collected from 151 respondents and four private banks, such as commercial bank, including Seylan Bank, Sampath Bank, and HNB Bank, the respondents who answered the questionnaire in their official capacity as customers obtaining personal loans and business loans. To find the connection and the relationship between SBA and CCB, regression analysis, correlation analysis, and reliability analysis were used in SPSS. The finding revealed that consumers actively attach to their banks and feel a strongly committed relationship. Additionally, to find the internal consistency between the variables, the reliability results emphasize Sri Lankan consumers. This shows high reliability scores for SBA and CCB. The regression analysis results show that the SBA is a significant influencer of CCB, explaining a large portion of its variance. Correlation analysis revealed a strong positive relationship between the variables. Based on these findings, customers who feel a strong emotional attachment and connection with their banks. Such as recommending a bank to other people, helping fellow customers, giving valuable feedback, and spreading positive word of mouth. The finding highlights the critical role that emotional attachment plays in sustained success, strengthening brand reputation and cultivating customer loyalty. To achieve a lasting competitive advantage, banks should focus on creating and developing strong emotional connections with personalized engagement, unique experiences, and continuously providing service quality and trust. By doing these activities, banks can encourage their customers positively, and it will be beneficial for both the banking sector and the clients.

INTRODUCTION

Within the contemporary service paradigm, where competition is intense and consumer expectations are increasingly sophisticated, developing and maintaining strong relationships between organizations and their clientele has become a key strategic priority. The construct of attachment, rooted in psychological theory, refers to a sustained emotional bond that individuals form with specific entities, whether persons or objects. Within marketing scholarship, this notion has been reconceptualized as Service Brand Attachment (SBA), representing a higher-order emotional connection through which consumers perceive a service brand as a source of trust, identity affirmation, and self-relevant value (Park *et al.*, 2006). Moreover, SBA exceeds the explanatory power of traditional constructs such as satisfaction and loyalty, as it denotes a deep-seated psychological linkage that shapes evaluative judgments, affective orientations, and behavioral enactments toward the brand (Thomson *et al.*, 2005).

The salience of brand attachment is particularly pronounced in service contexts, where brand meaning is co-created through experiential interactions that are often

abstract and diverse in nature. This dynamic is especially evidence in the banking sector, where service encounters are inherently trust based and customers evaluation extend beyond functional service performance to encompass emotional reliability, procedural fairness, and relational continuity (Levy & Hino, 2016). As competition intensifies and product offerings become increasingly standardized, psychological attachment to banking brands has emerged as a crucial source of differentiation and mechanism for achieving long term competitiveness. Customers with strong emotional attachment to their financial institutions tend to demonstrate greater tolerance for minor service lapses, exhibit heightened relationship persistence, and are more inclined to engage in brand supportive behaviors that enhance institutional; reputation and value creation (Kumar & Kaushik, 2018).

Customer Citizenship Behavior (CCB) has been commonly recognized as a critical behavioral factor in important outcomes of brand attachment within service contexts. CCB refers to discretionary, additional role actions voluntarily performed by the customers to support the service provider and enhance the service experience of other customers (Yi *et al.*, 2013). These

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behaviors encompass and involve recommending the bank to prospective customers, providing constructive feedback, assisting fellow customers, and engaging in advocacy that contributes to the organization's relational and reputational capital.

From an organizational standpoint, CCB yields additional benefits. Such voluntary actions reduce firms promotional and operational cost enhance brand reputation through positive word of mouth and foster corporative customer environments that strengthen long term relational outcomes (Balaji, 2014). Emotional attachment to a service brand plays a particularly influential role in eliciting these behaviors. When customers develop strong affective bonds with a banks brand, they experience heightened genuine enthusiasm to act in ways that reflect loyalty and commitment, effectively serving as informal brand representatives within market.

Recent studies in the banking industry highlight the interrelationships of service experiences, emotional attachment, and citizenship behaviors. Khan and Amin (2019) demonstrate that perceptions of service fairness defined as equitable, respectful and transparent treatment significantly enhance customer's emotional attachment in turn drives a range of brand citizenship behaviors that facilitate organizational success. Their findings drawn upon attachment theory (Bowlby, 1977) and equity theory (Adams, 1965) illustrating that customers who perceive fairness and experience emotional resonance with the brand are more predisposed to engage in behaviors that exceed formal role expectations. Collectively this body of research affirms the strategic importance of cultivating emotional brand connections within the banking industry. By fostering robust psychological attachments banks can effectively encourage customer behaviors that advance organizational performance, strengthen brand legitimacy and extend influence beyond the confines of standard service interactions.

Despite the growing body of evidence on the determinants and outcomes of Customer Citizenship Behavior, there is a need for further empirical investigation to understand the specific influence of Service Brand Attachment within the banking contexts, particularly in economically developing nations such as Sri Lanka, where service competition and customer expectations continue to intensify. Examining this relationship is critical, as a clearer understanding of how emotional brand bonds shape discretionary customer behaviors can enable banks to cultivate more engaged and value generating clientele. Accordingly, the present study seeks to examine the impact of service Brand Attachment on Customer Citizenship Behavior within the Sri Lankan banking sector. Providing the broader brand relationship literature and offering practical insights for bank managers seeking to strengthen customer engagement and enhance brand equity through the strategic development of emotional attachment.

LITERATURE REVIEW

Emotional attachments between customers and the

banking sector are crucial for sustainable success and essential in today's dynamic services market. According to Hino (2016), brand attachment is the strong emotional and psychological connection that people have with a brand because they have had good experiences with it, are happy with it, and trust it. Thomson and Mac Innis (2005) say that this attachment shows how strongly people identify with the brand, which gives them an impression of community and connection. Supporting this recent evidence from the srilankan banking sector revealed that customers express a high degree of satisfaction and loyalty with the friendliness of bank staff, the banking industry's ability to identify customer issues and reliability of services provided (Abeyrathna, 2024). When customers have deep emotional links, they are far more likely to stay committed and encourage others beyond just business transactions. When customers have deep emotional connections, they are far more likely to stay committed and encourage other people beyond just business-related transactions. Brand Citizenship Behavior is the voluntary and further laws that consumers accomplish that encourage a brand's success, such as promoting to others, offering valuable feedback, and assisting other customers (Balaji, 2014). These strategies promote a favorable word of mouth, excellent customer service, and enhance the business's positive image. According to various research, emotional brand attachment is an excellent motivator for these self-driving efforts (Cheng *et al.*, 2016). However banking industry wide findings from Banagladesh highlight that improving digital infrastructure, service innovation, automation and transparent processes is essential for banks to meet increasing customer expectations and strengthen lonterm loyalty (Hiya, 2025).

Customers who have a strong connection with the brand are more willing to support it and engage in activities aimed at improving its reputation. These customers are motivated to become ambassadors for the company because they believe that the business's excellence is personally essential. (Kumar & Kaushik, 2018; Kim *et al.*, 2018). Furthermore, (Nyadzayo *et al.*, 2015) illustrated how emotional and psychological connections motivate customers to act in ways like suggesting the company and offering favourable feedback. In addition researchers emphasize the need for future studies to explore deeper strategies of customer satisfaction to better support banks in enhancing service performance across various national contexts (Musa, 2024).

Therefore, it can be said that consumers are more likely to initiate brand-related supportive actions when they have deep emotional connections to banking brands (Shin & Koo, 2018). Consumers who build a strong relationship with banking brands are more likely to do outstanding, brand-supportive actions that help the business succeed. The following hypothesis is proposed,

H1: Brand attachment is positively related to Customer citizenship behavior

MATERIALS AND METHODS

This study uses a empirical approach to explore the

influence of Service Brand attachment on customer citizenship behavior in the banking field. The quantitative study technique focused on gathering and evaluating numerical data from banking customers who acquired individual loans and business loan services at particular private banks.

Research Design

The principal research method was administering a survey, using a structured questionnaire to obtain the data. Questionnaire items contained 21 research questions that measured the two primary factors, those are Service Brand Attachment and Customer Citizenship Behavior, on a five-level rating scale rated from 1 strongly disagree to 5 strongly agree. Additionally, six demographically related questions were used to obtain the information regarding the customers' gender, age, which bank they borrowed the loan facility from, type of loan, length of customer service, satisfaction with the service they used, and banking services brand.

Sampling and Data Collection

The study focused on individuals who obtained personal or commercial loans from four private sector banks in Sri Lanka: Commercial Bank, Seylan Bank, Sampath Bank, and Hatton National Bank (HNB). These banks were selected because they comprise the leading private financial institutions in Sri Lanka, holding excellent public image, significant branch connections, and appreciable customer bases, delivering loans. The addition of them provided an accurate picture of customer-brand connections in the competitive private banking market. Aiming to ensure sufficient participation among the four institutions, a preliminary goal of 160 responses (forty coming from every bank) was established. The sample size was determined to be adequate as well as sufficient for a quantitative study due to the fact that it exceeds the minimum number of participants established by researchers (Hair *et al.*, 2010) for the use of regression analysis, which is five to ten those responding per item in the questionnaire. Due to respondents' accessibility and practical limitations, data has been obtained using the convenience sample technique. The online survey was circulated using Google Forms, and 151 legitimate responses have been gathered for analysis.

Data analysis

The data were assessed with SPSS version 25. The analysis encompassed assessing for reliability for finding the inconsistency to validate the accuracy of the measuring items were internally reliable, followed by a correlation analysis which assessed the correlation between the main variables. A simple regression analysis was used to find the hypothesis.

H1: Brand attachment is positively related to brand citizenship behavior.

RESULTS AND DISCUSSION

The study investigates the influence of service brand attachment on customer citizenship behavior among banking sector customers. Reliability testing showed excellent internal consistency for both factors (SBA 0.943, CCB 0.963) confirming the robustness of the measurement scales. Descriptive statistics revealed that the respondents responded relatively high levels of attachment to their respective banks (M 3.76) and a strong engagement in supportive, voluntary behaviors M 3.89. The median score of 4.00 for both variables suggests general agreement among participants, while the comparatively low standard deviations (SBA 0.73, CCB 0.69) reflect a high degree of response consistency.

Demographical information related analysis indicated that the sample consisted predominantly of male respondents 68.9%, most of the young adults aged 20-30 years 69.5%. A substantial proportion held in business loans 80.1% and were primarily affiliated with Sampath bank and hnb bank. Additionally most respondents had maintained relatively short term relationships with their banks (less than three years) yet showed high level of satisfaction level 93.4% indicating positive early stage relational experiences.

Correlation analysis showed a strong significant positive relationship between SBA and CCB, r value is 0.860 and p value is less than 0.01, indicating that the greater emotional attachment is connected with increased brand supportive behaviors. Regression analysis revealed that SBA significantly predicted CCB, calculating for 73.9% of its variance R^2 is 0.739, B value is 0.815, β value is 0.860 and p value is less than 0.01. These findings reveal that emotionally attached banking customers are more likely to act as brand related advocates, offer assistance to other people and provide constructive feedback, therefore enhancing the bank's reputation and fostering customer loyalty.

Collectively the results highlight the main role of emotional attachment in driving proactive, value empowering customer behaviors. The results suggest that the banks can effectively strengthen CCB by focusing on consistent service quality, fostering trust, and implementing customized personal engagement strategies.

CONCLUSION

This study assessed the contribution of Service Brand Attachment on customer citizenship Behavior in the field of the banking services industry. The findings of this study reveal that customers have a reasonably high level of attachment to their banks mean of 3.76 and show the beneficial behavior mean CCB 3.89. Each of the variables encountered high reliability scores SBA 0.943, CCB 0.963, denoting consistent measurements. The survey findings reveal that the vast majority of survey respondents are young 20-30-year-old male and business loan consumers, with the majority maintaining short to medium relationships with their particular banks. The fulfilling rating of 93.4% reveals that the

high satisfaction range is 93.4% showing that banks are effectively meeting the customers' expectations and focusing on strong interactions during the initial stages of engagement. The results of a simple linear regression show that service brand attachment is a significant tool of customer citizenship behavior $R^2 = 0.739$, 0.815 , $\beta = 0.860$, $p < 0.01$), while correlation analysis confirmed a very strong positive relationship between SBA and CCB $r = 0.860$, $p < 0.01$. these findings shows that consumers who have developed a strong psychological bond with their banks are more likely to participate in voluntary and beneficial behaviors, such as providing feedback, assisting other customers, and recommending the banks. This will help that emotional attachment encourages customer advocacy and aligns with the conclusions of previous research.

Banks should focus on building customers relationships by providing dependable, exceptional service, personalized experiences and personalized experiences and increasing trust-based connections. Engagement efforts, award systems, and proactive engagement may all help to increase brand attachment. Banks may encourage voluntary and long-term economic success by fostering strong emotional ties.

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