Building loyalty through reward programs: The influence of perceptions of fairness and brand attachment

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ABSTRACT

Grounded in the Theory of Justice, perception of fairness is evaluated as a key element to enhance the effectiveness of loyalty programs. Using a robust sample of casino reward program members, the research examines the mediating roles of brand attachment and loyalty intention between perceptions of fairness and loyalty outcomes. The study introduces share-of-wallet as a critical outcome of the loyalty process. The results indicate that communication-based and value-based fairness significantly influence brand attachment and loyalty intention. Moreover, brand attachment has a stronger impact on share-of-wallet than loyalty intention does. The research yields guidance for hospitality marketers to structure effective and competitive loyalty programs. The results add new insight into loyalty processes and extend the hospitality loyalty literature by suggesting brand attachment as a primary indicator for loyalty outcomes. The findings suggest that through perceived fairness, marketers can build brand attachment and increase share of wallet, thereby increasing profitability.

1. Introduction

To construct a positive relationship with customers, it is crucial for businesses to manage marketing strategies effectively as a means to satisfy customer needs and build customer loyalty. While customer retention is a fundamental element to enhance the firms' profitability, loyalty is highlighted with the aim of establishing a lifetime relationship between the firms and their customers. One of the foremost methods for cultivating loyalty is the reward program. Reward programs are especially important for casinos, where members are rewarded based on their gaming activity, which translates directly into casino profitability.

Previous research investigated members' loyalty in the context of casinos. The relevant literature explored various ways to measure loyalty, the characteristics of reward programs, and related factors that can enhance the predictive power of the loyalty process (Baloglu et al., 2017; Sui and Baloglu, 2003; Tanford, 2013). Many studies use behavioral intentions as loyalty indicators; however, intentions may not equate to behaviors (Tanford, 2016). Accordingly, casino studies have incorporated behavioral measures, including share of visit, frequency of visitation, and time spent on premises as outcomes of the loyalty process (Baloglu et al., 2017; Sui and Baloglu, 2003). However, such measures do not link directly to casino profitability. For instance, a significant behavioral outcome measure for companies is share of wallet, which has been neglected in previous research. Similarly, the

performance of reward programs was examined in casino loyalty models (Baloglu et al., 2017), but the perceived fairness of those programs was not assessed in the competitive environment. Casino marketers may expect that providing rewards and benefits to their members will result in high retention of existing members as well as improvements in profitability. However, it is common for businesses that operate in a highly competitive setting to provide equivalent or higher promotional values than their competitors (Klebanow, 2002). Therefore, perceptions of fairness are vital, because there may be equally attractive competitive offerings. Fairness encompasses more than the mere distribution of rewards and benefits; it includes interactions with employees and program procedures (Lacey and Sneath, 2006).

Emotional commitment is a strong loyalty antecedent for reward program members (Baloglu et al., 2017; Mattila, 2006a; Sui and Baloglu, 2003, Tanford et al., 2011). Emotional commitment is especially relevant for casinos, as emotional experiences (fun and excitement) are among the top reasons for gambling (Francis et al., 2016). A related concept, brand attachment, has not been investigated for reward programs. Brand attachment represents the bond between an individual and the brand (Park et al., 2010). Just as perceptions of fairness encompass more than the value of benefits, brand attachment extends beyond emotions or relationship quality (Park et al., 2010). Since the goal of reward programs is to develop long term customer relationships, brand attachment is critical. This research proposes that brand attachment links perceptions of fairness to loyalty outcomes.

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The current study addresses critical gaps in the literature and develops and tests a model of loyalty for reward program members. It contributes to knowledge of loyalty processes in several important ways. First, the research suggests that for reward programs to be successful, the reward program features must not only be competitive but more importantly should be perceived as fair along multiple dimensions. Second, by integrating the perception of fairness of the reward program, the study may elucidate its role in cultivating loyalty. Third, the research introduces brand attachment as a construct that extends beyond emotional commitment to encompass a lasting bond with the brand. As such, the study proposes brand attachment and loyalty intention as mediators between perceived fairness of the loyalty program and loyalty outcomes. Fourth, the research employs share of wallet and share of visit to represent the behavioral outcomes of loyalty, and evaluates how behavioral intentions lead to actual outcomes.

2. Literature review

2.1. Theory of justice

The Theory of Justice (TOJ) explores the role of justice in the context of social engagements (Rawls, 2009). The three most prominent dimensions of the TOJ are distributive, procedural and interactional justice (Clemmer and Schneider, 1996). Distributive justice addresses the gains customers obtain in comparison to their investment and to the gains of others (Oliver and Swan, 1989; Smith et al., 1999). Procedural justice involves the approaches, tools, and process implemented in attaining the outcome (Noone, 2012; Thibaut and Walker, 1975). Interactional justice examines the treatment that individuals receive during the social activity (Bies and Moag, 1986; Greenberg, 1990). Initially, social justice theories were originated by investigating the role of justice for social interactions in general rather than for organizations (Greenberg, 1990). Later on, organizational justice, which examines the relationship between firms and employees, evolved to examine the relationship between customers and service firms (Severt et al., 2006).

Justice perceptions are induced in social settings especially for members in lasting relationships (Aggarwal and Larrick, 2012). Justice is a basic element for human to desire when the behaviors of the firms are perceived to be unfair (Collie et al., 2000). Justice is conceptualized as fairness (Nagel, 1973), in that people who feel they are treated unfairly on any of the dimensions seek to establish a fair result. In other words, upon perceiving injustice for social encounters, people may respond unfavorably and terminate the relationship, which is the antithesis of loyalty. Although institutions that incorporate the sense of justice are not guaranteed to satisfy the desire of being fair (Rawls, 2009), a conceptual foundation based on the TOJ leads to the proposition that perceived fairness will positively influence customer loyalty.

Justice is a multi-faceted construct that can be divided into several scopes, and one dimension may have stronger influence than other dimensions depending on the context (Sert et al., 2014). While research on justice focused primarily on distributive justice as a major dimension (Kim and Tang, 2016), procedural and interactional justice were emphasized as essential elements for customers to develop fair perceptions of service (Blodgett et al., 1997; Clemmer and Schneider, 1996; Tax et al., 1998). It is crucial to reveal the underlying dimensions of justice in different contexts, as each dimension is distinctive (Seiders and Berry, 1998). Based on different contexts, some dimensions of justice may be revealed while others may not (Caza et al., 2015). In relation to lodging, fair outcomes (i.e., distributive justice) and treatment by staff (i.e., interactional justice) had stronger influence on customer loyalty than a fair process (i.e., procedural justice) (Kwortnik and Han, 2011). Likewise, research suggests that distributive and interactional dimensions are more important than procedural in perceptions of fairness for reward program members (Shulga and Tanford, 2018).

2.2. Perceptions of fairness and reward programs

The dimensions of TOJ are applicable to reward programs. A successful reward program should disperse the rewards fairly to customers in proportion to their visit frequency or total dollars spent, corresponding to distributive justice (Söderlund and Colliander, 2015). The program rules for reaching and redeeming benefits should be clear and complete, which reflects procedural justice (Lacey and Sneath, 2006). It is critical that such information should be communicated effectively with the aim of educating members and treating them with genuine care, which represents interactional justice (Choi and Kim, 2013). This denotes the link between interactional justice and communication-based fairness. In regards to a reward program, POF comprehensively looks at the customers' perception of the end-product of their investment (Oliver and Swan, 1989) and the way the program representatives communicate with their members (Berezan et al., 2015). Research shows that members frequently discuss fairness issues in online forums (Berezan et al., 2015). Members of a restaurant reward program who detected any discrepancy between their investment and consequent reward perceived the reward program to be unfair and were less willing to visit the business (Choi and Kim, 2013). In other words, they perceived distributive justice to be unfair.

Based on the core principles of TOJ, the perceptions of fairness (POF) scale for reward programs was developed (Shulga and Tanford, 2018). The scale includes two subdivisions: value-based fairness and communication-based fairness, which correspond to distributive and interactional justice respectively. Using rigorous scale development procedures, a dimension that represents procedural justice was not revealed (Shulga and Tanford, 2018). The current research uses this scale as an antecedent to brand attachment and loyalty for reward program members.

2.3. Loyalty antecedents

2.3.1. Emotional commitment and trust

Although there are numerous antecedents investigated in relation to loyalty, trust and emotional commitment were found to be key attitudinal constructs in a meta-analysis of the entire hospitality loyalty literature (Tanford, 2016). Trust and emotional commitment are considered essential components for cultivating truly loyal customers, and these two antecedents are closely related (Baloglu, 2002; Bowen and Shoemaker, 2003; Tanford and Baloglu, 2013). For instance, stronger trust towards a brand is associated with stronger commitment to the brand (Baloglu et al., 2017; Sui and Baloglu, 2003). Trust has been shown to influence behavioral loyalty outcomes directly and indirectly through emotional commitment (Baloglu et al., 2017; Bowen and Shoemaker, 2003; Sui and Baloglu, 2003) and brand attitude (Wilkins et al., 2010). Trust influences highly interdependent firms to be attached emotionally to their partners (Geyskens et al., 1996). Likewise, emotional commitment is an essential attitudinal antecedent in the loyalty process (Mattila, 2006a; Sui and Baloglu, 2003; Tanford, 2016; Tanford et al., 2013). As an antecedent of loyalty intention, emotional commitment is strongly predicted by trust (Grisaffe and Nguyen, 2011).

2.3.2. Reward program attributes

Models of customer loyalty demonstrate that reward program attributes operate along with attitudinal variables for casinos and other hospitality businesses. Research on local casino program members evaluated the effects of trust, switching costs and emotional commitment on loyalty intentions and outcomes (Baloglu et al., 2017; Sui and Baloglu, 2003). In both studies, trust and switching costs influenced loyalty outcomes (positive WOM, voluntary partnership, time spent, proportion and frequency of visit) directly and through emotional commitment. Evaluation of loyalty program benefits influenced behaviors (visit frequency and time spent) directly but did not affect emotional commitment or loyalty intentions (Baloglu et al., 2017). Benefit

evaluations consisted of ratings from poor to excellent, and did not involve perceptions of fairness.

In a hotel context, reward program membership influenced perceived program value, which was negatively related to defection for limited-service but not full-service hotels (Tanford et al., 2013). Research suggests that perceived program value influences program loyalty, and that program loyalty precedes loyalty to the brand (Hu et al., 2010). Communication is a key component of program loyalty (Raab et al., 2016), which implicates communication-based fairness of reward programs.

Based on the aforementioned research findings, emotional commitment is introduced to show the link with trust and ultimately as a bridge to brand attachment. Trust includes reliable communications with casino management and employees, which relates to communication-based fairness. Emotional attachment contains elements in common with brand attachment. The current research investigates perceived fairness of program benefits, rather than assessment of their value, which provides insight into how and why program attributes influence outcomes. It measures brand attachment, rather than emotional commitment, as a link between perceptions of fairness and intentions associated with enduring brand loyalty.

2.3.3. Brand attachment

Brand attachment is defined as "the strength of the bond connecting the brand with the self" (Park et al., 2010, p.2). It involves the affective component of a brand, and invokes a variety of emotions (Kang et al., 2017). However, emotions alone are not sufficient conditions of brand attachment (Park et al., 2010). Brand attachment is related to relationship quality, but is more specific in connecting the self to the brand (Park et al., 2010). Brand attachment influenced loyalty through its effects on brand trust and brand commitment in a retail setting, but did not directly influence loyalty (Belaid and Temessek Behi, 2011). By interacting strongly with consumers, more "touchpoints" of customer-derived benefits can be coordinated and lead to brand attachment, which increases business revenues (Grisaffe and Nguyen, 2011). Moreover, brand attachment is related to purchase share and need share in financial services, where need share is defined as the extent to which consumers use the bank for all their financial needs (Park et al., 2010).

In hospitality research, brand attachment served as a mediator between brand experience and brand trust for lodging services (Kang et al., 2017). "Brand identification" was defined as having a personal connection to the brand, and is thus a form of brand attachment (So et al., 2013). In an investigation of hotel brands, brand identification influenced loyalty indirectly through its effects on perceived service quality, perceived value, and brand trust (So et al., 2013).

The literature provides evidence to support the effects of perceptions of fairness on variables related to brand attachment. Perceived justice influences emotions (Chebat and Slusarczyk, 2005; DeWitt et al., 2008) and trust (DeWitt et al., 2008; Kim et al., 2009; Kwortnick and Han, 2011). In a service recovery context, dimensions of procedural and interactive justice influenced customer affection, which is one component of brand attachment (Choi and Choi, 2014). Perceptions of service fairness influenced affective commitment indirectly in a hotel setting (Kwortnick and Han, 2011). Affective commitment is similar to brand attachment as defined in the current research. Relationship quality moderated the influence of perceived justice on loyalty intentions in a restaurant service failure situation (Ha and Jang, 2009). Moreover, research suggests that distributive and interactional elements are more important than procedural in hospitality contexts (Ha and Jang, 2009). This is reflected in the dimensions of value and communication-based fairness in the POF scale for reward programs (Shulga and Tanford, 2018). Therefore, the following hypotheses are proposed:

H1a. Communication-based fairness is positively related to brand attachment.

H1b. Value-based fairness is positively related to brand attachment.

2.3.4. Perceptions of fairness and loyalty intention

The influence of perceptions of fairness/justice on loyalty has been investigated primarily in the context of service failure (Pan et al., 2012). A meta-analysis of loyalty in retail services concluded that "the effect of perceived fairness/justice on loyalty is particularly manifest in a service recovery context" (Pan et al., 2012, p. 152). Perceived justice of complaint resolution is positively related to repatronage intentions and negatively related to negative WOM (Blodgett et al., 1993). An investigation of hotel guest perceptions of service fairness found that the three types of justice influenced attitudinal and behavioral loyalty through service quality and trust, customer satisfaction, and affective and calculative commitment (Kwortnick and Han, 2011). Distributive and interactional justice influence revisit intentions to a greater extent than procedural justice in hospitality (Ha and Jang, 2009) and other service contexts (Blodgett et al., 1997). Moreover, distributive justice for a retail reward program influenced customer satisfaction and intentions to return to the store (Söderlund and Colliander, 2015).

The reviewed literature finds a direct link between perceptions of fairness and loyalty intentions in a variety of service settings. However, fairness in these studies is defined in service recovery and service delivery contexts. Using the POF scale, this research evaluates the hypothesis that a comparable relationship exists between loyalty program perceptions and behavioral intentions.

H2a. Communication-based fairness is positively related to loyalty intention.

H2b. Value-based fairness is positively related to loyalty intention.

2.4. Loyalty outcomes

2.4.1. Behavioral intentions

As discussed earlier, emotional/affective commitment is a strong indicator of loyalty intentions and behaviors for reward program members (Baloglu et al., 2017; Mattila, 2006a; Sui and Baloglu, 2003). It was one of the strongest direct loyalty antecedents in a meta-analysis of hospitality loyalty, and it mediated the effects of other variables including reward program attributes (Tanford, 2016). There is a tight connection between affective commitment and brand attachment, as they contain elements in common such as a personal relationship and emotional attachment. Therefore, the following hypothesis is proposed:

H3. Brand attachment is positively related to loyalty intention.

2.4.2. Loyalty behaviors

The positive relationship between brand attachment and purchase/need share (Park et al., 2010) is reinforced by the relationship between emotional commitment and proportion of visit among casino reward program members (Sui and Baloglu, 2003). Moreover, just as brand attachment influenced amount of investment (Park et al., 2010), emotional commitment was related to time spent at the casino (Baloglu et al., 2017; Sui and Baloglu, 2003) and frequency of visits (Baloglu et al., 2017). To examine the effect of loyalty antecedents on behaviors, behavioral loyalty variables such as frequency of visitation and hours spent in the casino per visit have been included in past research (Baloglu et al., 2017).

In this research, loyalty behaviors are defined as hours per visit, share of visit (SOV) and share-of-wallet (SOW). The longer the time spent in the casino, customers are generally more likely to spend more time on gambling. However, simply measuring the total number of hours spent does not capture loyalty, as loyalty involves preference for one brand versus other brands (Baloglu, 2002). Customers may spend as many or more hours at other casinos. For instance, research found that those customers who simply repurchase or revisit a particular

brand do not constitute truly loyal customers (Jarvis and Mayo, 1986; Baloglu, 2002; Tanford and Baloglu, 2013). Therefore, the current study implements two share measures to capture loyalty to the target casino relative to competitors.

Most tourist casino destinations, including the one investigated here, contain multiple casinos in close proximity, making it is easy to walk from one to another. Share of visit represents the percent of time spent at a target casino and other casinos during a single trip to the destination. A similar measure was used by Baloglu (2002) to measure purchases for one brand in relation to others. In a study of hotel loyalty program members, Tanford and Malek (2015) defined share of trips as the percentage of hotel stays at a target hotel brand versus other brands. In Sui and Baloglu (2003), emotional attachment influenced time spent at the casino and proportion of visits. However, emotional commitment influenced visitation frequency but not time spent at the casino in Baloglu et al. (2017). In both those studies, the casinos were isolated local properties that were not within walking distance of competitors. When there are multiple options, the effects of loyalty antecedents on visitation may be more apparent. It is expected that the effects of brand attachment on loyalty outcomes will be manifested for hours spent and SOV in a tourist destination, leading to the following hypotheses.

H4a. Brand attachment is positively related to hours per visit.

H4b. Brand attachment is positively related to share of visit.

Share-of-wallet (SOW) represents the percent of expenditures at a particular business as a function of all expenditures. In the retail sector, consumers devote a larger share of their shopping expenditures to stores where they possess loyalty cards (Mägi, 2003; Meyer-Waarden, 2007). Moreover, experimental research indicates that the relative attractiveness of reward programs and perceived switching costs between programs influences share of wallet for credit card usage (Wirtz et al., 2007). In the lodging industry, affective commitment positively influenced SOW for a preferred hotel brand, but reward program membership was not considered (Mattila, 2006b). As noted above, affective commitment is an antecedent to other loyalty outcomes, but SOW has been neglected in loyalty program models. In this research, SOW is defined as the percentage of program members' gambling budget that is allocated to the target casino on any given trip to the casino destination. It is calculated by asking consumers to specify their average gambling budget for the target casino and their average budget for a trip to the casino cluster. As such, it represents SOW for future as well as past casino visits.

This study fills a gap in our understanding of reward programs by evaluating how loyalty antecedents influence SOW. Although research is limited, it follows that similar effects should be obtained for SOW and SOV, leading to the following hypothesis:

H5. Brand attachment is positively related to share of wallet.

2.4.3. Intentions and outcomes

Much of the research on hospitality loyalty measures it as behavioral intentions using a version of Zeithaml et al., 1996 scale, which includes revisit intentions and positive word-of-mouth. Relatively few investigations measure actual behaviors, and even fewer investigate the relationships between intentions and outcomes (Tanford, 2016). The Theory of Planned Behavior (TPB) holds that intentions are good predictors of behavior (Fishbein and Ajzen, 1975), and this was confirmed in a meta-analysis of the TPB (Armitage and Conner, 2001). However, intentions account for only a portion of variance in behaviors; therefore, predicting behaviors from intentions has its limitations. In a meta-analysis of hospitality loyalty, Tanford (2016) found that the relationships between antecedents and outcomes was larger for intentions than behaviors, which highlights the importance of including intention and behavior measures in loyalty models.

In the hotel sector, behavioral intentions predicted share of hotel stays/expenses at a particular brand versus other brands using a variety of share measures (Back and Parks, 2003; Han et al., 2011; Han et al., 2008). A study of casino guests in Macau found that players' loyalty intentions predicted players' annual visitation to the casino (Prentice, 2014). Previous models of casino reward program loyalty treated intentions and behaviors as outcomes at the same level, and did not evaluate intentions as predictors of behavior (Baloglu et al., 2017; Sui and Baloglu, 2003). Moreover, they did not include share of wallet as an outcome measure.

In the current research, behavioral intentions are considered as mediators between loyalty antecedents and behavioral outcomes (hours per visit, SOV, SOW). These are defined as program members' average frequency/share of business on a trip to the casino destination. Although it is impossible to know what the future behavior will be, these outcomes represent ongoing behavior of regular casino visitors. Moreover, past behavior is a strong indicator of future behavior in stable contexts in which the behavior occurs regularly (Ouelette and Wood, 1998). Therefore, it is hypothesized that behavioral intentions will predict all three loyalty outcomes. As SOW is a new loyalty measure in the research context, it forms a separate hypothesis.

H6a. Loyalty intention is positively related to hours per visit.

H6b. Loyalty intention is positively related to share of visit.

H7. Loyalty intention is positively related to share of wallet.

The hypothesized relationships are displayed in the conceptual model shown in Fig. 1.

3. Methodology

3.1. Sample

The study utilized an online survey administered through the Qualtrics survey platform. With the use of the marketing communication channel for a casino located in Downtown Las Vegas, research
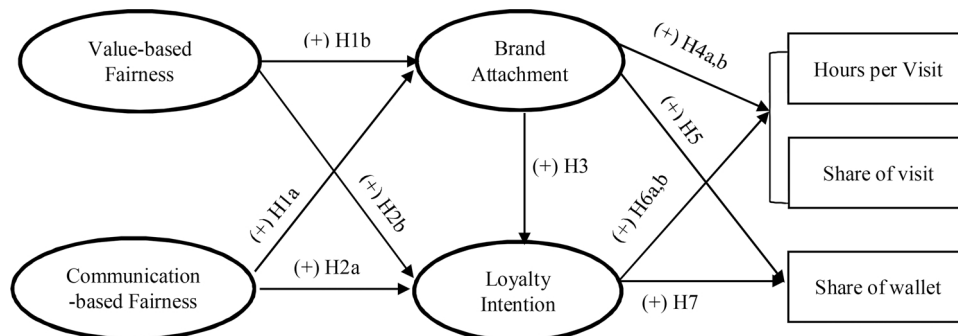

Fig.1. Conceptual Model.

participants were recruited from the reward program member database via email. Upon receiving the email, participants were instructed to click on the link to complete the survey with an incentive of $5 free casino slot play. There were screening questions in the survey to ensure that participants were over 21 and reward program members. After excluding the local residents of Clark County, Nevada, the final sample included a total of 1108 visitors who are members of the casino loyalty program.

3.2. Measurement

Perceptions of fairness consisted of value-based fairness and communication-based fairness, which were measured with 14 survey items using the POF scale developed and validated by Shulga and Tanford (2018). Brand attachment was measured with five items developed by Lacœuilhe (2000). The reliability and convergent validity of the scale have been established in consumer behavior and brand management studies (Lacœuilhe, 2000; Louis and Lombart, 2010; Rizwan et al., 2014). Loyalty intention was measured with five items (Zeithaml et al., 1996). All the multi-item constructs were measured on a 7-point Likert-type scale from strongly disagree to strongly agree. Loyalty outcome variables were measured with two single items and one index score calculated after the data collection, including hours per visit (HPV), share of wallet (SOW), and share of visit (SOV). HPV was measured by the question "on average, how many hours per day do you spend at the [target] casino on each visit?" SOV was measured by the question "Considering all your visits to Downtown Las Vegas casinos, what percent of your time do you spend at [target casino] and other Downtown casinos?" SOV is expressed as a percentage using a constant sum measure. SOW was measured by two open-ended questions asking "On average, about how much money do you personally budget on gambling for each trip to [the target casino/Downtown Las Vegas]?" SOW was calculated by dividing the budget for the target casino with the budget for the trip. Scores that exceeded 100% (i.e., a greater budget at the target casino than the entire trip) were eliminated in the data analysis. The survey concluded with demographic information.

3.3. Data analysis

The data were analyzed using several procedures. First, confirmatory factor analysis (CFA) was conducted on multi-item constructs to build internal consistency and validity by assessing composite reliabilities and validity measures. Second, structural equation modeling (SEM) was conducted to test the hypotheses and examine the proposed structural model using AMOS 24. As suggested for single-group analysis (Hair et al., 2010; Hu and Bentler, 1995), multiple measures are used to examine the fit between the model and data. Fit statistics include normed chi-square (χ^2/df), Tucker-Lewis index (TLI), critical function index (CFI) and root mean square error of approximation (RMSEA). Guidelines suggest that a better fit is indicated by a normed chi-square < 3, TLI and CFI close to 0.95, and RMSEA < 0.08 (Hair et al., 2010). Fit indices and modification matrices were used to examine any potential and meaningful enhancement in the model fit. Direct, indirect, and total effects of the exogenous model variables on endogenous variables were examined as it is often suggested to analyze these effects to delineate the role of the variables and overall pattern of the model (Baloglu et al., 2017).

4. Results

The demographic profile of the sample is displayed in Table 1. The majority of the sample was male (61.7%), over 51 years old (67.4%), married (68.8%) and employed (69.5%). Caucasian/White was the dominant ethnicity accounting for 67.5%, followed by Asian (12.7%) and Hispanic/Latino (10.5%). Most respondents were educated with some college (26.2%), college degree (35.2%), or graduate degree

Table 1
Demographic Profile of Respondents (*N* = 1007).

Variables	Categories	Frequency	Percentage
Gender	Male	621	61.7
	Female	386	38.3
Ethnicity	African American/Black	45	4.5
	Caucasian/White	680	67.5
	Hispanic/Latino	106	10.5
	Other	48	4.8
	Asian	128	12.7
Employed	Yes	700	69.5
	No	307	30.5
Age (years)	21–30	19	1.9
	31–40	99	9.8
	41–50	211	21.0
	51–60	321	31.9
	Over 61	357	35.5
Income	Less than $40k	86	8.5
	$40k-$60k	166	16.5
	$60k-$100k	326	32.4
	$100k-$150k	231	22.9
	More than $150k	198	19.7
Education	Less than high school	118	11.7
	Trade/technical	83	8.2
	Some college	264	26.2
	College degree	354	35.2
	Graduate degree	188	18.7
Marital	Single	205	20.4
	Married	693	68.8
	Divorced, widowed, separated	107	10.6

(18.7%). Approximately 33% reported earning $60,000–$100,000 annually, followed by $100,000–$150,000 (22.9%).

4.1. Measurement model, reliability, and validity

Confirmatory factor analysis (CFA) was conducted to examine the reliability and convergent and discriminant validity. Table 2 illustrates the results of CFA and the complete text of scale items. The standardized regression coefficients show significance in all individual t-values with no alarming estimates in the measurement model, such as negative error variances, standardized coefficients exceeding or very close to 1.0, or very large standard errors associated with any estimated coefficients (Reisinger and Turner, 1998). All the standardized loadings are less than 1.0 and the error variance is not negative suggesting that there is no sign of Heywood case. Additionally, the presence of multicollinearity was checked as it can mislead the accuracy of study results.

The initial run of the CFA model presented fairly good fit indices (normed $\chi^2 = 3.10$; TLI = 0.97; CFI = 0.97; GFI = 0.94; RMSEA = 0.046). However, one item of loyalty intention, "I consider the [casino name] to be my first choice in casino entertainment" was dropped due to the lower loading (.66), which is below the recommended value of 0.71 (Hair et al., 2010). The exclusion is consistent with research in hospitality, in which loyalty intention is often measured with word of mouth and behavioral intention, and does not include first choice in its measurement (Tanford, 2016).

After the modification, the second run of the CFA model presented an improvement in fit indices (normed $\chi^2 = 2.85$; TLI = 0.98; CFI = 0.98; GFI = 0.95; RMSEA = 0.043). The modification indices suggested no further significant improvements in the fit indices. The convergent and discriminant validity were examined based on established guidelines (Fornell and Larcker, 1981; Hair et al., 2010). As presented in Table 3, all of the multi-item constructs presented high composite reliability coefficients and convergent properties. The average variance extracted (AVE) for each construct was above the 0.50 threshold without exceeding the squared correlations between pairs of the constructs, providing support for discriminant validity of the measures. The study findings also provide support for nomological validity, which confirmed significant correlations and paths between the

Table 2
Confirmatory Factor Analysis Results and Complete Text of Scale items.

Scale Item	Factor Loadings
Communication-based Fairness (CR = 0.913, AVE = 0.635)	
CF1: The program representatives are friendly.	0.778
CF2: In general, my questions are handled in timely manner.	0.764
CF3: The program representatives are open and honest.	0.804
CF4: The level of attention given by the program representatives to me is fair.	0.793
CF5: The program representatives are responsive to member needs.	0.836
CF6: The program representatives provide accurate information.	0.805
Value-based Fairness (CR = 0.957, AVE = 0.737)	
VF1: The rewards program offers reasonable cash value of the redemption rewards.	0.867
VF2: The point value of the program is fair.	0.856
VF3: The points I earn per dollar are reasonable.	0.850
VF4: The rewards program offers adequate reward varieties.	0.863
VF5: The size of the rewards is adequate.	0.869
VF6: I receive enough benefits based on how much money I spend with this casino.	0.773
VF7: The rewards program offers a reasonable amount of rewards.	0.887
VF8: The rewards program offers adequate rewards.	0.897
Brand Attachment (CR = 0.916, AVE = 0.687)	
BA1: I have much affection for [casino name]	0.822
BA2: I am very connected to [casino name]	0.866
BA3: [casino name] gives me much joy and pleasure	0.803
BA4: I find a certain comfort to visit [casino name] frequently	0.767
BA5: I am very attached to [casino name]	0.880
Loyalty Intention (CR = 0.916, AVE = 0.585)	
LI1: I say positive things about [casino name] to other people	0.881
LI2: I would recommend [casino name] to someone who seeks my advice	0.897
LI3: I encourage my friends to visit [casino name]	0.879
LI4: I consider the [casino name] to be my first choice in casino entertainment.	0.664
LI5: I intend to visit [casino name] more often in the future.	0.750

Note: Rated on a 7-point Likert-type scale from 1 (strongly disagree) to 7 (strongly agree); All coefficients are significant at $p < 0.001$. CR = composite reliability, AVE = average variance extracted.

constructs in the theoretically predicted ways (Malhotra, 1999; Smith and Barclay, 1997). All the path coefficients are significant at 0.05 or better in the expected direction.

4.2. Structural model and hypothesis testing

Fig. 1 displays the structural model results. The results support most of the hypotheses proposed in the study. The proposed SEM model presents excellent fit indices (normed $\chi^2 = 2.49$; TLI = 0.98; CFI = 0.98; GFI = 0.95; RMSEA = 0.039). Communication-based fairness (.31, $p < .001$) and value-based fairness (.15, $p < .05$) are directly and positively related to brand attachment (Hypothesis H1a and H1b). Communication-based fairness (.31, $p < .001$) and value-based fairness (.10, $p < .05$) have a positive influence on loyalty intention (Hypothesis H2a and H2b). Brand attachment (.47, $p < .001$) has a

direct and positive influence on loyalty intention (Hypothesis H3). Although brand attachment has a positive influence on share of visit (.14, $p < .001$; Hypothesis H4b) and share of wallet (.20, $p < .001$; Hypothesis H5), it does not have a significant influence on hours per visit (Hypothesis H4a). Loyalty intention has a positive influence on loyalty outcomes, including hours per visit (.19, $p < .05$; Hypothesis H6a), share of visit (.33, $p < .001$; Hypothesis H6b) and share of wallet (.10, $p < .05$; Hypothesis H7), Most path coefficients are significant and in the expected direction on theoretical grounds. The study results support all the hypotheses, except H4a which postulates a positive relationship between brand attachment and hours per visit (Fig. 2).

4.3. Brand attachment and loyalty intention as mediators

To describe the overall pattern of the model, the direct, indirect, and total effects of independent variables on dependent variables were examined. The indirect effects and their significance levels were determined using bootstrap analysis (Zhao et al., 2010). The summary results appear in Table 4. There are fundamental findings that are noteworthy. Communication-based fairness presents a larger direct effect (.31) on brand attachment compared to value-based fairness (.15). For loyalty intention, the direct effect of communication-based fairness (.26) is again larger than value-based fairness (.10). Moreover, the indirect effect of communication-based fairness (.15) on loyalty intention is larger than the indirect effect of value-based fairness (.07). Accordingly, the total effect of communication-based fairness (.40) on loyalty intention is higher than that of value-based fairness (.17). These results indicate that communication-based fairness has a higher impact on brand attachment and loyalty intention than value-based fairness does. Although the direct effect of brand attachment on share of wallet (.20) is higher than its direct effect on share of visit (.14), the total effect of brand attachment on share of wallet (.24) becomes smaller than its effect on share of visit (.29) when indirect effects are incorporated. Conversely, based on total effects, brand attachment influences loyalty intention (.47) more strongly than it influences hours per visit (.13), share of wallet (.24), or share of visit (.29). After considering the indirect effect of brand attachment on hours per visit through loyalty intention (.05), the total effect of brand attachment (.13) becomes as strong as that of loyalty intention (.10) in influencing hours spent per visit. On the other hand, brand attachment displays a stronger influence on share of wallet (.24) than loyalty intention (.10), based on its total effects.

The research findings suggest that brand attachment partially mediates the effects of communication-based fairness and value-based fairness on loyalty intention. Loyalty intention partially mediates the influence of brand attachment on loyalty outcome variables, including hours per visit, share of wallet, and share of visit. The total effect of brand attachment produces a strong influence on share of wallet and share of visit. Among the loyalty outcome variables, the total effect of loyalty intention on share of visit presents the highest value. Brand attachment presents the largest direct effect on share of wallet, while loyalty intention displays the largest direct effect on share of visit. Overall, the findings provided support for the partial mediating roles of brand attachment and loyalty intention in the model proposed in this study.
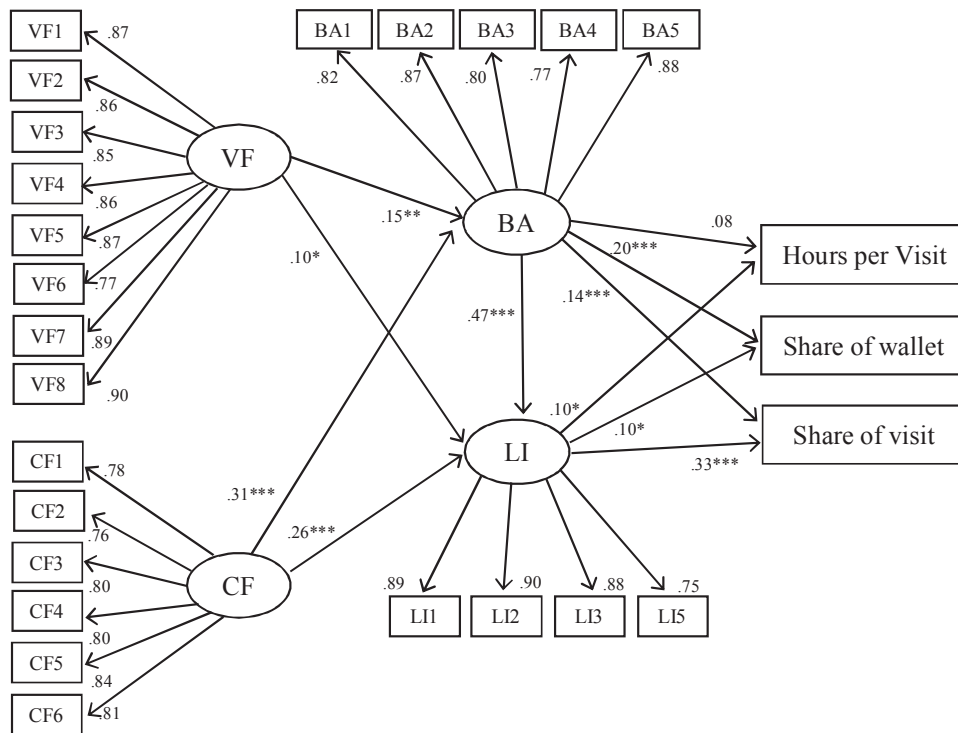
Table 3
Reliability and Validity Results.

	CR	Communication-based Fairness	Value-based Fairness	Brand Attachment	Loyalty Intention
Communication-based Fairness	0.913	**.635**			
Value-based Fairness	0.957	.517 (.719)	**.737**		
Brand Attachment	0.916	.170 (.412)	.135 (.367)	**.687**	
Loyalty Intention	0.916	.270 (.525)	.215 (.464)	.400 (.630)	**.585**

Note: CR = composite reliability. The diagonal values in bold are average variance extracted (AVE). The values below diagonal are squared correlations. Correlations are in parentheses (all p < 0.001).

Fig. 2. Model Results.

Table 4
Standardized Direct and Indirect Effects.

From	To	Direct	Indirect	Total
Communication-based Fairness	Brand Attachment	.305***	–	0.305
	Loyalty Intention	.256***	.145***	0.400
Value-based Fairness	Brand Attachment	.147**	–	0.147
	Loyalty Intention	.096*	.070**	0.166
Brand Attachment	Loyalty Intention	.474***	–	0.474
	Hours per visit	.081	.045*	0.126
	Share of wallet	.196***	.045*	0.241
	Share of visit	.136***	.156***	0.292
Loyalty Intention	Hours per visit	.095*	–	0.095
	Share of wallet	.096*	–	0.096
	Share of visit	.328***	–	0.328

$^*p < .05$, $^{**}p < .01$. $^{***}p < .001$.

5. Discussion

The current study provides an in-depth understanding of loyalty processes by incorporating the perception of fairness originating from the Theory of Justice. The study proposes that brand attachment and loyalty intention mediate the relationship between perceptions of fairness and loyalty outcomes. The results reveal strong support for the proposed model. The research findings highlight the importance of investigating customers' perceptions of rewards programs in terms of communication-based and value-based fairness. The study provides meaningful insights for researchers and industry professionals to consider for enhancing relationship marketing strategy and, ultimately, motivating reward program members to stay with the companies that offer such programs.

5.1. Discussion of model variables

To gain deeper insight into the course of loyalty, the current study incorporated two unique components: perception of fairness (POF) and share of wallet (SOW). The study extends the essential role of brand attachment, which is a more comprehensive form of emotional

commitment, on loyalty intention and loyalty outcomes.

5.1.1. Perception of fairness

Value-based and communication-based fairness have significant relationships with brand attachment and loyalty intention. Interestingly, communication-based fairness has a stronger influence on brand attachment and loyalty intention compared to the influence of value-based fairness. This finding is consistent with previous research demonstrating the importance of communication for reward program members (Berezan et al., 2015; Raab et al., 2016). The current study incorporated members' perception of fairness for the reward program while previous research implemented the evaluation of benefits to understand loyalty behaviors. Previous research found that the evaluations of reward program benefits directly influenced member behaviors (frequency of visit, time spent per casino visit) but not emotional commitment or loyalty intentions (Baloglu et al., 2017). On the other hand, the current research showed a significant influence of perception of fairness on brand attachment and loyalty intention. This suggests that perception of fairness is linked to loyalty through variables that are more associated with true loyalty versus spurious loyalty (Baloglu, 2002; Tanford and Baloglu, 2013). The research suggests that elements of trust may be embedded in communication-based fairness, which contains items measuring honest and credible communication. The findings therefore extend previous research that revealed a positive influence of trust on emotional commitment (Baloglu et al., 2017; Sui and Baloglu, 2003). The research demonstrates that the effectiveness of loyalty program depends on members' perceived fairness of the program in the casino. This represents a finding that casino marketers should consider when constructing and implementing a loyalty program.

5.1.2. Brand attachment

Brand attachment directly and significantly influences share of wallet (SOW) and share of visit (SOV) while influencing loyalty outcomes indirectly through loyalty intention. Previous research established the importance of emotional commitment on loyalty outcomes but did not capture SOW (Baloglu et al., 2017; Sui and Baloglu, 2003).

This study effectively integrated SOW as a meaningful variable and revealed a stronger linkage of brand attachment to SOW compared to loyalty intention. This implies that the higher brand attachment the members have, the greater their likelihood to spend money on the target casino versus competitors. This study bridges the gap of prior research showing that customers spend more money at retail establishments where they are the members of the loyalty program (Mägi, 2003; Meyer-Waarden, 2007). The current research provides insight into the underlying mechanisms of such outcomes by integrating brand attachment into the loyalty process.

5.1.3. Loyalty intention

Loyalty intention serves as a mediator for the relationship between the brand attachment and loyalty outcome variables (hours per visit, SOW and SOV). While all loyalty outcomes are significantly increased with increases in loyalty intention, loyalty intention presents the strongest influence on SOV. Hospitality loyalty research often neglects the actual behavior with the assumption that intentions will lead to behavior (Tanford, 2016). The current research confirms that loyalty intention has predictive power for loyalty outcomes, but accounts for only a portion of the variance. The findings highlight the importance of including behavioral measures and not relying on intentions alone to evaluate the loyalty process.

5.2. Theoretical implications

The study enhances the understanding of loyalty outcomes by introducing unique elements in the loyalty process. Traditionally, applications of the TOJ and perceptions of fairness for loyalty were researched in service failure or service recovery (Choi and Choi, 2014; Pan et al., 2012). If service recovery following service failure (a negative outcome) is perceived as fair, customers are more likely to remain loyal. By introducing TOJ as a theoretical framework, the research highlights the role of perception of fairness on loyalty behaviors in a casino environment. Rawls (2009) stated that it may be too idealistic to build a unifiable way of all members to feel fair in a society as individual interests and goals will constantly be argued; however, the study results reveal the potential of incorporating fair communication and benefits in reward programs. The study found that perceived fairness enhances the understanding of casino loyalty program members. TOJ links perception of fairness to loyalty behaviors of casino customers.

The current research suggests that a strong perception of fairness should be established with the aim of enhancing loyalty intention and brand attachment for positive outcomes. The research provides insight into a core tenet of the TPB, which holds that intention is the best predictor of behavior (Fishbein and Azjen, 1975). Our findings confirm the intention-behavior relationship, but suggest that intention may not be the best predictor of behavior when it comes to loyalty. Brand attachment was a stronger predictor of SOW than intention. This study illuminates the potential value of exploring other relevant variables, as the combination of these two variables reveals novel insight into the loyalty process. Moreover, the study extends the role of brand attachment, which was previously found to influence purchase share in financial services (Park et al., 2010), to SOW in the hospitality loyalty program context.

5.3. Practical implications

With the aim of developing strong loyalty outcomes, management should consider fairness in constructing an effective and long-lasting reward program. Perception of fairness is found to be strongly related to loyalty attitudinal and behavioral outcomes. Increased fairness perceptions are more likely to lead customers to feel attached to the brand, and positively influence both loyalty intention and loyalty outcome behaviors. Thus, casino marketers should allocate a reasonable and fair

distribution of rewards to members based on their investments (Lacey and Sneath, 2006). More importantly, casino marketers should train their reward program representatives to interact with their members in fair, attentive, open, and honest ways. The representatives should respond to the requests of members in a friendly and timely manner while offering reliable information. The strategies to build loyalty should involve communicating with customers in a friendly manner and trustworthy dialogue, and continuously monitoring such communications (Berezan et al., 2015). The findings suggest that casino marketers should construct strategies to enhance the perceived fairness of the reward program to increase their share of visit and share of wallet rather than simply offering incentives to motivate members to return and keep them in the casino.

The research proposes marketing strategies in terms of perception of fairness for casino marketers to enhance the longevity of their reward programs and to increase the members' money spent on their property. It is crucial for marketing managers to provide reasonable and adequate rewards that can compensate the member's investment and be consistent amounts compared to others at a similar loyalty tier. Moreover, casino marketers need to understand the significance of fair communication, such as being responsive and giving proper attention to the needs of members and communicating in a timely and friendly manner. Management should build standard procedures to control and monitor the consistency of such communications. Fairness is a subjective matter that the individual members may perceive differently rather than an objective evaluation of benefits (Noone, 2012). This implies that casino marketers should focus on providing valued rewards and investigate the members' preferences by tracking the rewards and benefits that are frequently redeemed, as these may represent member-valued items.

Casino marketers should compare their benefits, rewards, and communication processes from their reward programs to those of competitors and ensure that they are equivalent or superior. Some casinos determine the tier level of members and allocate rewards based on a short period of time and may fail to recognize the members who are truly loyal for a long term. This brings out a noteworthy point that casino marketers may overlook those customers who are truly loyal. The customers may be investing a large share of their lifetime business with the casino even though their spend per trip is lower than other high tier members. The study highlights the necessity of tracking the players over the short and long term to embrace the potential influence of two meaningful constructs; brand attachment and loyalty. The research indicates the significance of improving brand attachment as it is the strongest predictor of loyalty intention and share of wallet. The study finding aligns the previous research that investigated emotional attachment with loyalty outcomes. Thus, casino marketers should focus on providing their members a reasonable amount of intangible rewards (e.g., VIP privileges, special events, recognition, etc.) as these are associated with emotional commitment (Dorotic et al., 2012).

5.4. Limitations, future research, and conclusion

Although the study brings valuable and meaningful insights, it has some limitations. The research findings were derived from a single casino reward program; therefore, the generalizability of the results may be limited. Nonetheless, the sample was large and comprised actual reward program members from a Las Vegas destination casino. Future research is recommended to embrace the members from other casinos to strengthen the study findings. For the data collection approach, the research only included those who have valid email addresses, which could introduce bias into the sample. Another limitation of the research is that the survey relied on self-report measures. Thus, the findings derived from self-reported data may not correctly reflect the complex loyalty process. Research is suggested to incorporate actual casino spending data tracked through the player cards of the casino loyalty program. We were not given access to that data for the current research.

Compared to the previous research that did not obtain a significant impact of the evaluations of benefits on emotional commitment or loyalty intentions (Baloglu et al., 2017), the current research provides a significant influence of perception of fairness on brand attachment and loyalty intention. The inconsistent results may be caused by the difference in the measurement or the sample. Unlike prior research where participants rated specific reward program benefits, the current study measured the perceived fairness of the distribution of benefits as a whole. The current study utilized tourists visiting a destination-type casino with full amenities, whereas Baloglu et al.'s (2017) results were derived from visitors to a local casino with few amenities. Local casinos tend to be characterized by greater visitation frequency and less spend per visit, which could introduce a different dynamic into the loyalty process. Thus, future research may bring additional value by comparing different samples or measurements. The replication of the current conceptual model for local casinos, regional casinos in other states, or international markets may extend the current research findings and reveal meaningful results. The relationships investigated could be extended to reward programs for other hospitality segments, such as hotels or restaurants.

Loyalty will always be a goal of hospitality operators, and reward programs are designed to build loyalty. The current research indicates it is not enough for program benefits to have value, they must also be fair. It is through perceived fairness that marketers can build brand attachment and increase share of wallet. Ultimately, the desired outcome of a reward program is profitability. Considering the variables in this research may enhance operators' ability to ensure that their efforts to increase loyalty translate into the bottom line.

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