The effect of customer-oriented constructive deviation on organizational outcomes mediated by ethical climate and service delivery climate

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ABSTRACT

Purpose of study: The present study explored the mediating role of ethical and service delivery climate in the effect of customer-oriented constructive deviation on organizational outcomes. The research population was the employees of Iran insurance companies (the agencies in Mashhad). As the findings showed, valuable solutions can be offered. The data were non-randomly collected from 153 pairs of employee-customers of Iran insurance companies in Mashhad, Iran.

Methods: The data collection instrument was a standard questionnaire developed by Gong et al. (2020). Cronbach's alpha was used to substantiate the reliability of the questionnaire, and a confirmatory factor analysis was run for validation. For data analysis, structural equation modeling was used in *smart please*.

Findings: The statistical findings showed that customer-oriented constructive deviation directly and indirectly affected employee and customer loyalty. The moderating role of service delivery climate in the relationship between customer-oriented productive deviation and customer gratitude was confirmed. Moreover, the moderating role of ethical climate in the relationship between customer-oriented productive deviation and customer gratitude was confirmed. However, the service delivery and ethical climate did not moderate the relationship between customer-oriented constructive deviation and employee guilt.

Conclusion: Although some employees' behaviors are against the rules, they can serve good intentions and benefit the organization. Probably, the measures taken by organizations today are in the customers' benefit and lead to customer satisfaction and loyalty, contributing to the organization's effective performance.

1. Introduction

Today, along with the growth of businesses and increasing competition among companies, the correct ethical principles and customer orientation are more important than ever before, and practical strategies are in the interest of managers' attention more than before (1). Organizations that adhere to ethical values adopt behaviors consistent with the principles of customer orientation and customer satisfaction (2). However, not all organizations work according to a specific principle, and in each organizationsome certain rules and regulations represent, there are specific rules and regulations that define the employees' work ethics (3). Employees, as human resources, play an essential role in dealing with customers and implementing organizational rules. When a problem is posed for customers in the organization, employees mediate between customers and the organization. They can actively solve customers' issues in the organization. Violations of rules sometimes accompany these attempts. They occasionally go beyond the definite organizational frameworks, which can be considered a constructive deviation of customer orientation (6). Employees ignore some organization policies to gain customer satisfaction and improve the current situation without expecting any personal benefit (7). The climate and ethical conditions that dominate an organization also influence employees' customer-oriented behaviors. The dominance of a moral climate and adherence to ethical values make employees committed to act ethically to serve the organization and customers (8).

Behaviors that are against the organization rules but serve to please customers are effective in employees' feelings of remorse and guilt towards the customer or organization and simultaneously cause satisfaction (9). Employees who are satisfied with the organization and the existing conditions feel committed and fully support the organization. Thus, they try to increase efficiency to achieve success in all circumstances. Loyal employees see themselves as part of a whole, moving toward a specific goal (10). Customer-oriented behaviors are shown by ignoring the rules aiming to benefit customers. Such behaviors dramatically affect customer attitudes and are translated into customer gratitude by attracting customers' attention. When customers observe employees' customer-oriented and ethical behavior, they perceive the value and express gratitude in return; they look for chances to make up for it (11).

The service delivery climate in an organization affects customer gratitude motivated by the constructive deviation shown by customer-oriented employees. The climate and the quality of service delivery in an organization are critical to the value and significance customers attach to that organization (12). In other words, customers who are grateful for the services and benefits of the organization express their satisfaction with the quality of services and the existing conditions. Customers begin to feel satisfied with the services or products of an organization when they find them as good as expected (13). Satisfied customers develop a sense of affinity with and belonging to the organization. Thus, they desire to support the organization and continue their purchases in future wholeheartedly. They also wish to interact more with the organization. Customers become satisfied when they see the employees support them when things go wrong. In other words, customers feel comfortable when they feel adequately supported and receive the right services. Then, they decide to continue to buy and communicate with the organization, and react to its behaviors (14).

Iran's insurance company is one of the most successful organizations in the business. This organization has been around for nearly a century and has gained a relatively high position among its competitors. Therefore, the present study aimed to explore the ethical and service delivery climate concerning customer-oriented constructive deviation and organizational outcomes in insurance agencies in Mashhad, the second metropolis of Iran. Of note is that customer and employee loyalty were considered organizational outcomes in the present study.

2. Theoretical framework:

2.1. Customer-oriented constructive deviation

A breaking of organizational rules marks customer-oriented constructive deviation to improve performance and increase the quality of services provided to customers (6). Customer-oriented deviant behaviors are voluntary acts employees show to solve customers' problems by violating the organization's rules or going beyond their job limits to satisfy customers and improve organization outcomes (15). Such deviant behaviors increase employee satisfaction without any personal benefits. This constructive deviation involves giving privileges out of the stipulated rules to please dissatisfied

customers (16). Breaking the rules in favor of a customer has a positive effect on the organization's success and leads to customer gratitude and satisfaction, along with a sense of self-worth for the organization (17). Customer-oriented constructive behaviors are often shown voluntarily by the employees in the front line in the benefit of the organization (18). Deviated behaviors shown creatively to serve customers and the organization in fact benefit them both though they are rooted in deviation from rules and regulations (19).

2.2. Service climate
Service provision and work climate are more of an organizational environmental nature and include the features of ecological services and corporate culture. Organizations that care about their customers seek to increase their scope and structure of service provision. An appropriate service climate increases employee cooperation to benefit customers (20). It also indicates employee readiness to provide customer-oriented services and behave well to gain customer satisfaction when providing services. These all affect employee cooperation and management support (21). In fact, an organization ability to provide quality services/products and to care for customer wishes and needs plays a major role in its success (12). Any attempt to improve the quality of services can promote the status of an organization among customers (22). It is essential for any organization to set up cooperative acts to satisfy customers. Evaluating managers' knowledge is one way to improve the quality of services (23).

2.3. Ethical climate
Ethical climate refers to all organizational considerations and affairs shared by members by ethical principles and human rights to guide employees' decisions and behaviors (24). It also represents the honorable conditions within an organization's policies, to change employees' attitude towards ethical and acceptable behaviors per the guidelines for a higher quality personal and professional life (2). In addition, ethical climate reduces organizational conflicts, prevents deviant and negative behaviors, and improves communication among colleagues and customers (25). Together with human resource management, it can set an ethical example to evaluate organization performance, to develop appropriate skills/behaviors in employees and improve the quality of services (26). A set of unwritten rules and regulations dominate the work-related culture and ethical behaviors (27). Ethical climate is a function of ethical culture and is intermingled with the employees' behaviors to direct ethical measures (28).

2.4. Employee guilt
This concept refers to the inner feelings an individual develops marked by shame due to a formerly-made mistake (29). In fact, when people break the rules and commit violations, they experience a psychological conflict that is accompanied by negative and unpleasant feelings (30). People sometimes do something wrong as prescribed by law. The mistake or sin they have committed makes them think or feel ashamed and remorseful of this wrongful act, which sometimes compensates for the effects of the guilt (31). The regret coming with the guilt makes people attempt to solve the problem and make up for mistakes they already made through a proper action and a proper emotional feedback (32). Internal conflict leads to a sense of guilt. It is a function of the existing disputes and confusions affecting internal and psychological states (33).

2.5. Employee satisfaction
Employees' sense of satisfaction with the division of labor in an organization affects their performance and productivity (34). Employees' feeling of satisfaction that results from their evaluation of the job and the effective factors involved significantly affect their intention to continue working with the organization (35). Feeling satisfied is associated with a pleasure of perceiving the inherent values of the job and meeting one's own expectations and wants, both motivating and productive at work (36). Employees' positive reaction and attitude to their position in an organization and the sense of interest they show in performing their duties result from this satisfaction. Thus, they can feel motivated to work efficiently (37). It is this positive internal response to working conditions that motivates people to work efficiently (38). Employee satisfaction is a major factor involved in one's performance of

tasks and duties (39). According to Dubey et al. (2023), effective leadership in an organization can result in employee satisfaction and can improve citizenship behaviors.

2.6. Employee loyalty

Employee loyalty refers to their strong commitment to the organization of affiliation. This strong sense of belonging contributes to a better and more stable performance to achieve the organization goals (41). Satisfied employees are loyal to their organization; in fact, they work hard for the success of the organization, and decide to stay there forever. They believe in the value of the organization and seek to realize its goals (10). However, employees' attitude and attachment to the organization are influenced by their sense of loyalty. Loyal employees favor the organization goals and fully participate in the activities the organization assigns. Thus, employees significantly contribute to the growth and success of the organization (42). Loyalty is an internal psychological bond with the organization of affiliation. It determines the employee detailed behavior (43). Strong employee emotions can be supportive and increase the the tendency to continue working with the organization. It is a manifestation of employee satisfaction (44).

2.7. Customer gratitude

Customer gratitude is a kind of behavior and social feedback customers show in return for the benefits and services they happily receive (45). Indeed, gratitude can be described as when people feel loved by others. In return for this loving behavior, they give an emotional feedback to appreciate the benefits of services they received (46). Customers appreciate social performance when they are assured the organization and staff have behaved relatively and when they feel satisfied with the organization's behavior toward them in providing the required services. Then, customers feel obliged to react appropriately (47). Gratitude forms a positive perception of service delivery and, thus, a firm basis of trust in the organization (48). Perceiving the value of the service is followed by compensatory acts (49).

2.8. Customer satisfaction

Customer satisfaction happens when customer expectations are met and preferences are prioritized in providing the target service or product (50). It can also refer to the emotional feedback the customer gives on the quality of services or products the organization provides, when enough attention has been attracted and a high value is attached (51). Customers are satisfied with an organization when they gain trust and when their expectations from interacting with the organization and using its services are met (52). Customer satisfaction also refers to a positive response and attitude to the facilities provided by the company when the customer perceives these facilities in line with expectations (53). Using all the existing resources to meet customer needs is followed by customer satisfaction (54). Customer satisfaction with service delivery means satisfaction with the interaction with the organization and the act of purchase (55).

2.9. Customer loyalty

The experience customers gain from interacting with an organization leads to an emotional and cognitive response in future communications (with the organization). This satisfaction encourages the customer to continue purchases from the same organization (56). Loyalty accounts for why a customer constantly chooses a particular brand among many. It shows the brand has gained a specific emotional and cognitive status in the customer's mind and has become a priority (57). Customer's positive reaction is represented by a continuous intention to purchase from, interact with, and show loyalty to an organization (58). It is influenced by customers' experience with a certain brand to meet expectations at a higher level (59).

Fazal-E-Hasan et al. (2019) contended that employees influenced by the positive effect of constructive work deviation on the organization and customer benefits, show deviation of rules of the organization. Ji et al. (2022) acknowledged in their research that pro-customer deviation in the organization, which employees show to benefit customers, fosters positive emotions and customer gratitude. Through appreciation, customers show their satisfaction with the employees favoring them in the organization. Accordingly, the following hypothesis was formulated.

1. Customer-oriented constructive deviation affects customer satisfaction by increasing customer gratitude of Iranian insurance agencies.

In their research on employee deviation, Zhang et al. (2022) concluded that employees' deviant and law-breaking behaviors at work play a significant role in forming their psychological attitude and distress. Through engaging in deviant behaviors, employees feel a kind of guilt. IACONO et al. (2016) argued that employees' efforts for customer-oriented outcomes lead to job satisfaction as long as the deviations are made in favor of customers. The results of hypothesis testing in this research showed a negative relationship between job satisfaction and each dimension of employee deviation, and customer-oriented behavior moderates the relationship between job satisfaction and employee deviation. Employees do not get full benefit from their job conditions by making constructive deviations in order to satisfy the customer, and it is their customer-oriented attitude that drives the decisions and actions of employees towards customer-oriented constructive deviations to gain customer satisfaction. Accordingly, the following hypothesis was formulated.

2. Customer-oriented constructive deviation affects employee satisfaction by reducing employees' guilt in Iranian insurance agencies.

Su et al. (2021) investigated customer psychological feelings and successful marketing strategies. Their results showed a significant relationship between customer satisfaction and their appreciation. In fact, customers' perception and emotions have a motivating role in improving relations with the organization. When service providers try to solve service provision issues, they seek to give a more desirable response to what customers need.

There is research evidence to show that both gratitude and feeling of guilt can encourage customers to show behaviors that improve employee-customer relationships. Zohrevandian and Zahed (2019) confirmed the effect of appreciation on customer satisfaction, and pinpointed appreciation as an important factor in increasing customer satisfaction. Customers who are satisfied with an organization and its performance reach a high level of satisfaction and commitment, intensifying their loyalty to the organization. Aghdaie et al. (2022) showed in their research that gaining customer satisfaction gradually creates a sense of loyalty and emotional involvement in customers. Accordingly, the following hypothesis was developed.

3. Customer gratitude affects customer loyalty by increasing customer satisfaction with Iranian insurance agencies.

Sousa et al. (2021) explored the relationship between guilt and employee job satisfaction. The feeling of guilt and shame that the employees experience is caused by the conflicts within an individual. If this feeling is reduced, it will create a sense of satisfaction and happiness. The results of this research showed that work and family conflicts adversely affect the feelings of guilt and satisfaction with life and job. In fact, it can be concluded that in this study, the conflicts that people have in their work and life play a significant role in the intensity of guilt and satisfaction they feel. Employees become dissatisfied with their position and work through understanding the unfavorable conditions. Moreover, Kazako et al. (2020) contended that employees' job satisfaction affects their loyalty to the organization and plays a significant role in their retention. This study tested the effect of job satisfaction on employee loyalty and showed that employees reach a level of satisfaction with their jobs and get peace of mind and commitment, which is considered an important factor in the formation of loyalty. Accordingly, the following hypothesis was formulated.

4. Lowering guilt affects employee loyalty by increasing the satisfaction with Iranian insurance agencies.

Gong et al. (2020) investigated the effect of customer-oriented constructive deviation on customer appreciation and, employee satisfaction and loyalty. They further explored the moderating role of service delivery climate. They found that customer-oriented productive deviation could affect loyalty by increasing customer gratitude and satisfaction. This relationship was moderated by ethical climate and service delivery. Gong showed necessarythat in contexts where the service atmosphere and morale are considered important, the impact of customer-oriented productive deviation on customer and employee emotions is significant, too. By testing their hypotheses, Gong et al. showed that service atmosphere affects employee deviation in favor of customers and also affects employee feelings of guilt and customer gratitude. In some other research, Haroun et al. (2020) examined the effect of service quality on employee satisfaction and loyalty mediated by trust. The results showed that service

quality leads to customer satisfaction, which affects loyalty, too. The hypothesis testing by Haroun et al. showed that tangibility, reliability, confidence, honesty, and personalization significantly affect customer satisfaction, which shows that the service atmosphere of an organization determines the level of satisfaction and loyalty. Accordingly, the following hypotheses were formulated.

5. Service delivery climate moderates the effect of customer-oriented constructive deviation on customer gratitude for Iranian insurance agencies.

6. Service delivery climate moderates the effect of customer-oriented constructive deviation on employee guilt in Iranian insurance agencies.

In their research, Ahdi et al. (2020) argued that Islamic work ethics is practical in the organizational climate and employee deviant behavior. Moreover, service quality plays a significant role in behaviors that are by the rules of an organization. The results showed that organizational climate affects constructive deviation, and Islamic ethics influence productive deviation through organizational climate. Chen et al. (2018) maintained that individual and corporate factors such as moral climate affect employees' performance and deviant behavior. In fact, in this research, organizational factors and facilities used in an organization to serve customers are influential in forming the moral climate of the organization. Accordingly, the following hypotheses were formulated.

7. Ethical climate moderates the effect of customer-oriented constructive deviation on customer gratitude for Iranian insurance agencies.

8. Ethical climate moderates the effect of customer-oriented constructive deviation on employee guilt in Iranian insurance agencies.

The conceptual model of the research is mapped below in light of the research hypotheses.
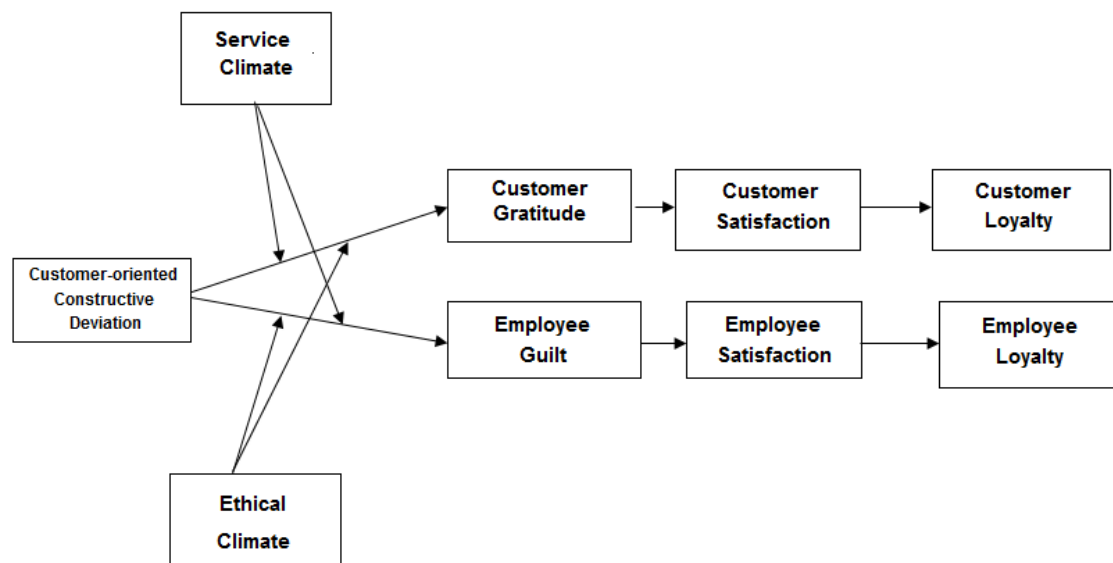

Fig. 1. Conceptual model of research

3. Research Methodology

The present study was descriptive-analytical and involved a survey for data collection. The research population comprised employees and customers of Iran insurance agencies in Mashhad. The sample was selected through a convenience non-random method to include 153 customer-employee pairs. The data collection instrument was a standard questionnaire developed by Gong et al. (2020). Cronbach's alpha coefficient tested the reliability of the questionnaire, and confirmatory factor analysis was run to substantiate its validity. The estimated values proved the validity and reliability of the questionnaire. The divergent validity of the instrument was also confirmed. Structural equation modeling (SEM) was run in Smart PLS. Also, the Sobel test was used to assess the mediating role of customer gratitude, customer satisfaction, employee guilt and employee satisfaction.

4. Findings

Most of the 153 employee respondents (52.94%) were male and the rest (47.06%) were female. In terms of age, a small percentage (6.54%) were over 50 years old. Many respondents (47.71%) were 31 to 40 years old. They mostly (45.75%) held a Bachelor's degree. Also, customer demographic features showed that among 153 customer respondents, most (52.29%) were male and the rest (47.71%) were female. In terms of age, most respondents (42.48%) were 31 to 40 years old, and most educated subjects (32.68%) held a Bachelor's degree.

4.1. Confirmatory factor analysis

The results of confirmatory factor analysis are shown in the table below.

Table 1. Confirmatory factor analysis of latent variables

Variables	Items	Factor loading	Standard deviation	T value	AVE	CR	Cronbach's alpha
Customer-oriented constructive deviation	q1	0.893	0.031	28.085	0.682	0.896	0.844
	q2	0.815	0.042	19.551			
	q3	0.835	0.027	31.486			
	q4	0.789	0.042	18.879			
Service climate	q5	0.645	0.264	2.443	0.674	0.890	0.871
	q6	0.743	0.189	3.944			
	q7	0.939	0.234	4.019			
	q8	0.92	0.181	5.086			
Ethical climate	q9	0.931	0.067	13.878	0.760	0.905	0.844
	q10	0.812	0.115	7.084			
	q11	0.869	0.074	11.754			
Employee guilt	q12	0.929	0.017	53.628	0.854	0.946	0.915
	q13	0.941	0.014	66.338			
	q14	0.902	0.02	45.398			
Employee satisfaction	q15	0.867	0.041	20.978	0.776	0.912	0.855
	q16	0.936	0.014	69.09			
	q17	0.837	0.03	28.113			
Employee loyalty	q18	0.871	0.026	33.238	0.772	0.910	0.853
	q19	0.887	0.022	39.568			
	q20	0.879	0.029	29.789			
Customer gratitude	q21	0.916	0.019	47.048	0.824	0.933	0.893
	q22	0.922	0.016	57.956			
	q23	0.884	0.025	35.952			
Customer satisfaction	q24	0.913	0.023	38.971	0.833	0.938	0.900
	q25	0.911	0.017	52.523			
	q26	0.915	0.02	45.648			
Customer loyalty	q27	0.907	0.019	48.963	0.826	0.935	0.895
	q28	0.924	0.014	64.186			
	q29	0.897	0.025	36.466			

4.2. Divergent validity

Divergent validity is a complementary concept, with two criteria proposed for it in PLS path modeling: the Fornell-Larcker criterion and the transverse load test.

4.2.1. Fornell-Larcker criterion

A variable should have a greater discrimination among its own indices than those of other latent variables.

As it can be observed in the table above, the divergent validity of the measurement model can be confirmed.

4.2.2. Exterior Model Fit

After examining the fit of measurement models, the structural model of the research needed to be fit.
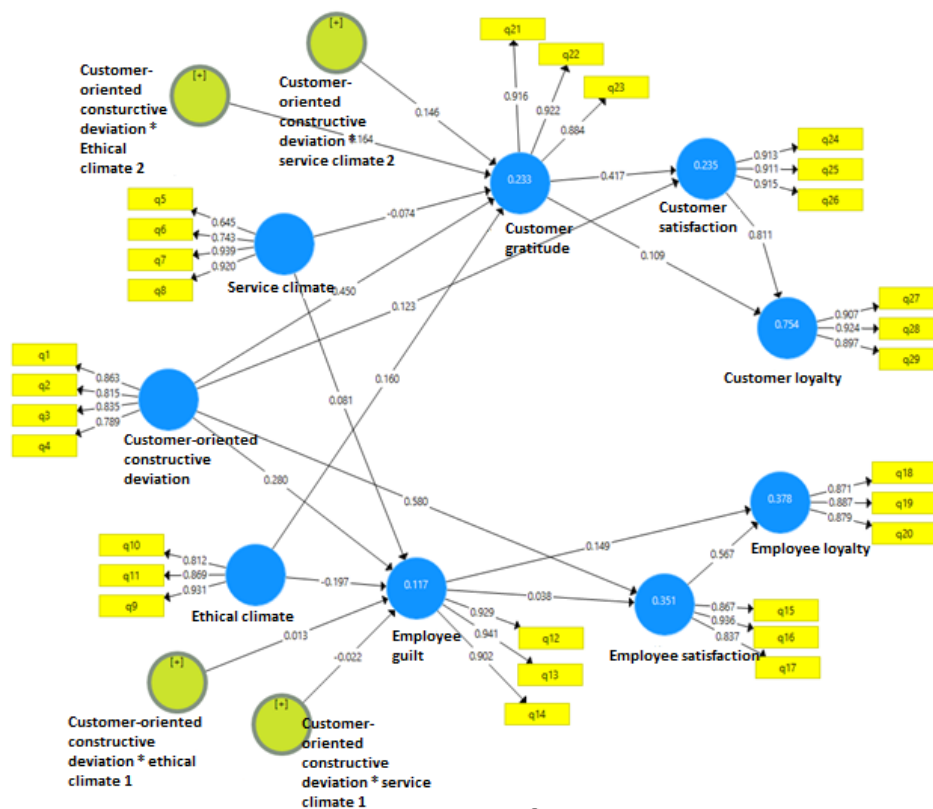
Table 2. Correlation coefficients and AVE-squares

	Employee guilt	Customer-oriented constructive deviation	Ethical climate	Service climate	Customer satisfaction	Employee satisfaction	Customer gratitude	Customer loyalty	Customer loyalty
Employee guilt	0.924								
Customer-oriented constructive deviation	0.292	0.826							
Ethical climate	-0.135	0.089	0.872						
Service climate	0.096	0.330	0.416	0.821					
Customer satisfaction	0.214	0.310	0.095	0.116	0.913				
Employee satisfaction	0.207	0.591	0.147	0.276	0.400	0.881			
Customer gratitude	0.205	0.450	0.185	0.149	0.472	0.353	0.908		
Customer loyalty	0.239	0.259	0.105	0.085	0.863	0.319	0.492	0.909	
Employee loyalty	0.266	0.483	0.298	0.250	0.473	0.598	0.421	0.394	0.879

Fig. 2. Structural equation modeling and estimated *T*-values

Fig. 3. Structural equation modeling and standardized estimates

4.3. R-square (R2)

The R2 was estimated only for dependent (endogenous) variables of the model and for the exogenous variables, this value was zero. The higher the R2 for the endogenous variables, the better the model fit.

Table 3. The estimated R squares

Variables	R^2	level
Employee guilt	0.117	Low to moderate
Customer satisfaction	0.235	moderate
Employee satisfaction	0.351	Moderate to high
Customer gratitude	0.233	Moderate
Customer loyalty	0.754	High
Employee loyalty	0.378	Moderate to high

4.4. Prediction power (Stone-Geiser Criterion (Q2))

This criterion, introduced by Stone and Geiser (1975), determines the power of a model in predicting the dependent variables. According to Stone and Geiser, models with an acceptable structural fit should adequately predict the indicators of the endogenous variables within the model. The Q2 value should be calculated for all endogenous variables. The values of 0.02, 0.15, and 0.35 represent a low, moderate, and high predictive power, respectively. The estimated Q2 for the dependent variables within the model are summarized below:

Table 4. Predictor correlates

Variables	Stone-Geiser Criterion (Q2)	level
Employee guilt	0.087	Low to moderate
Customer satisfaction	0.191	Moderate to high
Employee satisfaction	0.266	Moderate to high
Customer gratitude	0.169	Low to moderate
Customer loyalty	0.617	High
Employee loyalty	0.285	Moderate to high

Table 5. Structural equation modeling of research

Path	Standardized path coefficient	Standard deviation	T value	Result
Indirect effect (mediated by customer gratitude)	Standardized path estimate	SD	Z value	result
Customer-oriented constructive deviation → Customer satisfaction	0.450*0.417=0.188	0.063	2.999	accepted
Indirect effect (mediated by customer satisfaction)	Standardized path estimate	SD	Z value	result
Customer gratitude → Customer loyalty	0.417*0.811=0.338	0.077	4.338	accepted
Indirect effect (by moderating employee guilt)	Standardized path estimate	SD	Z value	result
Customer-oriented constructive deviation → Employee satisfaction	0.280*0.038=0.011	0.017	0.639	rejected
Indirect effect (mediated by employee satisfaction)	Standardized path estimate	SD	Z value	result
Moderated employee guilt → Employee loyalty	0.038*0.567=0.021	0.032	0.650	rejected
Moderating effect of service climate	Standardized path estimate	SD	T value	result
Customer-oriented constructive deviation * service climate → employee guilt	-0.022	0.088	0.247	rejected
Customer-oriented constructive deviation * service climate → customer gratitude	0.146	0.057	2.570	accepted
Moderating effect of ethical climate	Standardized path estimate	SD	T value	result
Customer-oriented constructive deviation * ethical climate → employee guilt	0.013	0.118	0.107	rejected
Customer-oriented constructive deviation * ethical climate → customer gratitude	0.164	0.062	2.623	accepted

4.5. Goodness of fit (GOF)

The goodness of fit is about both the measurement and structural components of a model, and by confirming this fit, the fit of the model is actually confirmed. The three estimates of 0.01, 0.25indicated, and 0.36 were found to indicate low, moderate, and high levels.

$$GOF = \sqrt{\overline{Communality} \times \overline{R^2}} = \sqrt{0.814 \times 0.345} = 0.530$$

5. Discussion

The present study explored the mediating role of ethical climate and service delivery climate on the relationship between constructive customer-oriented deviation and organizational outcomes. The data were collected to test a model based on the research hypotheses. The research population was Iran insurance agencies in Mashhad. In this section, the results of testing each hypothesis are discussed separately in the light of the existing theories and literature. Overall, this study showed sometimes the employees' behavior is against the law, which can be perceived as disregard for the organization policies, but the fact is quite contrary. Although the present variables showed the employees felt guilt for their deviated behavior, there are advantages too. The outcomes are not necessarily the same for all organizations, but employees' intention of satisfying customers should not be neglected. Employees sometimes act against the rules so as to strengthen the bonds between the organization and the customers. The aim is to develop certain perceptions and emotions in customers as described in the other hypotheses of this research.

The first hypothesis which assumed a significant effect of customer-oriented constructive deviation on customer satisfaction through customer gratitude in Iranian insurance agencies was accepted. These results are in line with a body of research by Ji et al. (2022), Gong et al. (2020). Gong et al. (2020) concluded that deviant behaviors can be seen in an organization, but they can be constructive and practical, and customers may be satisfied and grateful by seeing that employees act to their benefit. In some other research, Jay et al. (2022) showed that what is valuable in the eyes of customers and can make them happy is the occasional and deviant behavior in an organization to the benefit of customers. These research findings highlight the importance of attention to customers throughout the service provision process. It can be argued that the measures and behaviors marked by a violation of rules in Iran insurance company to the benefit of customers result in customer gratitude. By receiving benefits and services for free from employees to compensate for a mistake already made, customers develop a positive feeling about the employees' attentiveness. Thus, customers feel satisfied and decrease their perceived annoyance with the company, thanks to the employees' caring behavior. The gratitude the company shows plays a significant role in increasing customer satisfaction. In fact, constructive deviation is a sign of the independence that organizations betroth their employees to improve the performance and position of the organization. An organization trust in its employees is effective in this constructive deviation.

The second hypothesis assuming that customer-oriented constructive deviation does not affect employee satisfaction by reducing the employee's guilt was rejected in the present study. This is inconsistent with the findings reported by Gong et al. (16). Gong et al. (2020) showed that customer-oriented constructive deviation increases employee guilt, which reduces employee satisfaction and loyalty and has a negative overall effect on the organization. Also, Lacono et al. (2016) showed that customer-based constructive deviation increases employee job satisfaction. According to IACONO et al., a logical attitude and a positive perception can lead to job satisfaction and can reduce the guilt felt towards customers. However, in the current research, customer-oriented constructive deviation did not affect employee satisfaction indirectly. Arguably, when there is a problem in providing quality services for customers in Iran insurance company, the employees try to compensate for it by providing benefits. This measure is against the rules and regulations of the Insurance Organization of Iran, but it follows from a customer-oriented view, which can significantly reduce employee guilt and regret induced by violating customer rights. It gives a peace of mind to employees for showing the right ethical behavior towards customers. It positively affects the employees of Iran insurance company, but it has no effect on employee satisfaction.

The third hypothesis, assuming that customer appreciation significantly affects customer loyalty through customer satisfaction, was accepted. This is in line with the research findings by Su et al. (2021), Gong et al. (2020), and Zohra Vandi and Zahid (2019). Gong et al. (2020), Su et al. (2021), and Zohra Vandi and Zadeh (2019) also argued that appreciating customers has a positive effect on customer satisfaction and loyalty, which also positively affects the organization. Su et al. (2021) searched for a recovery strategy when providing undesirable services to make clients feel they are in control. However, considering the different research populations, the results of investigating these variables point to the underlying relationship. Arguably, the customers of Iran insurance companies are thankful when they receive the services and benefits that the employees have provided, which shows customer satisfaction along with employees' valuable attitude toward customers. The importance of ethical principles is also raised as the basis of the decision to buy again and customer loyalty to the insurance company. When customers observe that employees within an organization adhere to ethical principles to compensate for careless mistakes, they begin to develop a positive feeling about it. Then, customers will be eager to continue buying from the organization because they know that their rights will not be violated.

The fourth hypothesis assuming that lowering employee guilt does not have a significant effect on employee loyalty through employee satisfaction was rejected. This is not consistent with a body of research by Souza et al. (2021), Gong et al. (2020), Kazaku et al. (2020). In a work of research with an opposite finding, the researchers concluded that lowering employee guilt and discomfort increases their satisfaction and contributes to employee loyalty and retention in the organization. In fact, the feeling of guilt, which is an internal and psychological construct, creates a kind of intellectual conflict in the individual. If this feeling is reduced, the peace of mind and satisfaction will follow, which can contribute to employee loyalty. According to the existing literature regarding this hypothesis, there is no evidence to show that lowering the guilt experienced by employees leads to satisfaction with job, which in turn is translated into loyalty.

The fifth hypothesis assuming that service delivery climate moderates the effect of customer-oriented constructive deviation on customer appreciation was accepted. This finding is in line with several other studies by Gong et al. (2020), Chen et al. (2018), and Harun et al. (2020). In their research, Harun et al. (2020) explored the impact of service delivery climate, assessed by factors such as tangibility and trust, etc., on appreciation and constructive deviation in an organization. This researcher tried to prove that all factors underlying the service climate can affect employees' constructive behavior and deviation. Arguably, the service climate and quality of services provided by Iran insurance company significantly affect the positive deviation and customer-oriented performance of employees and customer gratitude. An organization that offers high-quality services violates rules to benefit customers to attract their appreciation. In fact, the climate of the organization is highly significant. For example, if the climate of insurance organizations is inflexible and mandated, there will be no job independence. Thus, the employees will definitely not pay for such a constructive deviation. However, a service provision climate that is customer-oriented and abides by the principle of customer satisfaction is based on a certain degree of job independence given to employees and at

the time of constructive deviation, employees will be judged and treated fairly according to their real intent. Although employees may violate the company rules and regulations, they compensate for their mistake to benefit the customer beyond his/her imagination, to surprise the customer. This is considered a form of appreciation and value for the customer, and finally brings valuable results to the organization.

The sixth hypothesis assuming the service delivery atmosphere does not moderate the effect of customer-oriented constructive deviation on lower employee guilt was rejected. This finding agrees with two studies by Ahdi et al. (2020) and Chen et al. (2018) because in these two studies, service climate was not considered an influential factor and played a significant role in the impact of constructive deviation and customer-oriented measures. It does not reduce the feeling of guilt. This finding is not in line with the study of Gong et al. (2020), according to which the service delivery climate in an organization moderates the effect of customer-oriented constructive deviation on lowered employee guilt. In an organization where job autonomy is given to employees and there is a freer atmosphere, employees feel less guilt at the time of constructive deviation. But in a strict and law-abiding organization, employees experience more guilt and discomfort. Arguably, the quality of services provided by Iran insurance company does not affect the customer-oriented constructive deviation to reduce employee feeling of guilt. Regardless of the quality of services offered by the company, employees seek to comply with ethical principles and standards and not violate customer rights. Because, in their opinion, customer satisfaction and attitude significantly affect the position and success of the organization.

The seventh hypothesis, assuming that ethical climate moderates the effect of customer-oriented constructive deviation on customer appreciation, was accepted. This finding is in line with the research findings of Ahdi et al. (2020), Gong et al. (2020), and Chen et al. (2018). Gong et al. (2020) investigated this exciting topic by examining pairs of customers and employees. They found that in contexts marked by a supportive service climate and moral character, the formation of customer-oriented constructive deviation and its impact on customer emotions is remarkable. Hypothesis testing showed that the service climate affected the deviation employees showed in favor of customers, employee feelings of guilt, and customer gratitude. Arguably, the ethical climate, compliance with ethical rules, and respect for ethical norms in Iran insurance companies play a significant role in customer-oriented constructive deviation and customer gratitude. An organization that adheres to ethical principles acts very cautiously when some customer rights are violated. It does not allow the issue to lead to customer dissatisfaction. It maintains the organizational framework. But with a problematic event, customer-oriented performance is adequate in customer gratitude. Upon witnessing the importance of ethical principles, customers respect the organization.

The eighth hypothesis, assuming that ethical climate does not moderate the effect of customer-oriented constructive deviation on lower employee guilt, was rejected. This is not in agreement with several studies by Ahdi et al. (2020), Gong et al. (2020), Chen et al. (2018). In this research, the results showed that a climate rich in ethical values and behaviors, which is led by a moral culture, affects the feeling of guilt in constructive deviation. In such organizations, attention is paid to ethical issues, and this attitude is well-intimidated by the employees. Yet, in other organizations where benefit and profit are more important, this relationship is formed differently. Ahdi et al. (2020) found the moral climate to be an important factor in employee behaviors and deviant measures that can lower the feeling of guilt. Also, Gong proved that it reduced the feeling of guilt in employees through customer-oriented constructive deviation. Arguably, the moral climate and compliance with ethical principles and justice in Iran insurance companies does not mediate the effect of customer-oriented behavior that violates the company rules to lower employees' guilt. Thus, it does not matter whether the organization adheres to ethics because employees reduce their perceived shame and guilt towards customers with a positive customer-oriented deviation.

6. Conclusion

The present study explored the effect of customer-oriented constructive deviation on customer and employee loyalty in Iran insurance company. The mediating role of customer gratitude and satisfaction and employee guilt and satisfaction was explored. So was the moderating role of ethical climate and service delivery climate in Iran insurance companies. The findings showed that customer-oriented

constructive deviation has direct and indirect effects on customer and employee loyalty. Managers should caution that sometimes breaking the rules, though unpleasant, serves a valuable purpose and can benefit the organization. This study shed light on how constructive deviation could emotionally involve employees and customers and have positive organizational outcomes. The present findings showed that deviated behaviors can have favorable organizational outcomes. They can act as effective policies to serve customer satisfaction, yet can also cause a sort of emotional conflict in people.

In a world where customers have many options to choose from, any behavior that attracts their attention and gains their satisfaction is worth it. The continued interaction of customers with an organization requires attention to their needs and solutions to any misunderstanding. When customers perceive the value of ethics in an organization, they develop more loyalty and tend to continue working with the organization and supporting it. This is, in turn, an effective way of viral advertisement. For an organization to survive, it must adhere to a system of ethical rules to increase customer satisfaction. Thus, managers are suggested to teach employees customer-oriented actions,, offer them job independence, and treat them fairly when deviations occur.

7. Suggestions for further research
that the conceptual model in hierarchical organizations be investigated Investigating the conceptual model in hierarchical organizations in future studies is suggested.

It is suggested that variables of perceived value and organizational citizen behavior be added to the conceptual model.

Conducting research in other organizations and comparing its results is also suggested.

8. Ethical considerations
All ethical considerations have been considered in the present study, especially in citing the scientific works of research used in data collection and discussion. Ethical rules and regulations have also been observed in writing and reporting the results. All moral, scientific, and academic rights have been preserved.

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