

# Role of Consumption Emotions Mediate Perceived Service Fairness to the Service Satisfaction and Its Impact on Customers' Behavioral Intentions

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Considering that customers' emotions toward received services are evaluated in light of fairness and equity theory, the purpose of this study is to investigate the effect of customers' perceptions and emotions of received services on their behavioral intentions. Data were collected from 329 questioners that were distributed among Mellat bank customers, and hypotheses and the conceptual model were analyzed based on the data collected through structural equation modeling in AMOS 18. Results showed that three dimensions of interactional, procedural, and distributive justice affected customers' emotions (negative and positive) and satisfaction. Customers' emotions were also found to be having a mediating role in the relationship between perceptions of fairness (except procedural fairness) and customer satisfaction. The other results are the effect of customer satisfaction on behavioral intentions (repeat purchases and Word-of-mouth advertising). Finally, the study suggests some practical solutions and future research topics.

**Keywords:** perceived fairness, consumer emotions, customer satisfaction, behavioral intention

Dengan pertimbangan bahwa emosi pelanggan terhadap jasa yang mereka terima dievaluasi dalam teori keadilan dan ekuitas, maka tujuan dari penelitian ini adalah untuk mengetahui pengaruh persepsi dan emosi pelanggan dari jasa yang mereka terima terhadap intensi perilaku mereka. Data dikumpulkan dari 329 kuesioner yang dibagikan kepada nasabah bank Mellat, hipotesis dan model konseptual dianalisis berdasarkan data yang dikumpulkan melalui *structural equation modeling* di AMOS 18. Hasil penelitian menunjukkan bahwa tiga dimensi keadilan interaksional, keadilan prosedural, dan keadilan distributif mempengaruhi emosi (negatif dan positif) dan kepuasan pelanggan. Emosi pelanggan juga ditemukan memiliki peran mediasi dalam hubungan antara persepsi keadilan (kecuali keadilan prosedural) dan kepuasan pelanggan. Hasil lainnya adalah efek dari kepuasan pelanggan pada intensi perilaku (pembelian berulang dan iklan word-of-mouth). Di akhir, penelitian ini menyarankan beberapa solusi praktis dan topik penelitian di masa depan.

**Kata kunci :** keadilan yang dirasakan, emosi konsumen, kepuasan pelanggan, intensi perilaku

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## Introduction

Customer-center services are one of the most important variables in marketing management, both from a theoretical and practical perspective. Collective research shows that customer-centeredness can be applied to direct beliefs of an individual's behaviors toward costumers. In fact, the underlying principle in such beliefs is that what impresses a customer is a priority over

anything else. This prioritizing of customers' interests and wants sufficiently considers organizational and institutional interests and goals, as well, because taking customers into account can fulfill organizational long-term goals (Brady & Cornin, 2001; Hartline et al., 2000). Research shows that organizations with customer-centric orientations, compared to those lacking this principle, are more likely to bring about customer satisfaction and accomplish

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their long-term material and non-material goals (Brady & Cornin, 2001). Despite the overriding significance of customer-centeredness for organizations and enterprises, this factor is even more crucial in services organizations. Hoffman and Ingram (1992) believe that for a services organization, customer-centeredness is equal to marketing in a production organization. In this line, Carr (2007) states that organizations cannot simply provide some high-quality products to customers, assuming that they have accomplished all they could. In fact, Carr (2007) believes that customers assess services by such criteria such as fairness, justice, and treatments they received compared to other customers. The structure of fair services is developed based on the belief that customers' reaction to received services is regulated by the fairness and equity theory (Adams, 1965). That is, customers prefer to be treated fairly and appropriately. For instance, customers who refer to banks to obtain facilities judge the bank and react to it under the influence of their perception of (un)fairness of the behaviors and decisions of bank tellers and officials (Kulik & Holbrook, 2000). It should be mentioned that the intangibility of services is a factor intensifying customers' sensitivity to fairness, because customers often find it difficult to evaluate services before (and sometimes after) the trade is accomplished (Seiders & Berry, 1998). Schneider and Bowen (1999) state that customers, to satisfy their needs and receive fair treatment, become engaged in a "contact" and psychological state, linking the effects they observe to emotional/behavioral outcomes. A services provider's violation of fair conduct and justice leads to an unfavorable emotional experience, which ultimately results in the customer's discontinuation of engagement or their complaints of standard services.

While prior researches mostly emphasized on cognitive background (e.g. perceived justice) in customers' assessment, recent studies have revealed that consumption emotions basically regulate customers' judgment (Bagozzi et al., 1999). In addition, in this line, competition has become dominant in the Iranian banking sector after liberalization. Iranian market with more financial muscle and advanced technology for the Iranian consumer adopted private sector banks. Technology has displayed its potential in bringing competitive advantage to businesses.

Different marketing strategies are employed by banks to make customers happy and stay ahead of the competition. It is reported that 90% of bank switching in the Asian Banking market occurs due to service quality, pricing and inconvenience (Gerrard & Cunningham, 2004). The cut-throat competition between banks extracts the need to know whether banks differ in perceived price, service quality and fairness. It will help service providers to improve service provisions to retain customers. Thus, although previous theories and studies on justice have introduced emotions as a mediator between perceived unfairness and the intention to retaliation (see Allred, 2000), few studies have concentrated on the relationship between perceived fairness and customers' emotions and behavioral intentions. Therefore, this study seeks to shed light on this ambiguous relationship, investigating the effect of perceived fairness on customers' emotions and behavioral intentions and testing an empirical model in the field of bank services.

## Literature Review

Regards to the purpose of this study and research variables and also their effects, the following the following considerations are reviewed respectively.

### **Effect of perceived service fairness on consumption emotions**

The theoretic foundations of fairness arise from the theory of justice (Patterson et al., 2006). Some researchers have relied on two separate dimensions for the conceptualization of fairness (Kumar, 1996). In the *first* dimension, the concept of fairness is associated with the process used for producing results, or the process used for managing exchange relations, which is a notion called "*procedural fairness*". The importance of the execution process and the fairness of exchange approaches and policies shape the key grounds for procedural fairness which includes such elements as reciprocity, impartiality, refutability, explanation, respect, and familiarity (Duffy et al., 2003). The *second* dimension is associated with the type and economic prices of the outcomes, constituting a notion called "*distributive fairness*". This notion encompasses resource allocation and exchange

outcomes. The basic concern of distributive fairness is the way that advantages are shared and the costs of sections related to an exchange (Smith et al., 1999). It should be mentioned that some researchers have also incorporated “*interactional fairness*”, which is distinguished from procedural fairness by its emphasis on such qualities as freedom of speech and interpersonal treatment in a decision-making process as well as the adaptability of procedures based on a personal reflection of situations (Patterson et al., 2006). Interactional fairness is the perceived fairness in interpersonal communication, encouraging attention, politeness, and truly reciprocal conduct (Tax et al., 1998).

Bagozzi et al. (1999) view “*emotions*” as mental readiness arising from cognitive assessments and thoughts of a person. Specifically, emotions associated with consuming services involve a set of effective customers reactions that customers have experienced through their use of services or products (Westbrook & Oliver, 1991) and shaping the individual’s perception from the function of product or service used (Richins, 1997). Researchers conceive customer behaviors in consumption emotions as a multilayered structure that involve two different and distinct dimensions, which can affect customer satisfaction in form of “*positive and negative emotions*” (e.g. pleasure, gratification, sadness, aversion, anger) (see Phillips & Baumgartner, 2002; Westbrook & Oliver, 1991). The majority of studies on consumption emotions have concentrated on the mutual effects of the receiver/provider of services (Bagozzi, 2006; Dallimore et al., 2007), and on the receiver’s perceptions and his/her assessment of the services (Bolton, 1998; Yu & Dean, 2001;). According to Chebat and Slusarczyk (2005), customers express their emotions based on their perceived justice and fairness. Low levels of perceived justice lead to higher levels of negative emotions and inconsiderable levels of positive emotions (Ri’o-Lanza et al., 2009).

### **Effect of consumption emotions on customer satisfaction**

The process of services assessment is not only a cognitive process, but also it is an emotional one; so, any mistake in providing services may result in a negative emotional

response (Crawford, 2013; Dalci & Kosan, 2012). Providing exceptional and fair services can reduce negative emotions, fostering positive emotions and satisfaction in the customer. On the other hand, unqualified and unfair services engender negative emotions and dissatisfaction and harm the relationship between the organization and its customers (Kim et al., 2012). Research shows that there is a relationship between customers’ consumption emotions and their satisfaction (Lee et al., 2012; Phillips & Baumgartner, 2002). These studies emphasize that positive consumption emotions have a positive and significant effect on customer satisfaction, while negative emotions downgrade customer satisfaction (Kim et al., 2012). The findings of these studies also point out that positive consumption emotions -through enhancing satisfaction, trust and commitment-increase customers’ intentions for repeat purchases and word-of-mouth advertising (Ryu et al., 2010). According to Schoefer and Diamantopoulos (2008), negative word-of-mouth advertising is a direct result of perceived unfairness (Goles et al., 2008; Schoefer & Diamantopoulos, 2008; Xia et al., 2004). Matos and Rossi (2008) state that when customers feel regretful, disappointed, and angry, to reduce the load of these negative emotions and appease themselves; they do negative word-of-mouth advertising. In addition, customers use negative word-of-mouth advertising as a tool to tarnish the reputation of the company/organization (Xia et al., 2004), and they help others avoid experiencing the negative emotions that they themselves went through (Cheung et al., 2007). The mediating role of emotions has also been demonstrated in the relationship between perceived fairness and intentions for repeat purchases (Chebat & Slusarczyk, 2005; Schoefer & Diamantopoulos, 2008). When customers feel a loss or perceive what they received as unfair, compared to what others received, they feel angry, and to overcome such a feeling, they decide to do something destructive or cut their relations with the service/product provider (Cox, 2001; Xia et al, 2004).

### **Effect of perceived service fairness on customer satisfaction**

Customer satisfaction is an inherently changeable variable (Oliver, 1997) and

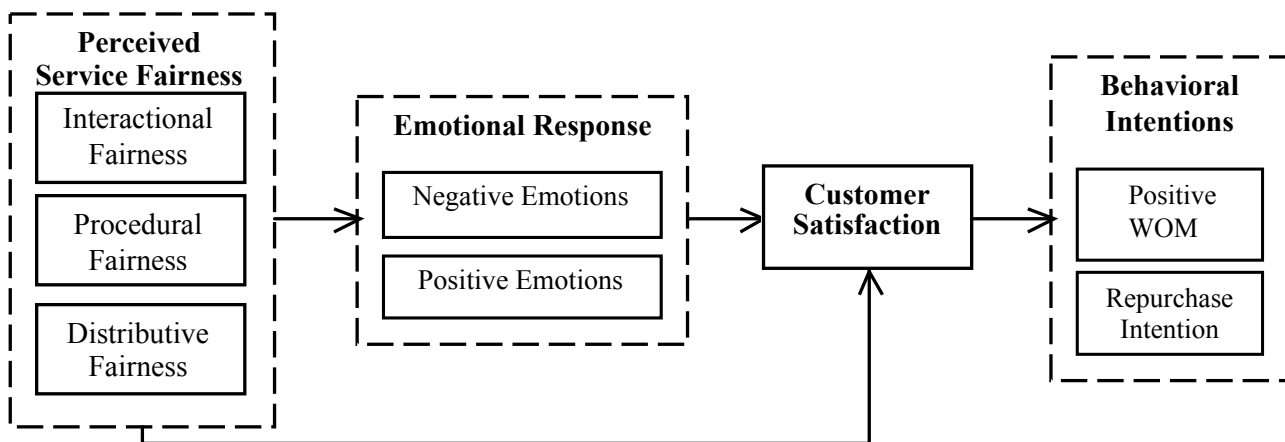


Figure 1. The Conceptual Model of the Study

cognitive/ perceptual assessments such as value and justice are among the predictors and causal factors affecting satisfaction (see Bagozzi, 1992; Lazarus, 1991). White and Yu (2005) state that the service-receiver's perception and assessment of services definitely affects his/her levels of satisfaction at the time of consumption. Prior research has demonstrated the significant effect of fairness on customer satisfaction (Carr, 2007; Han et al., 2008). When customers feel that they have been treated unfairly, they show emotional, immediate, and constant reactions (Seiders & Berry, 1998).

### Effect of customer satisfaction on behavioral intention

Some works that have focused on satisfaction emotions and consumer behavioral intentions display that positive emotions tended to be linked to positive outcomes and negative emotions tended to be linked to negative outcomes (Babin & Babin, 2001; Machleit & Mantel, 2001). For instance, patronage intention and hedonic shopping value positively associated with excitement and patronage intentions negatively associated with shame (Babin & Babin, 2001). In recent studies that have showed the results of overall satisfaction, displayed that a significant relationship exists between satisfaction/dissatisfaction and loyalty behaviors such as repurchase intentions, complaining, switching and positive word of mouth (see Athanassopoulos, 2000; Szymanski & Henard, 2001; Yoon & Kim, 2000). In one such study, McQuitty et al. (2000) argued that pleasant surprise was negatively associated with the probability of switching behavior and positively

associated with satisfaction levels. Yu and Dean (2001) established significant relationships between satisfaction emotions and positive word of mouth, willingness to pay more and switching behavior. Both positive and negative modes of word-of-mouth and customer loyalty are the results of customer satisfaction. It is believed that higher customer loyalty is the consequence of greater customer satisfaction (Anderson & Fornell, 2000; Juhl et al., 2002), which is important to the success of any business since loyal and satisfied customers secure future incomes (Bolton, 1998; Fornell, 1992). Satisfaction with a service or product encourages repeat purchasing from the provider (Bolton, 1998; Fornell, 1992) which is in turn likely to result in customer loyalty (Juhl et al., 2002). The positive appraisal resulting from satisfaction empowers the relationship between customer and seller and also improves the level of customer retention (Bolton, 1998; Fornell, 1992).

## Method

### The conceptual framework of the research

A comprehensive review of the literature reveals a lack of empirical investigation into the effect of perceived fairness and consumption emotions on customer satisfaction and customers' behavioral intentions. The purpose of this research, as a result, is to explore the central role of customers' perceptions (perceived fairness in services) in affecting the process of customer satisfaction and customers' behavioral intentions after consumption, as well as the mediating role of customers' positive/negative emotions in the whole process (see Figure 1).



The hypotheses in this study, considering the conceptual framework, are as follows:

- H1. Perceived interactional fairness has a positive and significant effect on customers' positive consumption emotions.
- H2. Perceived procedural fairness has a positive and significant effect on customers' positive consumption emotions.
- H3. Perceived distributive procedural fairness has a positive and significant effect on customers' positive consumption emotions.
- H4. Perceived interactional fairness has a negative and significant effect on customers' negative consumption emotions.
- H5. Perceived procedural fairness has a negative and significant effect on customers' negative consumption emotions.
- H6. Perceived distributive fairness has a negative and significant effect on customers' negative consumption emotions.
- H7. Perceived interactional fairness has a positive and significant effect on customer satisfaction.
- H8. Perceived procedural fairness has a positive and significant effect on customer satisfaction.
- H9. Perceived distributive fairness has a positive and significant effect on customer satisfaction.
- H10. Customers' positive consumption emotions have a positive and significant effect on customer satisfaction.
- H11. Customers' negative consumption emotions have a negative and significant effect on customer satisfaction.
- H12. Customer satisfaction has a positive and significant effect on tendency for repeat purchases.
- H13. Customer satisfaction has a positive and significant effect on tendency for word-of-mouth advertising.

### Methodological concerns

Given the purposes mentioned above, this study is an applied research following a descriptive-survey method. To collect data, the literature and research background were investigated through library method, and questionnaires were also used as field data collection tools. The questionnaire was

extracted from Wen and Geng-qing Chi's studies (2013), who found the reliability of each of the questionnaire subsections 0.93. In the present research, too, the reliability coefficient (Cronbach alpha) of each of the questionnaire subsections and variables, based on the data collected and SPSS output, is illustrated in Table 1.

The obtained coefficient of Cronbach alpha, for all of the variables and the whole questionnaire, was found 0.96, which shows the appropriate reliability of the questionnaire. Results of confirmatory factor analysis (Table 1), to evaluate the validity of the questionnaire -were conducted in AMOS software- showed that the factor loading score (regression weight) for sub-measures of each variable was over 0.3, which indicates a good validity for the factors of each variable. In other words, sub-measures related to each variable have a good weight to reveal their latent variable.

The population consisted of those customers of Mellat bank who had used the services within the period closest to the time the study was conducted. Because the population was statistically huge, it was not possible to have access to every customer, and the definite number of all customers was not known, thus, the sampling method was used. More specifically, the sampling method was non-probability convenience sampling, and to determine sample size, after the distribution of samples among the primary sample (30 participants), the standard deviation was found to be 0.463 at the 0.05 level of error. Thus, at the 0.95% confidence level, considering the sample size formula for infinite population, 329 participants were selected.

## Results and Discussion

Based on the data obtained from questionnaires, it was found that 53.8% of the participants were males and 46.2% were females. 11.9% of them were single and 88.1% were married. The information related to their age showed that 12.8% of the participants were below 30 years of age, 64.4% were aged 31-40, 22.2% were aged 41-50, and 0.6% were over 50 years old. Information related to participants' educational status showed that 12.8% had degrees below high-school diploma, 42.2% had high-school diplomas or associate's

Table 1. Variables Reliably Coefficients and Factor Loadings of Questionnaire Items

Variable	Cronbach alpha	Sub-measures (questionnaire item)	Factor
Interactional Fairness	0.93	Bank workers considerably respected me	0.831
		Bank workers behaved politely	0.794
		Bank workers answered my questions honestly	0.915
		Bank workers patiently explained the reasons behind problems for me	0.968
		Bank workers, while providing services, treated all of the customers fairly and equally	0.824
		Bank workers made every effort to solve my problems	0.737
Procedural Fairness	0.89	Mellat bank provides flexible services for customer's personal needs	0.841
		Mellat bank, at times of deficiency in services, immediately reacts	0.585
		Mellat bank informs of the latest developments in providing services	0.601
		Mellat bank respects customers' options while providing services	0.816
		Procedures for rendering services in Mellat bank are fair and just for every customer	0.906
Distributive Fairness	0.90	Mellat bank suggests effective strategies that compensate for possible deficiencies/shortcomings	0.715
		Mellat bank suggests appropriate suggestions that compensate for possible deficiencies/shortcomings	0.726
		Mellat bank brings about the desired outcome for the customer	0.863
		Mellat bank sincerely make apologies to the customer for possible service malfunctions	0.841
		Services and outcomes that I received from Mellat bank were fair	0.907
Negative emotions	0.75	I feel disappointed in Mellat bank	0.747
		I feel regretful that I chose Mellat bank	0.787
		I feel angry that I chose Mellat bank	0.919
		I feel resentful that I chose Mellat bank	0.817
Positive emotions	0.74	I feel happy with Mellat bank	0.858
		I feel satisfied with Mellat bank	0.922
		It feels convenient to work with Mellat bank	0.913
		There is enthusiasm and excitement in Mellat bank	0.799
Customer satisfaction	0.87	I am fully satisfied with services management in Mellat bank	0.850
		Mellat bank provides services corresponding to my needs	0.635
		Mellat bank envisages desirable and favorable solutions for my demands	0.933
		I am fully satisfied with Mellat bank's measures for compensating deficiencies	0.615
Repeat purchases	0.77	In my future bank operations, I will use another bank instead of this bank	0.739
		I would like to use Mellat bank services from now on	0.868
Word-of-mouth advertising	0.86	I recommend Mellat bank services to my friends and acquaintances	0.949
		I encourage my friends and acquaintances to use Mellat bank	0.705
		I will try to introduce the good reputation of Mellat bank to my friends and acquaintances	0.883

Table 2. Correlation Matrix (Pearson's Correlation Coefficients) Of the Variables under Study

Variable		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(1) Interactional	PeaCorr p	1							
(2) Procedural	PeaCorr p	0.836 0.000	1						
(3) Distributive	PeaCorr P	0.918 0.000	0.849 0.000	1					
(4) Negative emotions	PeaCorr p	-0.318 0.000	-0.475 0.000	-0.408 0.000	1				
(5) Positive emotions	PeaCorr p	0.795 0.000	0.750 0.000	0.762 0.000	-0.386 0.000	1			
(6) Customer satisfaction	PeaCorr p	0.883 0.000	0.870 0.000	0.896 0.000	-0.415 0.000	0.841 0.000	1		
(7) Repeat purchases	PeaCorr p	0.767 0.000	0.606 0.000	0.803 0.000	-0.350 0.000	0.728 0.000	0.706 0.000	1	
(8) Word-of-mouth advert.	PeaCorr p	0.843 0.000	0.750 0.000	-0.436 0.000	0.759 0.000	0.805 0.000	0.895 0.000		1

Table 3. Results of Analysis in AMOS

Hypothesis	Direction		Estimate	S.D	Sig.	Factor loadings	Result
	Independent	Dependent					
1.1	Interactional	Negative emotions	-0.170	0.101	0.094	-0.126	Rejected
1.2	Procedural	Negative emotions	-0.059	0.014	0.000	-0.271	Confirmed
1.3	Distributive	Negative emotions	-0.303	0.069	0.000	-0.690	Confirmed
2.1	Interactional	Positive emotions	0.106	0.045	0.020	0.474	Confirmed
2.2	Procedural	Positive emotions	0.086	0.036	0.018	0.654	Confirmed
2.3	Distributive	Positive emotions	0.058	0.027	0.030	0.219	Confirmed
3.1	Interactional	Positive emotions	0.143	0.111	0.195	0.024	Rejected
3.2	Procedural	Customer satisfaction	0.288	0.030	0.000	0.539	Confirmed
3.3	Distributive	Customer satisfaction	1.237	0.135	0.000	0.344	Confirmed
4.1	Negative emotions	Customer satisfaction	-1.269	0.390	0.001	-0.515	Confirmed
4.2	Positive emotions	Customer satisfaction	1.146	0.510	0.025	0.281	Confirmed
5.1	Customer satisfaction	Repeat purchases	0.551	0.064	0.000	0.790	Confirmed
5.2	Customer satisfaction	Word-of-mouth advertising	1.138	0.077	0.000	0.830	Confirmed

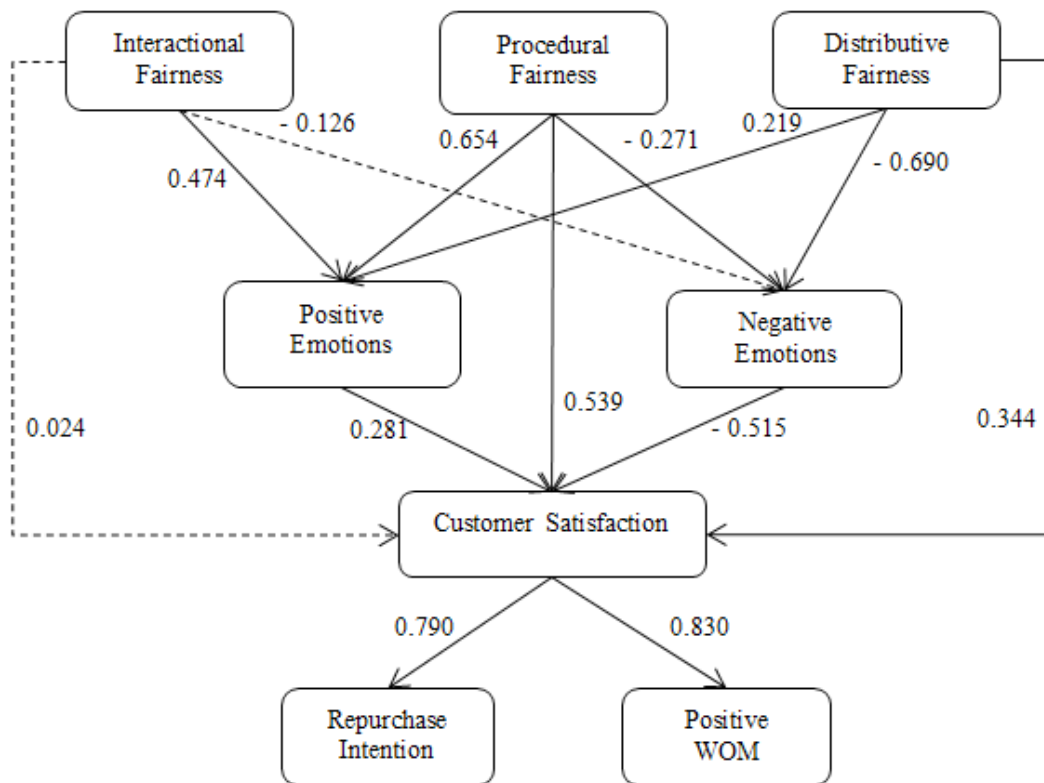


Figure 2. The Tested Model of the Research Along With Factor Loading For Model Directions

Table 4. Statistics of Fitting for the Primary and Final Models

Indices	GFI	AGFI	NFI	NNFI	RMSEA
<b>Suggested levels</b>	<b>&gt;0.9</b>	<b>&gt;0.9</b>	<b>&gt;0.9</b>	<b>&gt;0.9</b>	<b>&lt;0.1</b>
Real model value	0.85	0.83	0.95	0.96	0.078

degrees, 37.1% had bachelor's degree, and 7.9% had master's degree or beyond. To find any significant relationship between variables, Pearson's correlation coefficient was used (see Table 2). Considering test results ( $p < 0.01$ ), the relationship between variables was confirmed at the 0.99% level of confidence, and the relationship of the variable "nevgative emotions" to other variables was found to be negative, while other variables showed positive interrelationships.

Hypotheses and the conceptual model were analyzed based on the data collected through structural equation modeling in AMOS 18. Given the outputs of AMOS, results of the analyses, directions of the model, and confirmation/rejection of hypotheses are all illustrated in Table 3.

If the significance level observed for the relationships of the two variables is found to

be less than the significance level (0.05), the values calculated for the direction in question are significantly different from zero at the 95% confidence level. Thus, the relationship between the two variables (direction in question) can be confirmed and the hypothesis of the effect of the dependent variable on the independent variable is confirmed. Considering the values obtained for significance level of the directions in the model, it can be concluded that, except two hypotheses, all of the other hypotheses were confirmed. In other words, the hypotheses of the effect of interational fairness on negative emotions and customer satisfaction were not confirmed.

Information in Table 4 reveal that the fitness indices obtained for the model cover an acceptable range, which suggests the desired fitness of the model tested in the research. Figure 2 illustrates the model, relationship



between variables and regression coefficients (loading factor) of each direction.

Regards to the analyses, considering the role of customers' emotions in their satisfaction and behavioral intentions as well as the effectiveness of perceived fairness on customers' emotions, which is confirmed in this research, one of the responsibilities of organizational and services managers is to specifically consider emotions in customers' satisfaction assessment. The reason for this is that customers with positive emotions tend to pay more for services and to distribute good comments about the provider, while showing reluctance to turn away from the provider and replacing it with competitors. On the other hand, considering the significance of positive word-of-mouth advertising, especially in case of intangible services, managers should specifically consider customers' negative emotions, using communication strategies to avoid unrealistic expectations that would provoke anger, disappointment, hopelessness, and other negative emotions in the customer. In addition, through training their employees, managers should encourage: (a) polite and respectful behaviors toward all customers and during providing services (interactional fairness); (b) accurate scheduling, providing effective information, and solutions during providing services (procedural fairness); (c) desired services/outcomes suiting customers' needs and wants (distributive fairness); (d) responsibility in employees to reduce the intensity and/or frequency of negative emotions while increasing positive emotions and post-consumption intentions.

## Conclusion

The proposed model considers *four* goals and theoretic questions simultaneously. In the *first* question, it investigates the impact of perceived fairness, as the key and prerequisite factor in customers' perception, on customers' perceptions and emotional reactions. In this study, the effects of three dimensions of customers' perceived fairness, including interactional, procedural, and distributive, were studied on the positive/negative emotions of customers. The more customers perceive fairness in services, the more positive emotions they will experience toward the services organization. These results are in line with those

of Wen and Geng-qing Chi (2013) and those of Young and Soo Cheong (2010); in case of the procedural and then interactional dimensions. On the other hand, findings of the present study showed that procedural and distributive fairness negatively affect customers' emotions, while the effect of interactional fairness was not confirmed in this regard. Regarding the effect of fairness dimensions on negative consumption emotions are, to some extent, fluctuating; for instance, Young and Soo Cheong (2010) state that only the procedural aspect negatively affects negative consumption emotions, while other aspects do not have any effects. However, what Wen and Geng-qing Chi (2013) observed revealed the effectiveness of interactional fairness and ineffectiveness of the other aspects. Meanwhile, some researches (Smith & Bolton, 2002; Weiss et al., 1999) claim that all three dimensions of perceived fairness can affect customers' negative emotions. In the *second* theoretic question, the effect of perceived fairness on customer satisfaction was investigated. As Olsen and Johnson (2003) contend, fairness in services is the main motive for customers' satisfaction and faithfulness, as far as services are concerned. Results of the present study showed that procedural and distributive aspects affected customer satisfaction. Findings of another research demonstrates some evidence supporting this assumption: procedural aspect (Wen & Geng-qing Chi, 2013); distributive aspect (Wen & Geng-qing Chi, 2013; Yen-Ting & Tsung-Yu, 2012); and all aspects (Carr, 2007; Han et al., 2008). Still, interactional fairness did not affect customer satisfaction, which is a finding in line with Yen-Ting and Tsung-Yu's (2012) observations. The *third* theoretic question investigated in this study was concentrated on the effect of customers' consumption emotions (positive/negative) on customer satisfaction. Findings revealed that positive consumption emotions had a positive effect on customer satisfaction, whereas negative consumption emotions had a negative effect. Other studies, too, had found similar results (see Kim et al., 2012; Lee et al., 2012; Mattila & Wirtz, 2000; Phillips & Baumgartner, 2002). In the *fourth* theoretic question, the impact of customer satisfaction on customers' behavioral intentions (repurchases and word-of-mouth advertising) was tested, and accordingly confirmed. Thus,

the more satisfied customers are with services, the more likely they will be to repeat purchases, while being more enthusiastic about sharing good comments and recommendations through word-of-mouth advertising. This finding was already observed in other studies, too (see Szymanski & Henard, 2001; Tsai et al., 2006; Wen & Geng-qing Chi, 2013; Yen-Ting & Tsung-Yu, 2012; Yoon & Kim, 2000).

According to the conclusions, some banking management suggestions can be mentioned. From management viewpoint, effective measures should be taken to develop those aspects of providing services, which motivate positive emotions in customers. For instance, if employees' polite treatment leads to the customer's perception of fairness, certain mechanisms should be developed to encourage such behaviors among organizational employees and during all contacts with customers. Also, managers should remove challenges and deficiencies in the process of providing services to customers. In addition, educating employees on how to appropriately and constructively react to customers' emotions -especially in case of alleviating negative emotions and directing/motivating positive emotions- will foster satisfaction when customers experience

positive emotions, and reduce dissatisfaction when they show negative emotions. This study helps to remove some studies for future. Conducting research on identifying and investigating personality traits such as individuals' sensitivity to fairness and the degree of faithfulness to the organization are among studies that can effectively moderate communication and the effects confirmed in this research. Furthermore, some situational features such time and place of purchase or frequency of purchases can also be taken into account in the research framework as moderators. On the other hand, similar studies on services areas and services shortcomings can be done to confirm the accuracy of the findings of present study. Regards to the conclusions, some limitations can be mentioned. The first one is the identification and recognition of Mellat bank customers, the second is the local and industrial limitation in gathering data among Mellat bank customers and the third is that this study did not utilize any variables to compare the study with other banks and the results belong to one particular bank of Iran. According to the third limitation, the results of the research could not be generalized as customer behavior for the whole banking industry in Iran.

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