

# The Relationship Between Seller Ethical Habits, Customer Satisfaction, and Customer Trust and Loyalty

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**Ardiansyah Rasyid**

Faculty of Economics & Business, Universitas Tarumanagara,  
Indonesia

**Arifin Djakasaputra**

Faculty of Economics & Business, Universitas Tarumanagara,  
Indonesia

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**Abstract:** Customer loyalty is a crucial driver for expanding market networks and sustaining business growth. Both loyalty and satisfaction form the foundation of customer relationship management (CRM), which is widely regarded as a strategic tool for achieving competitive advantage. Ethical sales practices have also been identified as vital in establishing and maintaining long-term customer relationships. This study collected data from 112 sportswear consumers selected through purposive sampling techniques. Data were obtained using a structured questionnaire, and the analysis was conducted using Structural Equation Modeling (SEM) with the SmartPLS software. The findings reveal that ethical sales behavior exerts a positive influence on customer satisfaction. Although ethical behavior also shows a positive but insignificant effect on customer loyalty, it significantly enhances customer trust. Furthermore, customer satisfaction significantly and positively influences customer loyalty, and customer trust also emerges as a significant determinant of loyalty. These results highlight the importance of ethical practices in building sustainable customer relationships.

**Keywords:** seller ethics, loyalty, satisfaction, trust, loyalty

## Introduction

The sports industry is rapidly affecting billions of people worldwide. According to ([GlobeNewswire, 2020](#)), the international the sports industry is anticipated to grow to 224.9 billion USD by 2027. This growth highlights the need for companies to stay competitive.

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Correspondents Author:

Ardiansyah Rasyid, Faculty of Economics & Business, Universitas Tarumanagara, Indonesia  
Email: [ardiansyah@fe.untar.ac.id](mailto:ardiansyah@fe.untar.ac.id)

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Recent studies have shown that ethical behavior in sales can significantly impact customer retention and brand loyalty, which are critical in an increasingly competitive market ([Mansouri et al., 2022](#)). The sports market's enormous potential is crucial for small vendors in this sector to grow their market share. However, the development of the industry is hindered by an increase in counterfeit goods. Various brand variations in the sports product market have created an increasingly competitive effect. Another aims to increase client loyalty and satisfaction. A strategy for growing a market network is customer loyalty. Customer relationship management, regarded as a method for attaining a competitive advantage, is centered on customer satisfaction and loyalty. Additionally, ethical sales techniques are essential for establishing and preserving enduring client connections ([Román & Ruiz, 2005](#)).

Trust, buyer happiness, and the seller's moral conduct are only a few of the variables that affect customer loyalty. Retaining existing clients is just as crucial as gaining new ones. Loyalty factors include things like trust, seller satisfaction, and the vendor's moral conduct. Researchers point out that in a cutthroat sector like sports, it can be challenging to fulfill and beyond consumer expectations. Most of the research on customer loyalty and satisfaction focuses on SERVQUAL's five service quality dimensions: tangibles, assurance, responsiveness, empathy, and reliability. The SERVQUAL five dimensions, which concentrate on the process of providing services rather than the final product, are not thought to be ubiquitous. To ensure customer happiness and commitment to the sustainable sportswear sector, the seller's role is equally essential.

Sellers routinely guide and advise consumers in the selection of sports outfits ([Sadeghi Boroujerdi et al., 2020](#)) and have become an integral part of the purchasing process. Knowing the factors that influence customer loyalty is crucial for increasing long-term profitability and learning more about competitive sales to take an ethical stance as opposed to a bad one that puts short-term gains ahead of long-term gains and enhances customer relations. Salespeople who demonstrate ethical behavior gain customer trust and build long-term positive relationships. Moreover, cultivating loyal consumers is not easy, as it requires the support of trust. Trust created by the seller's ethics is the foundation of a lasting relationship. Customers are more likely to return and make additional purchases if they feel they have built a strong relationship with a trustworthy seller. This increases customer loyalty and positively affects business growth. As a result, this study advances knowledge about the elements or causes that improve consumer loyalty as well as satisfaction and trust. It is anticipated that this study will offer fresh perspectives on the connections among several factors, including customer happiness, loyalty, ethical sales practices, and consumer trust. The results of this study can help online stores develop more effective marketing strategies and increase sales. In addition, this study contributes to future studies. Thus, the purpose of this study is to ascertain how

sellers' ethical practices affect customer loyalty, how they affect customer satisfaction, how they affect trust, how customer satisfaction affects customer loyalty, and how customer trust affects customer loyalty.

## Literature Review

### Consumer Loyalty

Customer loyalty is the frequency or tendency of customers to purchase a product or use the company's services consistently. Customer loyalty is crucial " customer commitment to the brand, store, and supplier, based on the very positive attitudes of customers and reflected in their positive purchasing behaviour.

### Ethics

According to ([Bertens](#)), ethics in practice refer to moral values and norms as long as they are practiced or not practiced, even though they should be practiced. It can be said that ethics, as a practical matter, is what is done by or not with values and standards. Meanwhile, ethics, as a reflection, is moral thinking. In ethical reflection, ethics serve as a mirror for judging the morality of a person's behavior.

### Customer Satisfaction

It is defined as "the customer's reaction to the product or service that has been consumed "A person's judgment of a product's perceived performance about expectations" is the definition of customer satisfaction by ([Kotler et al., 2016](#)). According to recent research, ethical marketing strategies foster loyalty and trust, which raises client satisfaction ([Mansouri et al., 2022](#)). Additionally, clients are more satisfied and are more likely to remain loyal to the business when they believe that sales techniques are moral ([Mansouri et al., 2022](#)). If performance falls short of expectations, the customer is disappointed. The customer is happy if it meets their expectations. The customer is thrilled if it surpasses them. Customer satisfaction is defined as "the evaluation of choices caused by a particular purchase decision and experience in using or consuming goods or services ([Bahrudin & Zuhro, 2016](#)), By asking customers if they would suggest the product or service to others, ([Indrasari, 2019](#)) identifies the following signs of customer satisfaction: conformity to expectations, revisiting intentions, desire to offer the product, and recommending it to others.

### Consumer Trust

The four dimensions of consumer trust according to ([Kotler et al., 2016](#)) are as follows: benevolence (sincerity), which refers to how much a person believes that the seller will behave well towards the consumer. Ability is the current assessment of what a person can perform. In this case, how can the seller convince the buyer and assure satisfaction and security during a

transaction? Integrity is the degree to which one has faith in the seller's honesty to respect and carry out the terms agreed upon with the customer. Willingness to depend is the consumer's readiness to rely on the seller, which includes accepting the risks or negative consequences that may occur.

### Research hypothesis

H1: Customer satisfaction is positively impacted by ethical sales practices.

H2: Customer loyalty is positively impacted by ethical sales practices.

H3: Customer trust is positively impacted by ethical sales practices.

H4: Customer satisfaction positively influences loyalty.

H5: Customer trust positively influences customer loyalty.

### Research Method

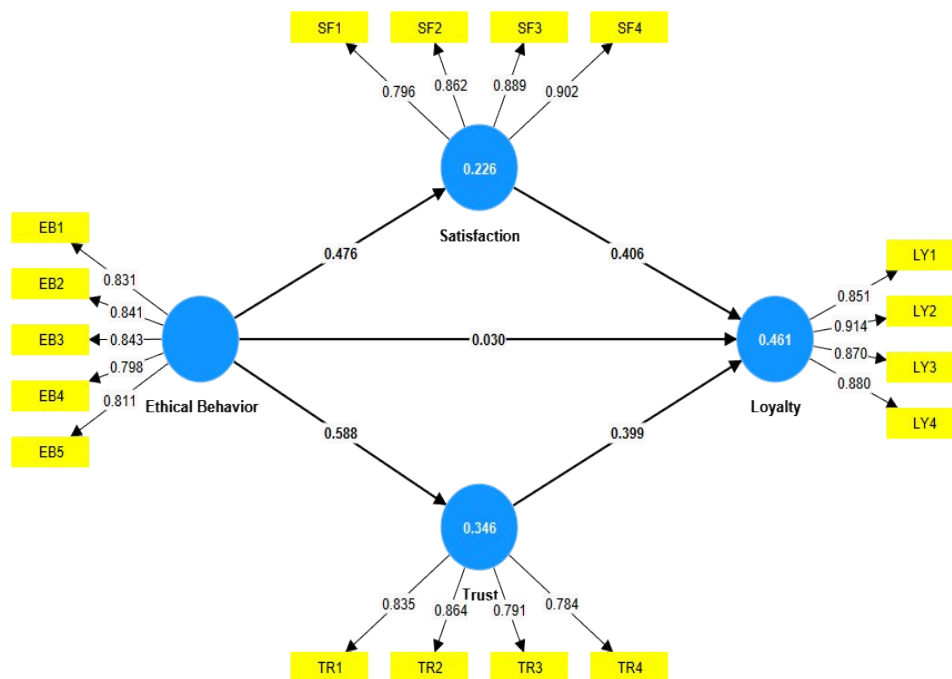
The population of this study consisted of customers who had purchased sportswear products and were residing in Jakarta. The sampling technique employed was purposive sampling, as the study aimed to target respondents with specific characteristics relevant to the research objectives. The inclusion criterion required respondents to have used at least two pairs of Adidas-branded apparel, ensuring that participants possessed sufficient experience with the brand to provide informed responses. A structured questionnaire was utilized as the primary data collection instrument. The questionnaire consisted of 17 measurement items representing four latent variables: Ethical Sales Behavior, Customer Satisfaction, Customer Trust, and Customer Loyalty. All items were adapted from previous validated studies and modified to suit the research context. Responses were recorded using a five-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree"). This scaling method allowed for the measurement of attitudes and perceptions with greater accuracy and comparability across constructs.

### Result and Discussion

In this study, PLS analysis was used. PLS construct testing begins with the fulfillment of the loading values of the indicators/proxies for each latent variable.

### Outer Model Test

Outer model testing is intended to determine the outer loading value of each item against its latent variable. Values that do not meet at least 0.5 will be eliminated out of the model. Because it was still representative of structures with many components, the value of 0.5 was selected.



**Figure 1 Model PLS-SEM (Outer loadings)**

The results of the analysis demonstrate that all latent constructs—EB, SF, TR, and LY—are valid and reliable. This is evidenced by outer loading values greater than 0.79, Average Variance Extracted (AVE) values exceeding the recommended threshold of 0.50, and Composite Reliability (CR) values above 0.89. These findings confirm that the measurement model fulfills the requirements of convergent validity and internal consistency reliability. Regarding the structural model, the  $R^2$  values indicate that SF is explained by EB at 22.6%, TR is explained by EB and SF at 34.6%, and LY is explained by SF and TR at 46.1%. These results suggest that the explanatory power of the model ranges from weak to moderate. The path coefficients further reveal that EB exerts a positive effect on both SF (0.476) and TR (0.588), with a stronger impact on TR. In turn, both SF (0.406) and TR (0.399) positively influence LY. However, the effect of SF on TR is negligible (0.030) and therefore practically insignificant. The mediation analysis shows that EB indirectly influences LY through SF and TR, yielding a total indirect effect of approximately 0.43, with the strongest pathway being EB  $\rightarrow$  TR  $\rightarrow$  LY (0.235). These findings highlight that enhancing EB substantially contributes to fostering LY, primarily by strengthening both TR and SF. Consequently, managerial or strategic efforts aimed at improving EB should prioritize initiatives that directly reinforce TR and SF, as these constructs serve as critical drivers of LY, whereas the pathway from SF to TR does not provide meaningful contribution.

## Validity and Reliability of Constructs

The Average Variance Extracted (AVE) was used to evaluate the construct's convergent validity. The AVE value indicates the percentage of variance in the observed indicators recorded by the underlying construct, demonstrating strong convergent validity as the construct per item was calculated based on the outer loading exponent. The AVE value for each tested variable exceeded the minimum value of 0.5, indicating that the tested variables were statistically valid.

**Table 1 AVE test value.**

<b>Variable</b>	<b>Average Variance Extracted (AVE)</b>
Ethical Behaviour	0.681
Satisfaction	0.745
Trust	0.671
Loyalty	0.772

Construct reliability refers to the consistency and dependability of the indicators within a construct. The test demonstrates how closely the construct's elements measure the same fundamental idea. In Smart PLS, construct reliability can be measured using metrics, such as Cronbach's alpha. By looking at the correlations between the items, these steps show the construct's internal consistency.

**Table 2 Results of the Reliability Test Based on Cronbach's Alpha Value.**

<b>Variable</b>	<b>Cronbach's Alpha</b>
Ethical Behaviour	0.883
Satisfaction	0.902
Trust	0.885
Loyalty	0.837

According to the reliability study results in the table, all of the indicators for each variable meet the requirements and are deemed reliable since their Cronbach's Alpha and Composite Reliability values are higher than 0.60 (>0.60).

## Discriminant Validity

Heterotrait–monotrait ratio (HTMT) was used to evaluate discriminant validity. An acceptable threshold value is less than 0.90 (<0.90), while a decent HTMT value is 0.796. HTMT indicated a lack of discriminant validity if it was more than 0.90.

Table 3 Fornell-Larcker Criterion Test Value.

<b>Variabel</b>	<b>Ethical Behavior</b>	<b>Loyalty</b>	<b>Satisfaction</b>	<b>Trust</b>
Ethical Behavior	0.825	-	-	-
Loyalty	0.458	0.879	-	-
Satisfaction	0.476	0.555	0.863	-
Trust	0.588	0.555	0.339	0.819

According to the table's results of the discriminant validity study, all of the variables' indicators were deemed acceptable as their Heterotrait-Monotrait Ratio values were less than 0.90 (<0.90).

### Result of the Coefficient of Determination

The coefficient of determination and the degree of variance in changes in the independent variable relative to the dependent variable were determined using the R-Square ( $R^2$ ) value. The R-Square value has 3 criteria, namely as follows: a value of 0.75 – 1 indicates (strong influence), a value of 0.5 – 0.74 indicates (moderate influence), and a value of 0.25 – 0.49 indicates (weak influence).

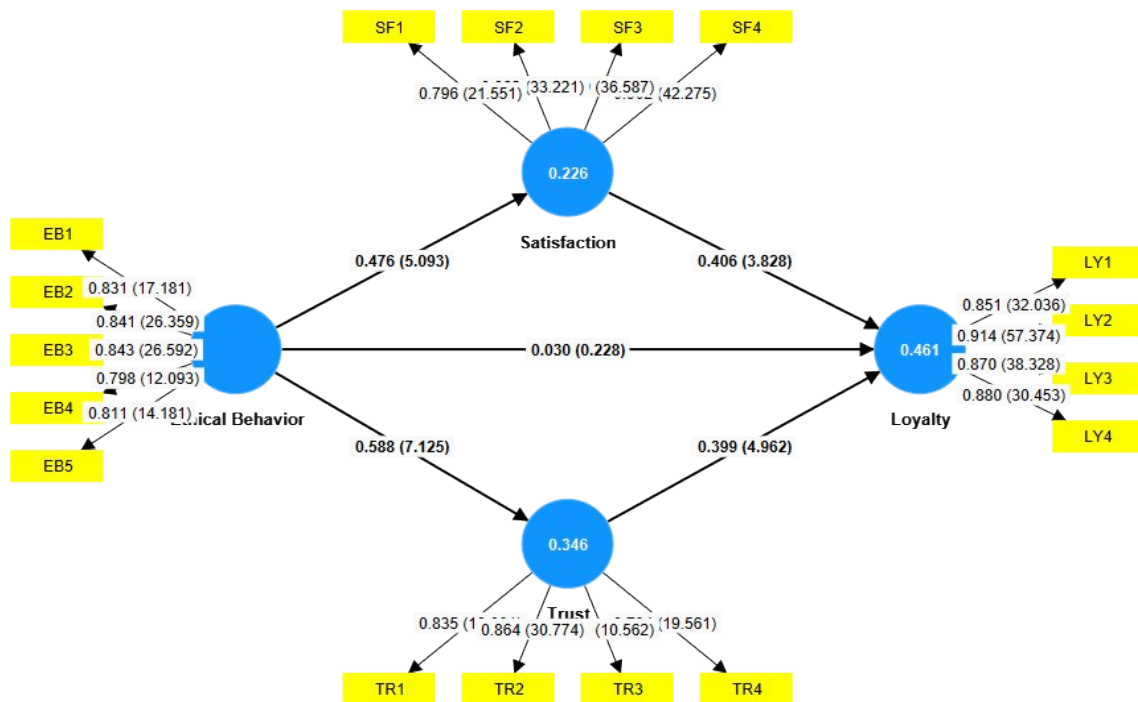
Table 4 Coefficient of Determination Test ( $R^2$ )

<b>Variable</b>	<b>R-square</b>
Loyalty	0.416
Satisfaction	0.226
Trust	0.346

According to the coefficient of determination ( $R^2$ ) test results in the table, the loyalty behavior variable's R-square value is 0.461, meaning that the variables included in this study can account for 46.1% of the dependent variable, with the remaining percentage being explained by variables not included in this study.

### Inner Model Testing

To ascertain whether the variables in this study were influenced by one another, path coefficients were examined. Figure 2 displays the path coefficient test results together with the bootstrapping findings.



**Figure 2 Bootstrapping Results.**

The structural model evaluation indicates that all measurement items load significantly onto their respective constructs, with standardized loadings ranging from 0.798 to 0.914 and all associated t-statistics exceeding the 1.96 threshold, thus confirming convergent validity. The R<sup>2</sup> values show that Satisfaction (SF) is explained by Ethical Behavior (EB) at 22.6%, Trust (TR) is explained by EB and SF at 34.6%, and Loyalty (LY) is explained by SF and TR at 46.1%. Path coefficient analysis reveals that EB has a significant positive effect on both SF ( $\beta = 0.476$ ,  $t = 5.093$ ) and TR ( $\beta = 0.588$ ,  $t = 7.125$ ). Furthermore, SF ( $\beta = 0.406$ ,  $t = 3.828$ ) and TR ( $\beta = 0.399$ ,  $t = 4.962$ ) exert significant positive influences on LY. However, the relationship between SF and TR ( $\beta = 0.030$ ,  $t = 0.228$ ) is not statistically significant, suggesting that satisfaction does not directly enhance trust. Mediation analysis confirms that EB indirectly affects LY, primarily through TR (indirect effect  $\approx 0.235$ ) and, to a lesser extent, through SF (indirect effect  $\approx 0.193$ ), yielding a substantial total indirect effect ( $\approx 0.43$ ). These findings underscore the pivotal role of EB in shaping LY by strengthening both TR and SF, while also highlighting that TR serves as a more effective mediating pathway compared to SF. The next test examines the significance of the influence between variables by examining the parameter coefficient value and the significance T-statistic value through the bootstrapping method.

Table 5 Test Results.

Variabel	Path Coefficient t	T-statistics	P-values	Remarks
Ethical Behavior – Satisfaction	0.476	5.093	0.000	Accepted
Ethical Behavior – Loyalty	0.030	0.228	0.819	Rejected
Ethical Behavior – Trust	0.588	7.125	0.000	Accepted
Satisfaction - Loyalty	0.406	3.828	0.000	Accepted
Trust - Loyalty	0.399	4.962	0.000	Accepted

## Hypothesis Testing:

1. On the path showing the influence of Ethical Behavior > Satisfaction, the obtained p-value is 0.000, with a T-statistic of 5.039 and a positive path coefficient of 0.476. Because the p-value of the path is < 0.05, the T-statistic is >1.96, and the path coefficient is positive, ethical behaviour has a favourable and considerable impact on consumer happiness, we can conclude. This suggests that the first hypothesis, according to which moral sales practices increase client happiness, is true. This demonstrates the acceptance of research hypothesis 1, which holds that moral sales practices improve client happiness.
2. On the path showing the influence of Ethical Behavior > loyalty, the obtained p-value is 0, with a T-statistic of 0.228 and a positive path coefficient of 0.030. Because the p-value of the path is > 0.05, the T statistic is <1.96, and the path coefficient is positive, It is reasonable to conclude that client loyalty is positively, although not statistically significantly, impacted by ethical behaviour. This implies that there is insufficient evidence to support the second research hypothesis, which holds that ethical sales methods boost customer loyalty.
3. On the path that shows the influence of Ethical Behavior > trust, the obtained p-value is 0.000 with a T-statistic of 7.125 and a positive path coefficient of 0.588. Because the p-value of the path is < 0.05, the T-statistic is >1.96, and the path coefficient is positive, it is clear that moral conduct significantly and favourably affects consumer trust. This suggests that Hypothesis 3, which asserts that moral sales practices enhance client trust, is true.
4. On the path showing the influence – satisfaction–loyalty, the obtained p-value is 0.000 with a T-statistic of 3.828 and a positive path coefficient of 0.406. As the path p-value is < 0.05, the T-statistic is >1.96, and the path coefficient is positive, customer loyalty is positively and significantly impacted by customer satisfaction, it can be concluded.

This suggests that Hypothesis 1, according to which customer loyalty is positively impacted by customer satisfaction, is accepted.

5. On the path showing the influence of trust > loyalty, the obtained p-value is 0.000, with a T-statistic of 4.962 and a positive path coefficient of 0.399. Because the p-value of the path is < 0.05, the T-statistic is >1.96, and the path coefficient is positive, conclude that trust significantly and favourably affects customer loyalty. This suggests that Hypothesis 1, according to which customer loyalty is positively impacted by customer trust, is accepted.

## Discussion

Sales ethics and customer satisfaction are key factors in the increasingly competitive and transparent business world. Recent research suggests that ethical behavior in sales has a significant impact on customer trust, which is a precursor to customer satisfaction and loyalty ([Mansouri et al., 2022](#)). Customer satisfaction can be positively impacted when salespeople act morally. This is because consumers believe that salesmen provide them with fair, honest, and reasonable treatment, which makes for a satisfying encounter. Consumers are typically happier with the goods or services they receive when they believe that salespeople treat them ethically. They believe that salespeople pay attention to their interests and needs. This provides a deep sense of satisfaction because customers feel that they are getting the promised value, even more than expected. Ethical salespeople are usually more sensitive to customer problems ([Hansen & Riggle, 2009](#)). This can maintain or even enhance customer satisfaction, because customers feel heard and offer fair and ethical solutions. The viewpoint backs up the study's conclusions, which indicate that moral sales practices increase client happiness.

Market networks are expanded through the utilization of customer loyalty. Thus, retaining existing clients is just as crucial as bringing in new ones. Sales ethics and customer loyalty are important aspects of modern business. A salesperson's ethics include actions that demonstrate morality, honesty, and integrity in their dealings with clients. Salespeople who act morally are more likely to win their customers' trust and create enduringly beneficial connections. Customers are therefore more inclined to stick with a brand or business if they believe they are being handled ethically. Thus, a seller's ethics significantly influence customer loyalty ([Junaid et al., 2019](#)). The ethical behavior of salespeople influences customer loyalty through several mechanisms. First, when salespeople behave ethically, customers feel safer and more comfortable doing business with them. Customer loyalty is built on a solid foundation of trust created by this. Consumers who have faith in a seller are more inclined to stick with the brand and make more purchases. Sellers who demonstrate ethical behavior provide better and more transparent services to customers ([Idrees et al., 2015](#)). By prioritizing ethics in customer relationships, companies can build a strong foundation for retaining loyal customers. This

creates a more ethical and sustainable business environment. However, previous research results do not support this study. According to the study's findings, client loyalty is positively but marginally impacted by ethical behavior.

Sales ethics and customer trust are key factors in building a strong and lasting relationship between a company and its customers. A salesperson's ethics include actions that demonstrate morality, honesty, and integrity when interacting with clients (Flavian et al., 2022). When salespeople behave ethically, customers trust the salespeople and brands they represent. This is since moral conduct builds a solid basis for trust. Customers believe that ethical sellers safeguard their interests and do not disappoint them. Customers believe they can rely on the seller to deliver goods or services that fulfill their needs and expectations in this situation. Customers feel more at ease doing business with a seller as a result of the trust this builds in the purchase choice (Kurt, 2013).

The ethical behavior exhibited by salespeople also creates a stronger relationship between salespeople and customers. A long-lasting relationship is built on the trust that the seller's ethics have created. If customers believe they have established a solid rapport with a reliable seller, they are more inclined to come back and make further purchases. This boosts client loyalty and has a favourable impact on company expansion. Customer trust is positively and significantly impacted by ethical sales behavior, according to the study's findings, which are supported by the statement.

Customer loyalty is positively impacted by customer pleasure. Consumers who are happy with a business's goods and services will be more devoted to it and improve its customer base (Morales-Sánchez et al., 2020). Customers who are happy with a business are more likely to spend money there, recommend it to friends and family, and use its goods and services again. Companies seeking to increase customer loyalty must first focus on customer satisfaction. Customer satisfaction affects customer loyalty. Customers grow better and more devoted when they value a company's goods and services. Customers grow better and more devoted when they value a company's goods and services. Valuable clients are urged to stick with the business and make more repeat purchases. Valuable clients are urged to stick with the business and make more repeat purchases. Customers are more inclined to choose other products and abandon a business if they are not treated with respect. In this situation, a business must create goods and services that meet the demands of its clients to keep them happy and foster their loyalty. The results of this study are supported by this research, which demonstrates that customer loyalty is positively and significantly impacted by customer satisfaction.

Loyalty is positively impacted by customer trust. Additionally, trusting customers are more inclined to pay more or recommend goods or businesses to others (Palacios-Florencio et al., 2018). Thus, the company must maintain and enhance customer trust to ensure sustainable customer loyalty. By indirectly gaining customer trust, we can win our hearts. With that, customers will indirectly seek us out, subscribe, and indirectly promote us to their relatives or those around them. Therefore, entrepreneurs must build trust to ensure consistent sales. With an increase in trust, customer loyalty also improves. This viewpoint backs up the study's findings, which showed that customer loyalty is positively impacted by consumer trust. The results of this study, which showed that customer loyalty is positively and significantly impacted by customer trust, are supported by this research.

## Conclusions

According to this study, ethical sales techniques significantly increase customer pleasure and trust while having little effect on client loyalty. Ethical sales techniques, in particular, improve customer happiness and trust, two factors that are critical to creating long-lasting relationships with customers. Customer loyalty is influenced by ethical behavior; however, the effect was shown to be positive but statistically negligible. The results imply that moral conduct needs to be viewed as a fundamental component of establishing trust, which in turn promotes client pleasure. Businesses that prioritize moral behavior in their sales processes stand a higher chance of building long-lasting relationships with their customers, which will boost their trust and level of pleasure. Even while customer loyalty is still essential for business success, other factors influence the relationship between ethical sales behavior and loyalty, such as customer satisfaction and trust. It is recommended that businesses focus on improving the ethical standards of their sales practices considering these findings, particularly in the sportswear industry. Strengthening the trust-building elements of sales strategies can eventually increase customer satisfaction and loyalty. Future research should look at additional variables that might interact with ethical sales practices to gain a better understanding of how they impact customer loyalty.

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