



Do Customer Satisfaction and Trust Mediate the Relationship of Ethical Behavior to Customer Loyalty? Empirical Study of Indonesian Textile B2B Customer

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ABSTRACT

It is very important to retain loyal customers rather than looking for new ones. Customer loyalty is influenced by the seller's ethical behavior and customer satisfaction with the seller. Meeting and exceeding customer expectations is a challenge in a competitive industry. Including the business to business (B2B) sector which works under industrial pressure. This research aims to explore the relationship between ethical behavior and satisfaction. Trust, and loyalty. This research was conducted on 111 business to business (B2B) textile customers in Indonesia. The structural equation modeling (SEM) method was used to analyze the collected data. This research shows that compliance with sales ethical standards has a significant impact on customer loyalty, satisfaction and competitive advantage if the service provided meets customer expectations and the information provided matches product availability. Additionally, ethical sales behavior shapes customer loyalty by building trust and long-term relationships.

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1. INTRODUCTION

It is very important to retain loyal customers rather than looking for new ones. Factors such as customer satisfaction with the seller and ethical behavior of the seller determine customer loyalty. In a competitive industry, observing that meeting and exceeding customer expectations is not easy. Including the business to business (B2B) sector operating in the textile industry. Industry textile relate with complex retail because it requires investment in people, stores, digital, warehousing and logistics. It's necessary, right? loyalty strong customer base to differentiate, target, and place value among customers (Deutsche 2019). Consequently, the challenges and opportunities lie in in-depth and critical investigation of how to gain and maintain customer loyalty.

Behavioral salespeople ethical more Good in intertwine connection with customers and improve satisfaction, trust, and commitment customers (Hansen & Riggle, 2009) . Consumer often depends on the seller business For give they accurate information (Hansen & Riggle, 2009) . Therefore that's ethics good business can increase results business, which in turn will produce growth sustainable organizations (Hansen & Riggle, 2009) . Behavior sale ethical own far -reaching impact more big than sale goods physical . Behavior sale ethical considered as non- price components, however own impact significant monetary. Salespeople are very important For build connection successful customers (Alrubaiee , 2012).

Study about How mediation satisfaction and trust impact on the influencing components faithfulness custome. Things have become topic it's important that you can close gap in related knowledge. With Thus, insight is gained in a way empirical in the field This enriched with proposed relationship. Study this will also be very useful for marketers , especially in Indonesia, because will help they create promotional strategies and marketing strategies For attract and retain customers (Boroujerdi & Alavi, 2020) .

The Ministry of Industry (Kemenprin) stipulates development industry textile as one priority in map the path to Making Indonesia 4.0. The purpose of development Industry 4.0 is for increase Power competitive industry textiles in this country with utilise technology For produce customized clothing and textiles with need special. Therefore that, researcher interested For research sector businesses in the Indonesian textile industry. Due to intense competition and crowded market conditions , building intention behavior positive and loyal Customers are very important .

Liu et al. (2020) in their study found trust impact positive and not significant to loyalty. Where are the customers No will believe in the product textile If product provided No in accordance with what was expected. If the service is competent and professional available , customer will more loyal and will buy repeat product textile that . Trust can also make customer more loyal in period long (Baqi & Indradewa, 2021) . The research results of Abdel & El (2017) also show that customer trust has a positive influence on customer loyalty. According to Laura et al. (2013) and Dehdashti et al. (2012) satisfaction customer impact positive trust in ethical salespeople demonstrate ethical sales behavior to customers . So that customers become more satisfied with the service and can increase trust. Thus satisfaction has a mediating function to influence i relationship between ethical sales behavior and customer trust (Mansouri et al., 2022) .

Mansouri & Boroujerdi (2022) using samples from customer brand clothes sports in Iran, which has limitations in time research . Influence action ethical, satisfaction, and trust to faithfulness discussed in study this. Study previously involve Iranian respondents, which makes a difference study this. Instead, research This involve respondents who shop at PT Dea stores color Indonesian immortals are available throughout Indonesia. Study This use object cloth textiles that haven't yet changed become clothes, temporary study previously use object clothes.

1.1 The relationship between ethical sales behavior and customer satisfaction

Ethical sales behavior is always associated with better service evaluations (Thomas et al. 2002) . In this case, Hansen & Riggle (2009) found customer word of mouth information about ethical sales behavior as a result of customer communication, trust, and commitment. Satisfaction customers are greatly influenced by the ethical behavior of salespeople. The more somebody seller put forward behavior ethical so the more increase satisfaction customer. Mansouri & Boroujerdi (2022) find in his studies that ethical sales behavior positively and significantly influences satisfaction .

H1. Ethical sales behavior has a positive and significant effect on customer satisfaction

1.2 The relationship between ethical sales behavior and customer trust

Consumer trust in relationship selling is the belief that the vendor can be relied upon to act in accordance with the consumer's long-term needs (Crosby et al., 1990) . This study shows that good sales representatives can increase customer trust (Alrubaiee, 2012) . Therefore, research shows that ethical sales behavior of sellers increases customers' trust in them. Research also finds that ethical sales behavior from sellers has a positive relationship with customer trust (Alrubaiee, 2012) . So a hypothesis can be formulated as follows:

H2. Ethical sales behavior has a positive effect on customer trust

1.3 The relationship between ethical sales behavior and customer loyalty

Increased loyalty indicates that customers are willing to pay more for businesses that have ethical behavior (Carvalho et al. 2010) . Ethics allows sellers to establish good relationships with buyers in the long term (Williams & Monahan, 2018) . If customers feel that the seller is treating them unfairly (for example due to unethical behavior), there will be a perception of unfairness, leading them to leave the company. In studies Goff et al . (1997) , Pressey & Mathews (2000) , and Reddy & Czepiel (1999) state that context service and capabilities sale For influence loyalty to something organization determined by behavior ethical in interact with customer . The findings of several studies by Chen & Hu (2010) , Fernandez (2005) and Wargenau (2004) show that ethical behavior has a significant positive effect on consumer loyalty. So a hypothesis can be formulated as follows:

H3. Ethical sales behavior has a direct positive impact on customer loyalty

1.4 The influence of customer satisfaction on customer loyalty

In general, customer satisfaction positively reflects customers towards the business organization. Therefore, increasing customer satisfaction is very important for customer loyalty (Watson et al. 2015) . Customer satisfaction will ultimately increase the company's chances of retaining customers, because retaining existing customers is more difficult than finding new customers (Kumar et al. 2022) . The more a seller prioritizes customer satisfaction, the more customer loyalty will increase. Watson et al., (2015) found in their study that satisfaction has a positive effect on customer loyalty. So a hypothesis can be formulated as follows:

H 4. Customer satisfaction has a positive effect on customer loyalty

1.5 The influence of customer satisfaction on customer trust

Customer satisfaction is explicitly linked to trust. Trust arises as a result of repeated satisfying experiences, according to (Chiou et al., 2009) . In this case, (Kumar et al., 2022) found that companies must understand how important it is to meet customer needs and exceed expectations for the quality of their products or services because of customer satisfaction. This is very important to increase a company's chances of retaining customers, because the cost of retaining existing customers is lower than the cost of attracting new customers. The more a seller meets customer needs by improving product quality, the greater customer satisfaction with textile products. Alexandris et al. (2004) found in his study that satisfaction has a positive effect on customer trust. So a hypothesis can be formulated as follows:

H5. Customer satisfaction has a positive effect on customer trust

1.6 The influence of customer trust relationships on customer loyalty

Long-term success can be guaranteed if sellers can increase trust and business-to-business commitment in both virtual and non-virtual worlds (Flavia et al., 2002) . According to Flavian et al. (2018) in this study found that trust increases commitment and business efficiency in the textile sector. This has also been proven to be one of the factors influencing brand loyalty. Liu et al. (2020) in this study found that trust in brands increases customer loyalty. Apart from that, trust can increase customer loyalty, and customer trust will become more loyal in the long term (Baqi & Indradewa, 2021) . Abdel & El (2017) in this study found that trustworthy relationships can increase customer loyalty. The more a seller prioritizes customer trust, the more loyalty towards customers increases. Liu et al. (2020) found in their study that customer trust has a positive effect on customer loyalty. So a hypothesis can be formulated as follows:

H6. Customer trust has a positive effect on customer loyalty

1.7 The role of the mediating relationship between customer satisfaction between ethical sales behavior and customer loyalty

Rychalski & Hudson (2016) in this study found that businesses that meet their customers' needs will have high customer loyalty. Additionally, research has examined the mediating influence of customer satisfaction in various contexts, such as telecommunications (Production et al., 2020) .

Customers will assess ethical sales behavior objectively, high or low levels of satisfaction will have an impact on customer loyalty. The more the seller prioritizes the level of satisfaction, the more customer loyalty can increase. Martínez & Rodríguez, nd (2013) found in their study that satisfaction has a mediating role between ethical sales behavior and customer loyalty. So a hypothesis can be formulated as follows:

H7. Customer satisfaction mediates the influence between ethical sales behavior and customer loyalty

1.8 The role of the mediating relationship between customer satisfaction between ethical sales behavior and customer trust

Laura et al. (2013) and Dehdashti et al. (2012) in studies This find that, satisfaction customer always related with products and services, then satisfaction customer to trust impact positive. Behaved seller ethical with customer make customer more satisfied with service them and can increase trust . Mansouri et al. (2022) find in studies his satisfaction own role mediation between behavior sale ethical to trust customer . So you can formulated hypothesis as following :

H8. Customer satisfaction mediates the influence between ethical sales behavior and customer trust

1.9 The mediating role of customer trust between ethical sales behavior and customer loyalty

Mansouri et al. (2022) found that ethical sales behavior influences customer loyalty through customer trust. According to, Mansouri & Boroujerdi (2022) , Alrubaiee (2012) and Florencio et al. (2018) , customer loyalty influences seller trust indirectly. In addition, customer loyalty is influenced by ethical sales behavior through trust and commitment (Tuan, 2015) . The study found that ethical seller behavior and how satisfied customers are with their services results in greater trust and loyalty. Mansouri et al. (2022) found in their study that trust mediates the influence of ethical sales behavior on customer loyalty. So a hypothesis can be formulated as follows:

H9. Customer trust mediates the influence between ethical sales behavior and customer loyalty

2. RESEARCH METHODS

The data collection process was carried out through distributing online questionnaires used by Google Forms. In this study, we used an appropriate standard Likert scale from one to five, one being 'Strongly Disagree' and four being 'Strongly Agree'. Respondents were randomly selected from the operational B2B business sector his business in castle field. Total statements submitted in studies This as many as 17 items statement with variable Ethical Behavior (EB) has 5 statements, the Satisfaction (ST) variable has 4 statements, the Trust (TR) variable has 4 statements, and the Loyalty (LY) variable has 4 statements. SPSS is

used to determine the validity and reliability of each statement in the questionnaire. In addition, to determine the level of significance and relationship between variables, researchers used the structural equation model (SEM) analysis method using SmartPLS software.

3. RESULTS AND DISCUSSION

There are characteristics used in this research consisting of: how often do you shop at this textile every day 1.8%, once a week 57.7%, once a month 37.8%, others 2.7%. Based on gender, it is 38.7% male, 61.3% female. If based on age 20-25 16.2%, 26-30 58.6%, 31-40 24.3%, 41-50 0.9%. If based on high school/vocational education 47.7%, diploma 2.7%, bachelor's degree 48.6%, master's degree 0.9%.

The correlation test can be used to measure the consistency between model and research results by testing the research sample with 111 respondents with 17 statements in the questionnaire. This study has fulfilled measurement outer model which includes convergent and discriminant validity. Convergent validity can be seen from the loading factor, composite reliability, Cronbach alpha, and Average variance extracted (AVE) values. Validity discriminant determined by the Fornell Lacker Criterion.

Evaluation Inner Model on studies This refers to R-Square and Path Coefficients test results. The results of the loyalty variable calculation show that the Adjusted R-Square value has low criteria with a value of 0.362. These results show that loyalty is determined by satisfaction and trust by 37.9%, of which the remaining 62.1% is determined by other research variables not examined in this study. The results of calculating the satisfaction variable show that the Adjusted R-Square value has low criteria with a value of 0.072. These results show that satisfaction is determined by loyalty and trust by 81%, of which the remaining 19% is determined by other research variables not examined in this study.

The results of the trust variable calculation show that the Adjusted R-Square value has low criteria with a value of 0.328. These results show that trust is determined by ethical behavior, satisfaction and loyalty at 0.328. These results show that trust is determined by ethical behavior, satisfaction and loyalty by 3.40%, the remaining 96.6% is determined by other research variables not examined in this study.

On relationships ethical behavior on satisfaction, the Path Coefficient value was found to be 0.284, P Values 0.003, and T-statistic value $3.018 > 1.96$. So it can be interpreted that ethical behavior has a positive and significant effect on customer satisfaction, so hypothesis 1 is accepted. If services are provided by always responding to questions from customers, they will feel high satisfaction (Table 2). As a result, this will allow customers to continue shopping on both offline and online websites, and will also attract more customers to purchase textile fabrics at PT Dea Warna Abdi Indonesia. It provides services that meet consumer expectations. To achieve this by honestly providing information about textile fabric products and providing products that suit their needs.

For the ethical behavior variable towards trust, the Path Coefficient value is 0.405 and P Values 0.000 and for the T-statistic value $5.072 > 1.96$. So it can be interpreted as a positive and significant influence between ethical behavior and trust, so that hypothesis 2 is accepted. This means that when the seller is honest in providing information about the textile product, it can increase customer confidence in a product. This can provide good service and suitable products. This will help the company to determine what must be done in its service to consumers so that they trust the textile product. Honest in providing information about products, the services provided are competent and professional. This will make them believe in these textile products.

For the ethical behavior variable towards customer loyalty, the Path Coefficient value is 0.365 and for P 0.000 and for the T-statistic value $4.756 > 1.96$. So it can be interpreted as a positive and significant influence between ethical behavior on customer loyalty, so that hypothesis 3 is accepted. This means that the product provided is in accordance with expectations so that it will increase repeat purchases of these textile products (Table 2). This will help companies conduct surveys about why customers remain loyal to the product. PT Dea Warna Abadi Indonesia is very helpful in long-term purchases.

For the customer satisfaction variable towards customer loyalty, the Path Coefficient value is 0.267 and P Values 0.004 and for the T-statistic value $2.857 > 1.96$. So it can be interpreted as having a positive and significant effect between customer satisfaction and customer loyalty, so that hypothesis 4 is accepted. This means that the service provided according to customer expectations will increase repeat purchases of textile products (Table 2). This can provide information according to product availability. This will help the company to gain customer trust.

In the variable customer satisfaction with trust, the Path Coefficient value is 0.321 and the P value is 0.000 and for the T-statistic value $3.663 > 1.96$. So it can be interpreted that customer satisfaction has a positive and significant effect on trust, so that hypothesis 5 is accepted. This means that satisfaction with the services provided will increase customer trust (Table 2). This can provide information according to product availability. This will help the company to gain customer trust. Honest sellers according to product availability, the services provided meet consumer expectations.

For the trust variable towards customer loyalty, the Path Coefficient value is 0.158 and the P value is 0.106 and for the T-statistic value $1.621 < 1.96$. Can be interpreted that customer satisfaction No has an effect on trust, so hypothesis 6 is rejected. This means that if the product provided does not match expectations, consumers will not trust the textile products at PT Dea Warna Abadi Indonesia (Table 2). So competent and

professional service will also increase customer loyalty. This is because customers will feel confident and will buy the textile again.

The satisfaction variable mediates the influence between ethical behavior and customer loyalty, the Path Coefficient value is 0.076 and P Values 0.028 and the T-statistic value is 2.203 > 1.96. So it can be interpreted that satisfaction mediates a positive and significant effect between ethical behavior and customer loyalty, so that hypothesis 7 is accepted. This means that good service can increase satisfaction and repurchase intentions for products (Table 3). Therefore, it can help businesses provide products and services that meet customer expectations. As a result, consumer satisfaction will increase and customers will remain loyal to this textile product because the service provided meets their expectations.

The satisfaction variable mediates the influence between ethical behavior and trust, the Path Coefficient value is 0.064 and the P value is 0.117 and the T-statistic value is 1.571 < 1.96. So it can be interpreted that satisfaction mediates the influence and is not significant between ethical behavior and trust, so that hypothesis 8 is rejected. This means that the information provided is not in accordance with product availability, so customers will not be satisfied and have confidence in purchasing at PT Dea Warna Abadi Indonesia (Table 3). In other words, satisfaction can influence moral behavior and cause trust to increase. Thus, it can help businesses grow customer confidence in these textile products.

The trust variable mediates the influence between ethical behavior and loyalty, the Path Coefficient value is 0.091 and P Values 0.016 and the T-statistic value is 2.419 > 1.96. So it can be interpreted that trust mediates a positive and significant influence between ethical behavior and loyalty, so that hypothesis 9 is accepted. This means that the seller provides products that are suitable and as desired, which will increase satisfaction and repurchase intentions for the textile product (Table 3). So it can help companies increase trust and loyalty to textile products.

Table 2. Results of Direct Effect Testing Relationships in the Research Model

Hypothesis	Hypothesis Statement	Path Coefficient	T Statistics	P Values	Conclusion
H1	Ethical behavior has a positive and significant effect on customer satisfaction	0.284	3,018	0.003	Hypothesis Accepted
H2	Ethical behavior has a positive and significant effect on trust	0.405	5,072	0,000	Hypothesis Accepted
H3	Ethical behavior has a positive and significant effect towards customer loyalty	0.365	4,756	0,000	Hypothesis Accepted
H4	customer satisfaction has a positive and significant effect towards customer loyalty	0.267	2,857	0.004	Hypothesis Accepted
H5	customer satisfaction has a positive and significant effect on trust	0.321	3,636	0,000	Hypothesis Accepted
H6	Trust has a positive and negative effect significant towards customer loyalty	0.158	1,621	0.106	Hypothesis Rejected

Source: processed research data based on SmartPLS Output

Table 3. Results of Indirect Effect Testing Relationships in the Research Model

Hypothesis	Hypothesis Statement	Path Coefficient	T Statistics	P Values	Conclusion
H7	satisfaction mediates the positive and significant influence between ethical behavior and loyalty	0.076	2,203	0.028	Hypothesis Accepted

H8	satisfaction mediates the influence positive and not significant relationship between ethical behavior and trust	0.064	1,571	0.117	Hypothesis Rejected
H9	trust mediates a positive and significant influence between ethical behavior and loyalty	0.091	2,419	0.016	Hypothesis Accepted

4. CONCLUSION

It is hoped that the results of this research can be a reference for policy makers and parties interested in increasing customer loyalty. According to Chen & Hu (2010), Fernandez (2005), Wargenau (2004) and Byun (2020) in his study found a significant direct relationship between ethical behavior and customer satisfaction on loyalty. This means that if the service provided is in accordance with product availability and in line with consumer expectations, it will increase repeat purchases or what is called loyalty. Mansouri & Boroujerdi (2022) found in their study that ethical behavior has a positive and significant effect on customer satisfaction. Chen & Hu, (2010), Fernandez, (2005) and Wargenau (2004) found that ethical behavior has a positive and significant effect on customer loyalty. Byun (2020) found that customer satisfaction has a positive and significant effect on customer loyalty.

By-nc-nd (2016) in his study found that customer satisfaction had a positive and significant effect on trust. In the positive influence of customer satisfaction on trust has been established in research, research by Laura et al. (2013) and Dehdashti et al. (2012) satisfaction mediates the positive and significant influence between ethical behavior and loyalty. Customer satisfaction's positive influence on trust has been established in many studies, including Laura et al. (2013) satisfaction mediates the positive and insignificant relationship between ethical behavior and trust.

In the future, several limitations or limitations still need to be corrected. The research could only take samples from textile consumers at PT Dea Warna Abadi Indonesia in the city of Jakarta. Each consumer has a different experience depending on the context outside Jabodetabek. This research only focuses on the variables ethical behavior, satisfaction, trust, loyalty.

5. SUGGESTION

It is recommended that this research use various types of analysis, such as quantitative and qualitative analysis, to find out the differences and relationships between variables. Researchers are also expected to continue to follow textile developments, especially in Indonesia and use them to obtain broader data. Researchers are also advised to dig deeper into the topic under study and verify the data obtained. Future researchers are expected to be able to develop methods or models that can measure the effectiveness of the learning process. This needs to be done so that the results obtained can be more valid and accurate.

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