

The Effect of Ethical Sales Behaviour, Trust, and Customer Satisfaction on Customer Loyalty (Study on Customers of BPR Sri Partha Bali)

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Abstract: Nowadays, the economic growth in Indonesia cannot be separated from the important role of financial institutions. Financial institutions not only affect people's daily lives, but also involve the flow of large amounts of money through the economy. The current millennial era, supported by rapid technological advancements, can make it easier for entrepreneurs to run their businesses, including the financial services industry, which is also experiencing rapid growth. The purpose of this study was to determine the effect of ethical sales behavior, trust, and customer satisfaction on customer loyalty. This research uses quantitative data types that are analyzed associatively. The sampling technique in this study was purposive sampling, with a total sample of 100 respondents. Data collection techniques in the form of distributing questionnaires to BPR Sri Partha Bank customers who are domiciled in Denpasar City. The data analysis tool used is PLS ver. 3.0. The results of this study indicate that ethical sales behavior has a positive and significant effect on customer loyalty, trust, and customer satisfaction. Trust has a positive and significant effect on customer loyalty and customer satisfaction, and customer satisfaction has a positive and significant effect on customer loyalty. The practical implication of this research is that this research can be used as a model for evaluating strategies on BPR Sri Partha Bali on ethical sales behavior, trust, customer satisfaction, and customer loyalty. The theoretical implication of this research is that this research can complement marketing literature and add new knowledge about evaluating the effect of a variable on other variables based on the strength of the value of the four variable relationship model in the financial industry in BPR Bank Sri Partha Bali and strengthen previous research.

Keywords: ethical sales behavior, trust, customer satisfaction, customer loyalty.

I. INTRODUCTION

Financial institutions not only affect people's daily lives, but also involve the flow of large amounts of money through the economy [12]. The emergence of various forms of new technology, incorporation of large industries, higher customer expectations, has created market conditions that are very competitive in the financial services industry [40]. The financial services industry is experiencing rapid development. Bali has many financial institutions that currently exist. Bali has several existing banks namely ranging from state banks, private banks to foreign banks. One of the existing banks is the Sri Partha Rural Credit Bank (BPR).

Sri Partha Bali's Rural Bank (BPR) is a bank that has limited business activities with simple transactions, including raising funds in the form of savings, time deposits and lending. Bank Perkreditan Rakyat is one of the supporters of the development of the Indonesian economy, especially for micro, small and medium business activities [33]. Ethics is a major problem in financial services. Ethical sales behavior can play an important role in establishing and maintaining long-term relationships with customers [51]. When sales behavior is a very important management tool because in the

process salespeople have personal interactions with customers so that ethical behavior from sellers can leaving a profound effect on customers or consumers [37].

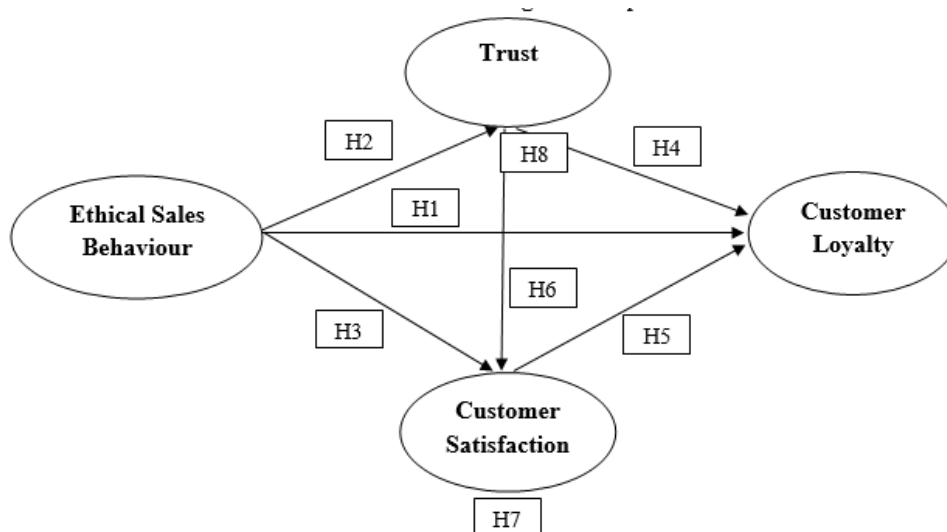
Business Ethics can create business people have rules that can guide them in creating a good image and business management, so that all people who believe that the business has good ethics can be followed. Empirical evidence explains that ethical sales behavior positively influences customer trust [37]. Companies that have good business ethics can create customer trust in the long run. Ethical Sales Behavior is also applied to BPR Sri Partha Bali. Based on the initial survey results with interviews of 10 customers, 7 customers said that there was a slight force in offering programs and there was also a slight difference in information at the start of program delivery with the final results after participating in the program, such as deduction for administrative and stamp duty.

Previous research explains that salespeople usually have personal interactions with customers and their actions are more easily seen, and unethical behavior can have a profound effect on corporate public opinion [45]. The role of a sales person is very important for the company in determining the success of a transaction [37]. Ethical sales behavior is an important factor for maintaining high-level quality relationships with customers (Wei-Ming Ou et al, 2015). Customer trust needs to be maintained well. This is also done by BPR Sri Partha through its Sales Agent, because ethical behavior can affect customer trust and loyalty [45].

Salespeople are the most visible representatives [14] in service organizations and their face-to-face interactions with customers are traditionally considered one of the most important determinants of customer loyalty [21]. Such relationships may be ignored by dishonest and untrustworthy sales behavior [28]. These unethical actions not only affect the customer's perspective, but also hurt the customer's commitment, trust, and loyalty. Previous research mentions ethical sales behavior under the perception of superiors [49]. This research focuses on the concept of ethical sales behavior from a customer perspective. A salesperson who behaves ethically is more effective in building customer relationships, and makes customers satisfied, trusted, and committed [22]. Based on previous research suggests that ethical sales behavior has a positive and significant influence on customer trust, commitment and loyalty [37]. Contradicts opinion with other studies which state that ethical sales behavior has no significant effect on customer loyalty [65]. This makes it one of the gaps or problems in this study.

Consumers often rely on salespeople who are business representatives to provide the right information and the right guidance [24]. Good ethics in business can improve business results, which leads to sustainable organizational development (Weeks, Loe, Chonko, and Wakefield, 2006). Trust in the company is a customer trust in the quality and reliability of services offered by the company [52] and customer trust can positively influence customer loyalty to the company [37].

II. HYPOTHESES



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

H2: Ethical sales behavior has a positive and significant effect on trust.

H3: Ethical sales behavior has a positive and significant effect on customer satisfaction.

H4: Trust has a positive and significant effect on customer loyalty.

H5: Customer satisfaction has a positive and significant effect on customer loyalty.

H6: Trust has a positive and significant effect on customer satisfaction.

H7: The role of trust mediates the partial effect of ethical sales behavior on customer loyalty.

H8: The role of trust mediates the partial effect of ethical sales behavior on customer loyalty.

III. RESEARCH METHODS

Based on the pattern of relationship, this type of research is confirmatory which explains the causal relationship between research variables through hypothesis testing (Singarimbun and Efendi, 1995: 5) in [61]. While the approach used in this study is a quantitative approach, namely research with an approach Good numbers in data collection, data analysis to data interpretation are based on the results of data analysis in the form of research numbers are primary data, where the acquisition is by distributing questionnaires to respondents. The analytical tool used is the SEM (Structural Equation Model) model. The SEM model can explain the relationship between variables (Santoso, 2012).

This research will be conducted at BPR Sri Partha Bali. The scope of the research is business ethics of sales, customer trust, customer satisfaction and customer loyalty. Respondents from the pen This study uses 13 indicators so that the minimum number of respondents used for the sample is $13 \times 5 = 65$ to 130 respondents. In this study, the number of samples used was 100 respondents, because according to the author the number could already represent the data to be obtained and besides that there were limitations of time and cost. These institutions are BPR Sri Partha Bali customers who use ball pick-up services from sales agents who come directly to customers.

IV. RESULT AND DISCUSSION

The significance of the estimated parameters provides very useful information about the relationship between the research variables. The basis used in testing hypotheses is the value contained in the output result for inner weight. Table 1 provides estimated outputs for testing structural models.

Tabel 1: Result for Inner Weight

Variabel	Original Sample (O)	Sample Mean (M)	Std. Deviation (STDEV)	T Statistic (O/STDEV)	P Values
<i>Ethical Sales Behaviour</i> → <i>Customer Loyalty</i>	0,314	0,029	0,283	3,051	0,000
<i>Ethical Sales Behaviour</i> → <i>Trust</i>	0,568	0,581	0,139	4,102	0,000
<i>Ethical Sales Behaviour</i> → <i>Customer Satisfaction</i>	0,428	0,430	0,123	3,486	0,000
<i>Trust</i> → <i>Customer Loyalty</i>	0,052	0,097	0,332	3,155	0,000
<i>Customer Satisfaction</i> → <i>Customer Loyalty</i>	0,649	0,597	0,516	1,257	0,000
<i>Trust</i> → <i>Customer Satisfaction</i>	0,620	0,616	0,111	5,589	0,000

Source : Data processed, 2019

Tabel 2: Result for Indirect Effect Test

Variabel	Original Sample (O)	Sample Mean (M)	Std. Deviation (STDEV)	T Statistic (O/STDEV)	P Values
<i>Ethical Sales Behaviour</i> → <i>Customer Satisfaction</i> → <i>Customer Loyalty</i>	0.278	0.258	0.260	3.831	0.000
<i>Ethical Sales Behaviour</i> → <i>Trust</i> → <i>Customer Loyalty</i>	0.329	0.067	0.197	0.149	0.000

Source : Data processed, 2019

Effect of Ethical Sales Behavior toward Customer Loyalty

The results of data analysis show that ethical sales behavior has a positive and significant effect on customer loyalty. This means that the better ethical sales behavior given to customers, the customer loyalty will also increase. Sales behavior ethics is a very important management tool because in the process salespeople have personal interactions with customers so ethical behavior from sellers can leave a profound effect on customers or consumers [37]. The results of this study are also in line with previous research which explains that ethical sales behavior is an important factor in maintaining high-level quality relationships with customers (Wei-Ming Ou et al, 2015). Empirical evidence explains that ethical sales behavior has a positive influence on customer loyalty [42]. Thus, this shows that good ethical sales behavior can increase customer loyalty at BPR Sri Partha Bank.

Effect of Ethical Sales Behavior toward Trust

The results of data analysis show that ethical sales behavior has a positive and significant effect on trust. This means that the better ethical sales behavior given to customers, the customer trust will also increase. Trust in the company is a customer trust in the quality and reliability of services offered by the company [52] and customer trust can positively influence customer loyalty to the company [37]. The results of this study are also in line with previous studies which have shown that customer trust in salespeople can be obtained through honest actions [3], [58]. Swan et al. [58] conclude that the behavior of salespeople can help build trust between them and their customers. Thus, this shows that good ethical sales behavior can increase customer confidence in BPR Sri Partha Bank.

Effect of Ethical Sales Behavior toward Customer Satisfaction

The results of data analysis show that ethical sales behavior has a positive and significant effect on customer satisfaction. This means that the better ethical sales behavior given to customers, the customer satisfaction will also increase. According to Schnaars (1991) in [64] basically the purpose of a business is to create satisfied customers. Trust in the company is a customer trust in the quality and reliability of services offered by the company [52] and customer trust can positively influence customer loyalty to the company [37]. The results of this study are also in line with previous studies which have shown ethical sales behavior to have a positive and significant effect on customer satisfaction [59]. Salespeople are the spearhead of the company's success in running relationships with customers and meeting customer satisfaction. Thus, this shows that good ethical sales behavior can increase customer satisfaction at BPR Sri Partha Bank.

Effect of Trust toward Customer Loyalty

The results of data analysis show that trust has a positive and significant effect on customer loyalty. This means that the better the trust given to the customer, the customer loyalty will also increase. Loyalty can be defined as a complement to trust [26]. The level of customer loyalty is an important consideration for service-oriented companies [1]. The results of this study are also in line with previous studies which have shown that trust has a positive and significant effect on customer loyalty. Therefore, customer confidence is a factor that needs to be met so that customers become loyal [37]. Thus, this shows that good trust can increase customer loyalty at BPR Sri Partha Bank.

Effect Customer Satisfaction toward Customer Loyalty

The results of data analysis show that customer satisfaction has a positive and significant effect on customer loyalty. This means that the better the level of satisfaction given to the customer, the customer loyalty will also increase. Loyalty can be defined as a complement to trust [26]. The level of customer loyalty is an important consideration for service-oriented companies [1]. According to experts, the definition of customer satisfaction, among others, in the book Tjiptono (2004) in [41] defines customer satisfaction as a conscious evaluation or cognitive assessment regarding whether the product's performance is relatively good or bad or whether the product is suitable or not suitable for the purpose or use. The results of this study are also in line with previous studies that there has been a positive influence between customer satisfaction on customer loyalty [59]. Therefore, customer satisfaction is a core service and is proven to be an important antecedent for customer loyalty [51]. Thus, this shows that good trust can increase customer loyalty at BPR Sri Partha Bank.

Effect of Trust toward Customer Satisfaction

The results of data analysis show that trust has a positive and significant effect on customer satisfaction. This means that the better the trust given to the customer, the customer satisfaction will also increase. Doney et al, (1997) in [25] that the initial creation of partner relationships with customers is based on trust. If customers trust the seller, the level of customer confidence will be higher and can create customer loyalty. The results of this study are also in line with previous studies

which have shown customer satisfaction with the company causing trust in the company [52]. Therefore, customer confidence is a factor that needs to be met so that customers become loyal [37]. Thus, this shows that good trust can increase customer satisfaction at BPR Sri Partha Bank.

Role of Customer Satisfaction in mediating of Ethical Sales Behaviour toward Customer Loyalty

The results of data analysis show that customer satisfaction has almost no mediating effect on the effect of ethical sales behavior on customer loyalty. This means that the better ethical sales behavior given to customers, whether there is customer satisfaction felt by these customers, then customer loyalty can continue to increase. Therefore, ethical sales behavior is a very important management tool because in the process salespeople have personal interactions with customers so that ethical behavior from sellers can leave a profound effect on customers or consumers [37], even though customer satisfaction has almost no effect mediation on the effect of ethical sales behavior on customer loyalty. The results of this study are also in line with previous studies which have shown that there is a positive influence between ethical sales behavior on customer loyalty and significant [37]. Thus, this shows that good ethical sales behavior can directly increase customer loyalty without going through customer satisfaction mediation at BPR Sri Partha Bank.

Role of Trust in mediating effect Ethical Sales Behaviour toward Customer Loyalty

The results of data analysis show that trust has a partial mediating effect on the effect of ethical sales behavior on customer loyalty. This means that the better ethical sales behavior that is given to customers and supported by the trust that is felt by the customer, then customer loyalty can increase. Therefore, ethical sales behavior is a very important management tool because in the process salespeople have personal interactions with customers so that ethical behavior from sellers can leave a profound effect on customers or consumers [37].

The results of this study are also in line with previous studies which have shown that there is a positive influence between ethical sales behavior on customer loyalty and significant [37]. Other empirical evidence has also shown that customer trust in salespeople can be obtained through honest actions [3],[58]. Swan et al. [58] concluded that the behavior of salespeople can help build trust between themselves and their customers. Thus, this shows that the role of trust has a partial mediating effect that can enhance the relationship of ethical sales behavior to customer loyalty in BPR Bank Sri Partha

V. CONCLUSION AND SUGGESTION

Based on the discussion on the results of the study, it was obtained several conclusions about the effect of ethical sales behavior, trust, customer satisfaction on customer loyalty BPR Sri Partha customers, namely ethical sales behavior has a positive and significant effect on customer loyalty, that is, such as sales agents always close sales to BPR customers Sri Partha well. Ethical sales behavior has a positive and significant effect on trust. Ethical sales behavior has a positive and significant effect on customer satisfaction. Trust has a positive and significant effect on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Trust has a positive and significant effect on customer satisfaction. The role of customer satisfaction has almost no mediating effect on the effect of ethical sales behavior on customer loyalty. The role of trust has a partial mediating effect on the effect of ethical sales behavior on customer loyalty. This means that the better ethical sales behavior that is given to customers, and supported by the trust that is felt by the customer, then customer loyalty can increase. For further research, it is expected to add other variables that might affect customer satisfaction and customer loyalty, such as repurchase intentions and word of mouth. Future studies can make comparisons of comparative studies such as customer loyalty to similar products in two different companies or in different demographics.

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