

**EFFECT OF ETHICAL SALES BEHAVIOUR ON CUSTOMER
LOYALTY WITH MEDIATING ROLE OF CUSTOMER
SATISFACTION AND TRUST IN INSURANCE COMPANIES**

By:



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ABSTRACT

Ethical sales behavior has been shown to have a positive impact on customer loyalty, but the mediating role of customer satisfaction and trust has not been fully explored. This study fills this gap by examining the relationship between ethical sales behavior, customer satisfaction, trust, and customer loyalty in the selected insurance company customers. The study mainly focused investigating the effect of ethical sales behaviour on customer loyalty. Other objectives of this study are to examine the relationship between ethical sales behaviour, customer trust, customer satisfaction and customer loyalty and to investigate whether customer satisfaction and customer trust mediate the relationship between ethical sales behaviour and, customer loyalty. A structured questionnaire was used to gather the data from 197 respondents and it measured the ethical sales behavior, customer satisfaction, trust, and customer loyalty. The data was analyzed using SPSS 25.0 software.

The findings of this study suggest that ethical sales behavior has a positive impact on customer satisfaction and trust. Customer satisfaction and trust, in turn, have a positive impact on customer loyalty. The mediating role of customer satisfaction and trust was significant. The findings of this study have implications for insurance companies. Companies that want to increase customer loyalty should focus on promoting ethical sales behavior among their salespeople. This can be done by providing training on ethical sales behavior, rewarding salespeople for ethical behavior, and creating a culture of ethical behavior within the company. This study provides valuable insights into the relationship between ethical sales behavior, customer satisfaction, trust, and customer loyalty. The findings of this study can help insurance companies to improve customer loyalty by promoting ethical sales behavior among their salespeople.

Keywords: Ethical Sales Behaviour, Customer trust and customer Satisfaction, Customer Loyalty, Insurance Customer.

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