

Research Article

STUDYING THE RELATIONSHIP BETWEEN ETHICAL SALES BEHAVIOR, RELATIONSHIPS QUALITY AND CUSTOMERS' LOYALTY (CASE STUDY: THE BRANCHES OF IRAN INSURANCE OF SANANDAJ TOWNSHIP)

Mohammad Mahroo¹, *Abdolnaser Shojaei² and Reza Shafei³

¹*Department of Management, Sanandaj Branch, Islamic Azad University, Sanandaj, Iran.*

²*Department of Economics, Sanandaj Branch, Islamic Azad University, Sanandaj, Iran.*

³*Department of Management, University of Kurdistan, Sanandaj, Iran.*

**Author for Correspondence*

ABSTRACT

The purpose of performing this research is to study the relationship between ethical sales behavior, relationships quality and customer's loyalty in the branches of Iran insurance of Sanandaj Township. For this, all of the customers of company branches in Sanandaj Township were considered as statistical society and 370 persons of them were investigated according to Morgan table. The method of performing research is descriptive one and it is correlation type. This research has been performed in terms of purpose as an application case, in terms of manner of collecting information as survey, in terms of time as one-sectional, in terms of type of relationship between the variables as comparative technique.

On this base, the standard questionnaires of ethical sales behavior of Lin and Wu (2012), relationships quality of Roman and Ruiz (2005) and customers' loyalty of Chen and Mau (2009) were used to evaluate the basic concepts of research which all are based on Liker Scale. Stability of the questionnaires obtained by Cranach's alpha method was calculated 0.843, 0.813 and 0.911 respectively. Validity of the test was confirmed by experts by method of content validity. The final findings of research in Laurel software indicate the existence of a meaningful relationship between ethical sales behavior, relationships quality and customer's loyalty in the studied company. The role of relationships quality as a mediator variable in the relationship between ethical sales behavior and customers' loyalty was confirmed.

Keywords: Ethical Sales Behavior, Relationships Quality, Customers Loyalty

INTRODUCTION

The personnel of sales part of the commercial institutions are responsible to the main role for selling and profitability of institution and due to this, a great pressure acts on this group of personnel for optimizing the performance. These pressures sometimes cause adaptation of the wrong and unethical methods for more sales from personnel. This action not only is humanly and morally Obscene, but also it must be organizationally considered that the salesmen are actually countered as institution deputies and have most contact to the customer. Customer's subjective image about institution can be affected by its personnel's behavior. At result, customer's tendency for preserving or disconnecting the relationship with organization will be affected by quality of personnel's interaction to customer (Alrubaiee, 2012). In the recent years, the types of economical institutions have found the importance of customer satisfaction and loyalty. They all have found well that preserving the current customers is of more profitability than attraction of the current customers. Nowadays, the leading companies try to increase their profitability in the best possible manner by satisfying the important factors for customers (Ball *et al.*, 2004).

This point is the most core base of their success based on the strategy of preserving them. The loyal customers (most important factor of profitability of successful companies) are the customers who have firstly sensed and felt the loyalty and commitment of an economical institution for satisfying their needs and beyond it. This sense and feeling is relevant to all parts of an organization (Dunn, 2001). At result, the marketing units desist spending time and cost in the purposeless advertising and focus their attention to the techniques of preservation and satisfaction of customer.

Research Article

This important subject has progressed so that it has been transformed to a determiner criterion about their success scale for the active economical institutions in the part of public services, satisfaction and preservation of customers (Kessler, 1996).

On the other hand, the companies have inferred the value of setting a closer relationship to customers as a method for preserving their current customer, because the intangible aspects of relationship aren't imitable easily by competitors; it is therefore counted as a stable competitive advantage for them. In other words, as the markets reach puberty and competition be intensified, the companies look for the ways to preserve the customers more so that their profitability is increased. The strategy of enhancement of relationships quality is one of the strategies very focused in which the companies invest for establishing long-time relationships to the customers (Seyyed Javadin and Kimasi, 2014).

Theoretical Bases of Research

Ethical Sales Behavior

The ethic in sales can be considered as a loyally and honestly behavior which causes creation of the long-time relations to the customers. The behaviors such as selling the products which aren't suppliers of customers' needs, presentation of the wrong information about product to customer and using the pressure tools for selling product can be known as unethical cases (Roman and Munuera, 2005). The offender companies have thought such that observing the ethical principles in marketing decreases the scale of their accessibility to economical goals; while in the age of today marketing, the company which isn't adhered to the ethical principles of marketing, or even its salesmen don't observe the ethical sales behavior, can cause negation of customer's trust from salesman and its organization and followed by it affect customers' loyalty (Haghighi Kaffash *et al.*, 2011). In most service organizations, the salesmen are most obvious deputies of company. The salesman's power for affecting on customer's loyalty and dependency to service organization (that salesman is a part of it) is perhaps determined by his behavior while financial services (Grönroos, 1990).

Progressively becoming complicated of the organizations and increment of the scale of unethical, illegal and irresponsibly works in working space have focused managers' and experts' attention to the ethical conversations in the organization. Especially, the organizations in terms of expertise and activity field are involved to the multiple and various problems and difficulties (Alvani and Rahmati, 2007). Observing the ethical standards from the organizations in today economy is very important and vital; and ethical behavior of the organizations plays a basic role in forming and preserving long-time relations between organization and its customers (Roman and Ruiz, 2005).

In fact, commitment to ethics in business causes a type of trust which is a social valuable capital by itself and guarantees long-time success of the organization (Daadgar, 2006). As the salesmen work in an environment or situation on where rather non-supervision conditions govern, they possibly ignore the ethical codes of organization in these conditions (Dubinsky *et al.*, 1986). It is although possible that in commercial institutions there are procedures for trust about observing the ethical principles from sales personnel, but in some condition, the factors cause the ethical principles be neglected from these sellers. For example, in the cases which salesmen do a work independently, and their performance is also evaluated on the base of sales amount, these factors cause much pressures on the salesman because of neglecting and ignoring the ethical principles, because the salesman have to present a good performance in effort to preserve his job (Chen and Mau, 2009).

Relationships Quality

Relationships quality surrounds exchange marketing with the aim of creation the long-time relationships based on trust and relational benefits mutual to the valuable customers. The commitment scale of relationship sides have much important for success of relationships. For preserving the relationship created to customer, there must be sense of being trustable and perception of the services provided by customers (Sheth *et al.*, 2007).

Relationships quality can be considered as a supra-structure having some composer components and expressing general nature of the relationship between organization and its customers (Hennig-Thurau *et al.*, 2002). In fact, one can define relationships quality as a set of intangible values strengthening products

Research Article

and services and resulting in connection of the exchange expected between salesman and purchaser. This word is also expressing customer's expectations relative to this issue that how well total of the relationship can be satisfier of customer's expectations, predictions, goals and tendencies in total of relationship (Leverin and Liljander, 2006).

Customers' Loyalty

Loyalty is referred to a powerful commitment for again purchasing the super product or service in future so that same mark or product is purchased despite of potential marketing efforts of competitors and their impacts (Rowley and Dawes, 2000). The research about customers' loyalty is mostly focused on loyalty about product or services of the organization. Loyalty to organization is the final and ultimate goal of a company which has the special product or services. Preference or priority of purchase a special mark in a product shelf by customer is named loyalty to mark. Initially, the customers purchase tentatively a product or services with special trade mark and after satisfaction from it, they tend to repeat and continue purchase that same trade mark or brand because they are familiar to or trust about that product or service (Rowley and Dawes, 2006).

The loyal customers help the performance of an organization in different ways; lower costs and oral advertising are among reasons of making loyal customers. Traditionally, loyal customers are referred to people who have the behavior of consecutive sales (Anisimova, 2007). Nowadays, it is been clear that customer's loyalty in the success of business of a company is considerably more important than customer's satisfaction. Loyal customer presents a wonderful marketing force through oral (mouth to mouth) advertising and advising the goods and service of company to other family (Ndubisi, 2007). Customers' loyalty to repeating purchase (behavioral loyalty) and oral advertising (attitude loyalty) are separable (Hong and Cho, 2011).

Loyalty is resulted from an attitude more favorable than a brand in comparison to other brands and repeating sales behavior that can somehow be an indicator of customer's deep commitment to the brand (Tat and Lee, 2006).

The loyal customers in insurance industry bring with themselves many advantages; among these advantages, profitability of insurance companies, decrement of costs of insurance marketing, increment of company sales, low price sensitivity of insurance customers etc. can be mentioned (Haghighi Kaffash *et al.*, 2011).

Research History

Tuan (2015) in a research titled "The impact of ethical sales behavior on customers' loyalty (case study: Vietnam chain stores)" reached this result that ethical sales behavior is indirectly effective on customer's loyalty through mediators variables: trust and customer's commitment. Customer's trust is also effective on customer's loyalty through customer's commitment. The gender and purchase power of customer had no impact on the relationship between ethical sales behavior and customers' loyalty.

Lin and Wu (2012) in a research named "studying the relationship between salesman's ethical behavior, customer's receipted trust benefits and customer's loyalty on the base of transactions cost theory reached this result that benefits of customer's receipted trust arisen from salesman's ethical behavior is an important factor for determining customer's satisfaction and loyalty". This research also expresses that despite of many of previous researches, although customer's satisfaction has a direct impact on his/her to salesman, but it has no much impact on customer's loyalty to company.

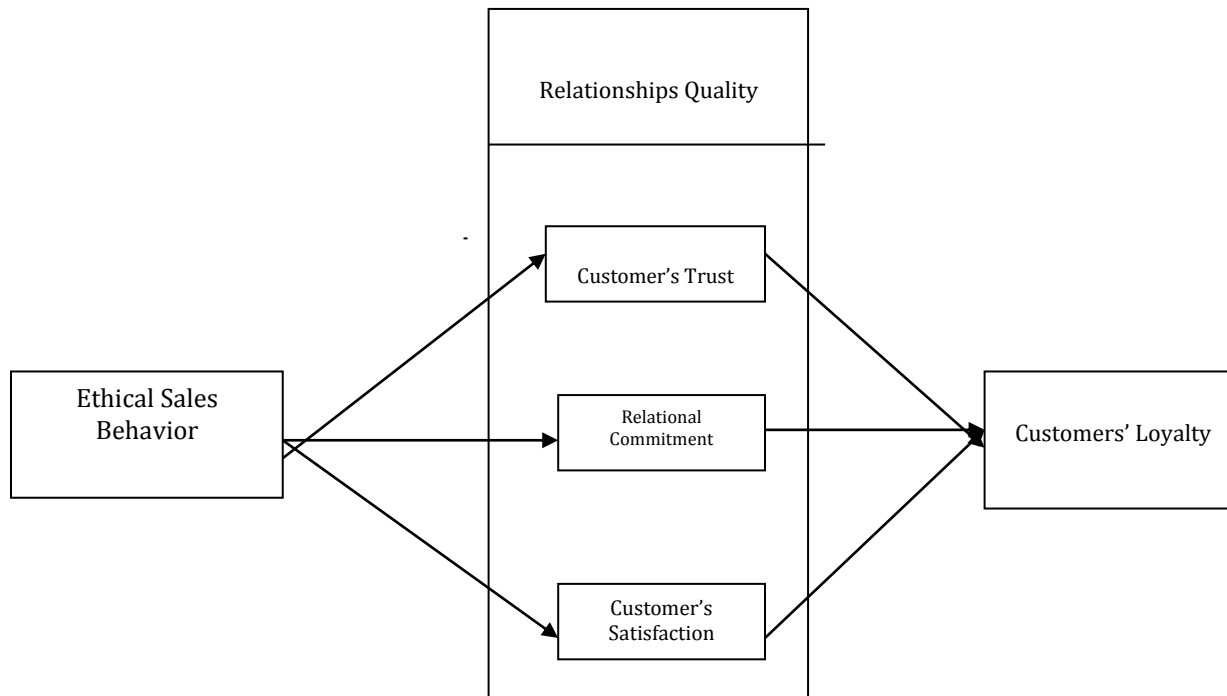
Chen and Mau (2009) in a research titled "Ethical sales behavior, customer's trust and customer's loyalty" found that salesman's ethical behavior plays a basic role about customer's loyalty through attracting customer's trust. Also, there is a mutual relationship between customer's trust to salesman and customer's trust to company, of course the impact of second case on first one is more. That is customer's trust to company has an impact on customer's loyalty more than that of customer's trust to salesman. Wazifedoost and Me'marian (2014, in Persian) in a research titled "The relationship between salesman's ethical behavior with satisfaction, trust and loyalty of purchasers of life insurance" reached this result that ethical sales behavior has no direct impact on customer's loyalty, but its positive impact on customer's loyalty through mediator variables of customer's satisfaction and customer's trust to company is

Research Article

meaningful.

Conceptual Model of Research

Figure 1: Conceptual Model of Research



Resource: Chen and Mau (2009)

Research Hypotheses

Primary Hypotheses of Research

Statistically, there is a meaningful relationship between ethical sales behavior and customers' loyalty in the branches of Iran insurance of Sanandaj Township.

Secondary Hypotheses of Research

- 1- Statistically, there is a meaningful relationship between ethical sales behavior and customer's trust in the branches of Iran insurance of Sanandaj Township.
- 2- Statistically, there is a meaningful relationship between ethical sales behavior and relational commitment in the branches of Iran insurance of Sanandaj Township.
- 3- Statistically, there is a meaningful relationship between ethical sales behavior and customers' satisfaction in the branches of Iran insurance of Sanandaj Township.
- 4- Ethical sales behavior is effective on customers' loyalty in the branches of Iran insurance of Sanandaj Township through relationships quantity.

MATERIALS AND METHODS

Research Methodology

Therein the results arisen from research are applied in order to increase customers' loyalty by using of optimization of ethical sales behavior and relationships quality; present research is application in terms of purpose and it is descriptive on the base of manner of collecting information, because the variables are studied on the base of current situation and correlation method is utilized to express the relationship between two variables. This research is one-sectional type in terms of time of collecting data. The

Research Article

statistical society of this study includes all of customers in the branches of Iran insurance of Sanandaj Township. On this base, while performing this research, the sample volume has been extracted regarding to society volume and according to table Morgan-Krejcic that regarding to the volume of statistical society (over 10000 persons), the sample volume has been determined equal to 370 persons. Sampling method is available as cluster-random sampling. Firstly, for observing homogeneity, Sanandaj Township was divided into for ranges north, west, east and south and, of each range, one agent was random selected, then the customers were selected by method of available random sampling. Regarding to that present research is a field-application research; two methods field and library were therefore used to collect data. Evaluating the variables is done through questionnaire. The questionnaire includes two parts of questions: demographic and main questions. Lin-Wu questionnaire (2012), Roman-Ruiz standard questionnaire (2005) and Chen-Mau standard questionnaire (2009) were respectively used to evaluate ethical sales behavior, relationships quantity and customers' loyalty that all are based on Liker Scale. In this research, Cranach's alpha method is used to determine questionnaire validity that its value for ethical sales behavior, relationships quantity and customers' loyalty is 0.843, 0.820 and 0.911 respectively. Regarding to being standard of questionnaires, method of content validity was utilized to test their validity and, their content validity was confirmed by some professors experienced in this field. Spas and Laurel software's were used to analyze the collected information.

Data Analysis

Descriptive Statistics

Based on the descriptive results of research, most repliers to the research questionnaires include men and aged 31-35 group has most frequency. Most of repliers are married and BS graduated people.

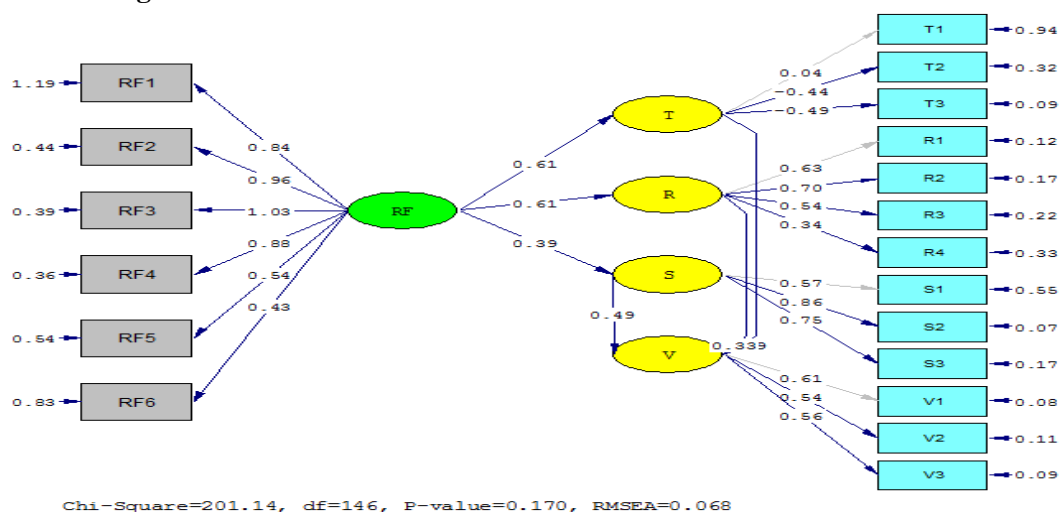
Inferential Statistics

In inferential statistic section, regarding to doing Kolmogorov–Smirnov (K-S) test and proofing normality of data distribution, parametric tests were used. Structural model and path analysis were also used to access research hypotheses.

Studying the Research Hypotheses

Documented to diagram 2, first four indexes can be easily seen. Numeral value of χ^2 equals 201.14, while freedom degree equals 146 and $0 \leq \chi^2 \leq 2df$ condition is held in a good fitting domain. Moreover, χ^2/df is also at a good fitting domain. Regarding to the domain of indexes of fitting goodness available in table 1, the values of indexes P-value, RMSEA, GFI and AGFI are also in a good or acceptable domain good or acceptable domain. It can be included that estimated model is good and trustable terms of fitting and its results can be documented.

Figure 2: Structural Model of Research at Standard Estimate State



(Resource: Research Data)

Research Article

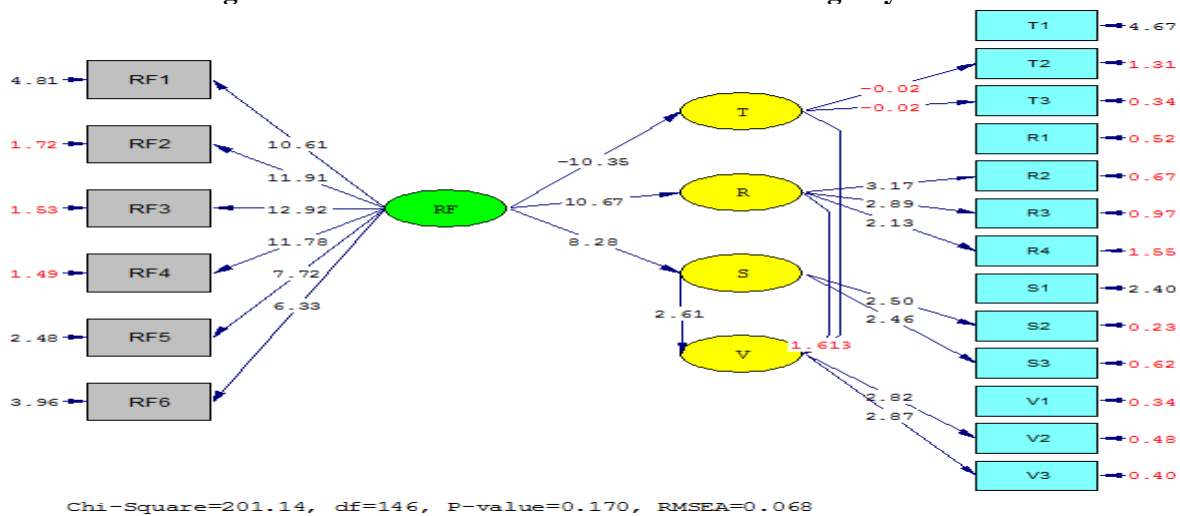
Table 1: Domain of the Indexes of Fitting Goodness

Acceptable Fitting	Good Fitting	Fitness Index
$2df \leq \chi^2 \leq 3df$	$0 \leq \chi^2 \leq 2df$	χ^2
$2 \leq \chi^2/df \leq 3$	$0 \leq \chi^2/df \leq 2$	χ^2/df
$.01 \leq p \leq .05$	$.05 \leq p \leq 1.00$	P-value
$.05 \leq RMSEA \leq .08$	$0 \leq RMSEA \leq .05$	RMSEA
$.90 \leq GFI \leq .95$	$.95 \leq GFI \leq 1.00$	GFI
$.85 \leq AGFI \leq .90$	$.90 \leq AGFI \leq 1.00$	AGFI

Resource: Hoyle, R. H., 1995

Statistic t (meaningfully coefficient) is used for confirmation or lack of confirmation. If statistic t be higher than 1.96 or lower than -1.96 (at error level %5), the hypotheses are confirmed and statistical meaningfulness between variables is obtained. Regarding to figure 3, since the values of statistic t (critical values or meaningful number) related to given paths are higher than 1.96 or lower than -1.96; at result all of the research hypotheses are confirmed. The results of direct impacts expressing total impact show that ethical sales behavior has statistically a meaningful impact on relationships quality and customers' loyalty in the branches of Iran insurance of Sanandaj Township. Table 2 illustrates this problem in a better way.

Figure 3: Structural Model of Research at Meaningfully State



(Resource: Research data)

RESULT AND DISCUSSION

Results and Conservation about the Results

According to the findings, regarding to that statistic t (critical variables or meaningful number) related to given paths in structural equations higher than 1.96 or lower than -1.96, primary hypothesis of research based on the existence of meaningful relationship between ethical sales behavior and customers' loyalty in the branches of Iran insurance of Sanandaj Township is confirmed.

Research Article

Table 2: Results of Path Analysis (Structural Model)

Path	Impact Coefficient	Meaningfully Coefficient or Statistic t
Ethical Sales Behavior → Customer's Trust	0.61	-10.63
Ethical Sales Behavior → Relational Commitment	0.61	10.67
Ethical Sales Behavior → Customer's Satisfaction	0.39	0.20
Customer's Trust → Customer's Loyalty	0.339	1.613
Relational Commitment → Customer's Loyalty	0.339	1.613
Customer's Satisfaction → Customer's Loyalty	0.49	2.61

(Resource: Research Data)

Namely, as much as ethical sales behavior is progressed, consequently, customers' loyalty will also be increased. In this way, Tuan (2015), Lin and Wu (2012), Chen and Mau (2013, in Persian) had also reached a similar result.

Regarding to path coefficient (0.61) and statistic t (-10.36), first secondary hypothesis of research based on the existence of meaningful relationship between ethical sales behavior and trust in the branches of Iran insurance of Sanandaj Township is confirmed. The results of this research are aligned to those of researches of Hansen and Riggle (2009) and Román (2003).

Regarding to path coefficient (0.61) and statistic t (10.67), second secondary hypothesis of research based on the existence of meaningful relationship between ethical sales behavior and relational commitment in the branches of Iran insurance of Sanandaj Township is confirmed. On this direction, Rahimnia and his coworkers (2011, in Persian) and Berari and Ranjbarian (2011) had also reached a similar result. Regarding to path coefficient (0.39) and statistic t (0.20), third secondary hypothesis of research based on the existence of meaningful relationship between ethical sales behavior and customers' loyalty in the branches of Iran insurance of Sanandaj Township is confirmed. In this direction, Lin and Wu (2012) and Wazifedoost and Me'marian (2013, in Persian had also reached similar results) in their own researches.

Given that all of the values of statistic t obtained from structural equations in path analysis of ethical sales behavior, relationships quality and customers' loyalty are in the interval higher than 1.96 or lower than -1.96; fourth secondary hypothesis of the research based on affectability of ethical sales behavior through relationships quality on customers' loyalty is confirmed. In this direction, Alrubaiee (2012), Tuan (2015) and Pejman and colleagues (2013, in Persian) had reached similar results.

Conclusion and Propositions

Regarding to this that main problem of this research is study of the relationship between ethical sales behavior, relationships quality and customers loyalty, the general results obtained from testing the primary and secondary hypotheses of research is indicator of general confirmation of the supposed relationships of research. And these propositions are below presented in the direction of enhancement of ethical sales behavior and relationships quality in order to increase customers' loyalty:

For increasing attention to observing the ethical codes by salesmen, the studied insurance company is advised to proceed to highlight ethical code in the company space and emphasize and advertise it among

Research Article

their own branches and agencies. In this direction, it is better that the studied company be only committed to work with the deputies and agents who observe ethical standards of company and have knowledge and professionalism to present the right advices and guidance to customers. This means that agents must be sift before starting sales of products. They also must be under supervision and their fraud and unethical behaviors don't be bore at all. Therefore, collecting and sifting the agents must not only be focused on their technical and professional skills, but also include their financial and ethical records. The salesmen of insurance in company branches must commit to fairly open behavior versus customers. They must also present the best advices to the client and provide all of their information needed to make an appropriate and logical decision. It is suggested that a unit be created to supervise on the ethics of insurances sales in company that it yet supervises on and emphasizes about application of ethics of sales, it is somehow preserver of insurers' benefits and it acts as a relational bridge to the organization providing services in order to increase insurers' trust and loyalty. The aimed insurance company is admitted to use the customers' opinions for designing the products (insurance policies) and preserve somehow their own relationships to them by cooperate-giving them in this process. They also use the greeting SMS, postal card or such these cases in the special occasions for their insurer or customer. The insurance companies are periodically advised to proceed about evaluation of customers' satisfaction. Preservation of the relationships to customers via insurance supervision, apart from preservation of salesman's relationship, is a very important factor. For this, the questionnaires must be designed with certain time periodicity and the customers must be informed about the type and amount of their satisfaction with respect to the services.

REFERENCES

- Alrubaiee L (2012).** "Exploring the Relationship between Ethical Sales Behavior, Relationship Quality and Customer Loyalty", *International Journal of Management Studies* **4**(1) 7-25.
- Alvani M and Rahmati MH (2007).** *The Process of Codification of Ethical Codes for Organization*, (Publication of Management Culture) **5**(15) 43-70.
- Anisimova TA (2007).** "The effects of corporate brand attributes on attitudinal and behavioral consumer loyalty". *The Journal of Consumer Marketing* **24**(7) 395-405.
- Ball D, Coelho PS and Machas A (2004).** "The role of relationships and trust in explaining Customer loyalty an extension to the ECSI Model", *European Journal of Marketing* **38**(9/10) 1272-1293.
- Berari M and Ranjbarian B (2011).** In Persian, "Observing ethics in sales and its impact on the quality of relationship between customer with organization (case study: one of the active companies in the context of men clothing in Tehran Township)", *Quarterly of Ethics in Sciences and Technology* **6**(4) 1-10.
- Chen MF and Mau LH (2009).** "The impacts of ethical sales behavior on customer loyalty in the life insurance industry", *The Service Industries Journal* **29**(1) 59-74.
- Daadgar Y (2006).** In Persian, Commercial ethics on the view of economy and Islamic economy, *Commercial Bulletin* **10**(38) 87-120.
- Dubinsky AJ and Howell RD, Ingram TN and Bellenger DN (1986).** Sales Force Socialization. *Journal of Marketing* **50**(4) 192-207.
- Dunn MF (2001).** "An intuitive interpretation of Beta *Proceeding of the Academy of Economics and Economic Education*" **4** 33-44.
- Ghadami MJ, Kasraei AR and Ismaeilpour H (2013).** In Persian, "Studying the impacts of ethical behavior in sales with approach of exchange cost theory on customer loyalty (case study: automobile body insurance, Iran insurance company)", M.Sc thesis, Faculty of Management and Accounting, Islamic Azad University, Branch of Tehran Center.
- Grönroos C (1990).** "Relationship approach to marketing in service contexts: the marketing and organizational behavior interface", *Journal of Business Research* **20** 3-11.
- Haghighi Kaffash M, Sehhat S and Abbasnejad S (2011).** In Persian, "Studying salesmen ethical behavior in customers loyalty of life insurance", *Fourth Conference of Insurance Business*, (Tehran) 75-85.

Research Article

- Hennig-Thurau T, Gwinner KP and Gremler DD (2002).** “Understanding relationship marketing outcomes: An integration of relational benefits and relationship quality”, *Journal of Service Research*, **4**(3) 230–247.
- Hong I and Cho H (2011).** “The impact of consumer trust on attitudinal loyalty and purchase intentions inB2C e-marketplaces: Intermediary trust vs. seller trust” *International Journal of Information Management* **31** 469-479.
- Hoyle RH (1995).** “*Structural Equation Modeling: Concepts, Issues and Applications*”, (Hoyle RH (1995). “*Structural Equation Modeling: Concepts, Issues and Applications*”, (Newbury Park, California Sage).
- Johnson MD and Fornell C (1991).** “A framework for comparing customer satisfaction across individuals and product categories”, *Journal of Economic Psychology* **12**(2) 267-286.
- Kessler S (1996).** *Measuring and Managing Customer Satisfaction*, First Edition, (United State of America, American Society for Quality).
- Leverin A and Liljander V (2006).** “Does relationship marketing improve customer relationship satisfaction and loyalty?” *International Journal of Bank Marketing* **24**(4) 232–251.
- Lin SH and Wu H (2012).** “Effects of ethical sales behavior considered through transaction cost theory: To whom is the customer loyalty”, *The Journal of International Management Studies* **7**(1) 31-40.
- Ndubisi NO (2007).** “Relationship marketing and customer loyalty”, *Marketing Intelligence & Planning* **25** 98-106.
- Pejman R, Shahin A and Moshref Javadi MH (2014).** In Persian, “Presenting and analyzing a pattern for studying the impact of sales ethical behavior on customer loyalty, case study: Parsian Shiraz Insurance”, M.Sc Thesis, Faculty of Humanities, Isfahan University.
- Rahimnia F, Harandi A and Fatemi Z (2012).** In Persian, “the impact of quality of relationship to customer on perceived quality and customers loyalty, case study: five-star hotels of Mashhad Metropolis”, *Public Management Researches* **5**(17) 83-101.
- Román S (2003).** “The impact of ethical sales behavior on customer satisfaction, *Trust and Loyalty to the Company: An Empirical Study in the Financial Services Industry* **19** 915-39.
- Roman S and Munuera (2005).** “Determinants and consequences of ethical behavior: an empirical study of salespeople”, *European Journal of Marketing* **39**(5/6) 473-495.
- Roman S and Ruiz S (2005).** “Relationship Outcomes of Perceived Ethical Sales Behavior: The Internet”, *Academy of Marketing Science Review* **10** 1-7.
- Rowley J and Dawes J (2000).** “Disloyalty: a closer looks at non – loyal”, *Journal of Consumer Marketing* **17**(6) 538-549.
- Seyyed Javadin SR and Kimasi M (2014).** In Persian, “*Management of Services Quality*”, (Press of Negahe Danesh), first edition, fourth ...
- Sheth JN, Parvatiyar A and Shainesh G (2007).** *Customer Relationship Management*, (New Dehli, Tata McGraw Hill).
- Sobhani MS (2006).** In Persian, *Brand Loyalty*, (Tadbir Scientific-Educational Monthly) **173**.
- Tat KH and Lee HY (2006).** “Do reward programs build loyalty for services? The moderating effect of satisfaction on type and timing of rewards” *Journal of Retailing* **82** 127–136.
- Tuan NM (2015).** The Impact of Ethical Sales Behavior on Customer Loyalty: A Case from Vietnam, *International Journal of Business and Management* **10**(3) 152-168.
- Wazifedoost H and Me'marian Sh (2014).** In Persian, “The relationship of salesman ethical behavior with insurers satisfaction, trust and loyalty in life insurance”, *Insurance Bulletin* **29**(1) Serial No. 113 127-151.
- Wong A and Sohal A (2002).** “Customers’ perspectives on service quality and relationship quality in retail encounters, *Managing Service Quality*” **12**(6) 423-434.