

# MARKETING ETHICS AND CUSTOMER LOYALTY: THE SERIAL MEDIATING ROLE OF RELATIONSHIP QUALITY AND THE MODERATING ROLE OF VOLUNTARY SIMPLICITY

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## ABSTRACT

Although there has been considerable theoretical support outlining a relationship between marketing ethics and customer loyalty, there is limited empirical evidence validating this relationship. This study examines the relationships among perceptions of marketing ethics and customer loyalty in a sample of Turkish consumers. The results demonstrate that marketing ethics is negatively related to customer loyalty. Furthermore, this research investigates the processes through which marketing ethics affects customer loyalty. The relationship between marketing ethics and customer loyalty is sequentially mediated by customer satisfaction and customer trust. On the other hand, this research also investigates whether voluntary simplicity has a moderating role in the impact of marketing ethics on customer satisfaction and customer trust. The results demonstrate that the relationship between marketing ethics and customer satisfaction is moderated by self-sufficiency and intangible life which are sub-dimensions of voluntary simplicity; however, there is no moderating role of planned shopping and simplicity in product which are the other sub-dimensions of voluntary simplicity.

## KEY WORDS

marketing ethics, customer loyalty, customer trust, customer satisfaction, voluntary simplicity

## CLASSIFICATION

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## **INTRODUCTION**

In today's landscape, characterized by heightened ethical consciousness and intense competition within the service industry, relying solely on price competitiveness has become increasingly challenging for financial institutions. As a result, an increasing number of service marketers recognize the importance of initiating and maintaining lasting relationships with customers [1-4]. This acknowledgment is particularly evident in service sectors characterized by ongoing changes and significant purchase uncertainty. To optimize long-term performance, especially in terms of customer retention and loyalty, firms in the service sector must strive to establish, maintain, and nurture long-term, mutually beneficial relationships with their target customers [5, 6].

In the current competitive market environment, companies seeking to maintain their position and secure sustainable competitive advantages may lean towards a sales-oriented approach. This tendency often arises from pressure from top management to meet predetermined sales targets and sales personnel's goals to meet individual sales quotas. A sales-oriented approach that places sales volume above the consumer's wishes, needs and expectations can lead to an increase in consumer complaints due to preferences being overlooked. Moreover, the relentless pursuit of profit can tarnish a seller's reputation, highlighting the dangers of a narrow focus on sales. Consequently, marketing management aims to engage consumers through various tactics to promote their products and brands. In turn, consumers base their purchasing decisions on both familiar product features and newly introduced offerings. During the evaluation process, consumers may experience negative emotions, including dissatisfaction and anger if they encounter service flaws or product defects. Marketing ethics practices play a crucial role in fostering consumer satisfaction and loyalty by promoting ethical values within companies, thereby building consumer trust and encouraging continued patronage.

Marketing ethics encompasses practices aimed at providing consumers and other stakeholders with personal and/or organizational marketing policies and actions characterized by honesty, transparency, trustworthiness, and accountability. It is also seen as a systematic inquiry that offers guidelines for applying moral standards to marketing decisions, behaviors, and institutions. This systematic examination and adherence to ethical principles encompass various organizational facets, including senior management, senior marketing management, sales and marketing, sales and production, distribution, customer service, advertising, and public relations departments [7]. From the customer's perspective, within an environment where consumer reactions such as dissatisfaction and anger may arise in response to product or service defects, the responsiveness of these specified departments and management tiers to ethical concerns and ethical conduct holds the potential to enhance customer satisfaction and loyalty.

Ensuring customer satisfaction is a paramount concern for businesses, given its pivotal role in fostering customer loyalty and enhancing overall business performance and profitability [8; p.509]. Satisfied customers contribute significantly to loyalty to the business. Customer loyalty typically stems from two motives: either tangible benefits from specific discounts or offers, or emotional attachment or affinity towards a particular product or service. Genuine loyalty depends on fulfilling both the emotional and rational needs of individuals, especially in environments where personal relationships matter [9]. For organizations in the service sector, the message is clear: there is a growing need to leverage novel, non-price factors, such as the ethical conduct of sales personnel, as a means of differentiation to achieve increased revenue growth and improved market share [10]. Within this context, the practice of marketing ethics in the service sector plays a crucial role in the enduring survival of firms, long-term profitability, and sustainable competitive advantage. It facilitates the enhancement of relationships with customers, thereby fostering satisfaction, trust, and loyalty.

The rise of a consumption culture, driven by the proliferation and diversity of products in late 20th-century markets, alongside the widespread use of internet technologies and increased social media engagement [11], has driven individuals away from simplicity, encouraging hedonic behaviors. This shift underscores people's efforts to demonstrate their societal status, values, and self-worth through consumption, potentially leading humanity down an ethically and environmentally precarious path. In response to escalating consumption levels, the voluntary simplicity lifestyle (VSL) has gained prominence, advocating simplicity and frugality across all aspects of life. This movement champions spiritual richness in the inner realm and material simplicity in the external domain, purportedly enhancing individual life satisfaction and offering an alternative to consumerist society [12].

Aligned with the provided information, the study aims to investigate whether relationship quality mediates the impact of customer perceptions regarding firms' marketing ethics practices on customer loyalty, and whether the voluntary simplicity lifestyle moderates customer loyalty in the Turkish context. Furthermore, the study aims to discern potential disparities in participant perceptions based on gender, income, generation, educational attainment, occupation, monthly income, as well as across six distinct investment incentive regions delineated according to the socio-economic development levels of provinces, considering the implementation of supports within the Investment Incentive System and the sub-business lines within the purchasing entities under examination. To elucidate the primary objectives of the research, the study delves into the constructs of marketing ethics, voluntary simplicity lifestyle, relationship quality (comprising customer satisfaction and customer trust), and customer loyalty.

## **THEORETICAL/CONCEPTUAL BACKGROUND AND HYPOTHESES**

### **MARKETING ETHICS**

An ethical issue or dilemma denotes a discernible circumstance, problem, or opportunity mandating individuals or organizations to navigate a choice between behaviors characterized as right or wrong, ethical or unethical. If an activity engenders a sense of deception or misinformation in consumers, it implies a lapse in marketing ethics [13; p.761]. The discourse on the ethical and social responsibilities of businesses has been ongoing since the late 18th century and the advent of industrial capitalism. Instances of corporate misconduct in the United States, Europe, Southeast Asia, and Australia underscore the potential for significant adverse ramifications on shareholders, employees, investors, customers, and numerous small businesses affiliated with these entities [14-17, 18; p.681]. The literature examining business activities through the lens of social responsibility and ethics attests to the increasing scholarly interest in this domain [19-21].

Marketing ethics has ascended as a pivotal concern for businesses, captivating the attention of both academics and practitioners alike. It necessitates adherence to minimum standards of responsibility in accordance with ethical principles and the execution of marketing activities in a transparent and universally acceptable manner [22-25]. The significance of marketing ethics is underscored by the enduring consumer demand for high-quality products and preference for brands renowned for their social and ethical standing, even at potentially higher prices [26]. Singhapakdi [27] posited in his study that firms espousing an ethical marketing approach and integrating it into their operations yield positive performance outcomes, fostering greater societal acceptance of firms and their products. Gaski [28] delineated marketing ethics as "a set of behavioral and moral norms guiding marketing practices". Marketing ethics serves as a compass for companies, directing them to make ethically sound marketing decisions in their interactions with various stakeholders, encompassing customers, employees, competitors, and

broader society [29]. Alternatively, marketing ethics is characterized as “the systematic inquiry into the application of moral standards in marketing decisions, behaviors, and institutions” [30].

## **RELATIONSHIP QUALITY**

In the service sector, where intense competition and heightened ethical awareness prevail, firms face escalating challenges in competing solely on price. Consequently, service marketers increasingly acknowledge the imperative of cultivating enduring relationships with customers [3, 4]. For instance, in the banking sector, maximizing long-term performance necessitates the establishment, maintenance, and nurturing of long-term, mutually beneficial relationships with target customers [5, 6].

Among the most valuable marketing assets in service-oriented firms are salespeople, whose prowess in marketing is of paramount importance. This is attributable to the pivotal role of interpersonal relationships between sales representatives and customers within the service sector [31]. Salespeople, interfacing directly with customers, wield significant influence over customer satisfaction, loyalty intentions, and the corporate image of the firm. Furthermore, prioritizing the cultivation of successful and high-quality customer relationships elevates salespeople to a strategically critical position in the eyes of customers [32, 33].

Relationship quality, a concept foundational to service marketing, is commonly defined as a constellation of intangible values that augment products or services, engendering an anticipated exchange between buyers and sellers [34]. Dorsch et al. [35] articulate relationship quality as “a high-level construct reflecting the value customers attribute to their relationship with the service provider”. Hennig-Thurau and Klee [36] assert that relationship quality denotes the degree of alignment between a relationship and the level of customer needs fulfillment associated with said relationship.

While extant literature generally posits that relationship quality is influenced by three pivotal factors – trust, commitment, and communication – Arnett and Badrinarayanan [37] contend that numerous other factors also impact relationship quality. Moreover, it is suggested that relationship quality may be shaped by one or more relational constructs such as trust, commitment, satisfaction, and communication [6]. Relationship quality is conceptualized as a high-level construct comprising several interconnected dimensions, with satisfaction, trust, and commitment representing critical components [38]. Although the structure and core dimensions of relationship quality vary across empirical studies, the underlying tenet remains that no singular dimension or relational construct can comprehensively capture the overall depth or quality of an exchange relationship [6, 39, 40]. For instance, Morgan and Hunt [41] posit that trust and commitment are pivotal in predicting relationship quality, whereas Palmatier et al. [42] propose that trust or commitment individually can constitute the critical relational construct. Alternatively, some contend that a relationship quality construct integrating commitment, trust, and satisfaction offers the most comprehensive assessment of relationship strength and yields profound insights into performance dynamics [39].

## **VOLUNTARY SIMPLICITY LIFESTYLE**

The term “Voluntary Simplicity” was initially introduced by Richard Gregg [43], as documented in the Indian quarterly newspaper *Visva-Bharati* [44; pp.9, 45; p.529). According to Gregg [43; p.1], voluntary simplicity encapsulates both internal and external dimensions, embodying determination, sincerity, and honesty in purpose, while eschewing external clutter stemming from the acquisition of superfluous possessions, all in pursuit of life’s primary purpose. Furthermore, voluntary simplicity entails the regulation and channeling of energy, desires, and needs, with the aim of leading a higher quality and healthier life. It is also delineated as “the deliberate organization of life for a purpose” [46].

In alignment with Gregg's [43] conceptualization, Elgin and Mitchell [44; p.2] characterize voluntary simplicity as "outwardly simple and inwardly rich", emphasizing its manifestation as the actualization of one's psychological and spiritual potential. Voluntary simplicity is epitomized as "prioritizing what truly matters to an individual, the fundamental aspects of existence" [47; p.12]. The interpretation of "voluntary simplicity" has evolved over time, extending beyond a mere association with "spiritual well-being" to encompass a lifestyle choice marked by consumption limitation and self-governance. Moreover, the contemporary definition emphasizes consumption reduction as a pivotal component of the concept [48; p.150]. Leonard-Barton [49; p.244] defines voluntary simplicity as "the extent to which an individual opts for a lifestyle that maximizes direct control over daily activities while minimizing consumption and dependency".

**Table 1.** Voluntary simplicity values [44].

Value	Description
<b>Material Simplicity</b>	"Consumption model focused on non-consumption"
<b>Human Scale</b>	"Small-scale institutions and a shift towards technologies"
<b>Self-Determination</b>	"The desire to have more control over personal destiny"
<b>Ecological Awareness</b>	"Recognizing the interdependence of people and resources"
<b>Personal Growth</b>	"The desire to explore and develop the spiritual life"

Elgin and Mitchell [44; pp.4], while addressing globalization alongside universal challenges, idealistic and objective matters, and worldly personal concerns, categorize the motives and values – also identified as the primary sources of motivation driving voluntary simplicity – into five distinct headings: environmental awareness, humanitarianism, self-sufficiency, material simplicity, and personal development.

## CUSTOMER LOYALTY

The proliferation of diverse channels facilitating access to customers has led to heightened differentiation and increased competition among businesses, compelling companies to pursue strategic initiatives to thrive in today's fiercely competitive environment. It is widely acknowledged that the sustainability of businesses in such an environment hinges on the establishment and fostering of customer loyalty, which not only facilitates the retention of existing customers but also enables the acquisition of new ones [50]. Customer loyalty is frequently intertwined with firm profitability, making the retention of customers a perpetual priority for firms [51]. The topic of customer loyalty has been extensively explored by various scholars and researchers aiming to comprehend consumer psychology. Diverse definitions and interpretations of the concept have been posited to enhance understanding and delineate the underlying dynamics. An important aspect of the concept of customer loyalty is its variability based on the type of product and industry under consideration, resulting in the absence of a universally accepted definition [52-54].

According to Lai et al. [55], customer loyalty denotes consumers' propensity to select a specific brand or product owing to perceived satisfaction, high value, and product quality, whereas Öcel [56; p.262] characterizes customer loyalty as the sustained purchase behavior of a product or service fueled by a positive attitude towards it. Oliver [57] defines customer loyalty as the steadfast commitment to consistently repurchase or recommend a preferred product/service in the future, thereby engendering recurrent purchases of the same brand or set of brands notwithstanding situational influences and marketing endeavors. Aaker [58] conceptualizes customer loyalty as a gauge of a customer's allegiance to a brand, elucidating the likelihood of a consumer to switch to another brand or company, particularly in response to changes in price or product features. Given that customer loyalty directly translates into future sales, Aaker underscores its significance as an indicator of brand equity intricately linked with forthcoming profits [58; pp.44-45].

## **MARKETING ETHICS AND CUSTOMER LOYALTY**

Lee and Jin [59] established that customer perceptions of ethical marketing practices indirectly influence customer loyalty. It is asserted that unethical conduct by salespersons may precipitate adverse outcomes for the firm, including customer dissatisfaction, diminished loyalty, and decreased sales and profits [60]. Conversely, Alrubaiee [61] concluded that ethical selling behavior does not exert a direct impact on customer loyalty. Building upon these findings, the following hypothesis is formulated:

**H<sub>1</sub>:** Marketing ethics significantly affects customer loyalty.

## **RELATIONSHIP QUALITY AND MARKETING ETHICS**

Consumers meticulously scrutinize firms' marketing ethics practices due to their prominence as the most visible aspect of a firm's activities and structure, playing a pivotal role in shaping consumer perceptions [62-64]. Extensive research on the subject elucidates various ethical issues in marketing, encompassing product safety, price manipulation, deceptive marketing communications, illicit product placement, child labor, and misleading packaging [6, 65, 66]. Ethical considerations, such as those pertaining to justice and human resource management, significantly influence subjective evaluations of product quality and customers' relationships with the firm [65].

Holden [67] contends that the ethical conduct of salespeople positively correlates with customer trust and satisfaction. Chen and Mau [68] discovered that ethical selling behavior substantially impacts customer trust. Wray et al. [69] assert that perceived marketing ethics practices among financial services customers enhance trust in both the salesperson and the firm. Likewise, several studies suggest that customer trust in salespeople can be cultivated through the honest actions of sales representatives [70] and the avoidance of coercive selling tactics [71, 72]. In a recent study, Lee and Jin [59] identified that ethical issues and practices related to marketing mix elements exert a direct influence on the quality of the customer-firm relationship. Based on the aforementioned insights, the following hypotheses have been formulated:

**H<sub>2</sub>:** Marketing ethics positively affects relationship quality.

**H<sub>2a</sub>:** Marketing ethics positively affects customer satisfaction.

**H<sub>2b</sub>:** Marketing ethics positively affects customer trust.

## **RELATIONSHIP QUALITY AND CUSTOMER LOYALTY**

Research studies [6, 39, 73] affirm that relationship quality enhances customer loyalty and firm performance by fostering stronger relational ties. Many researchers regard customer trust, a key component of relationship quality, as a precursor to both loyalty and successful relationships [74, 75]. Alrubaiee [61] concluded that trust, an integral dimension of relationship quality, exerts a positive influence on customer loyalty. Furthermore, several studies [41, 76, 77] suggest that customer trust is a primary behavioral determinant of loyalty. It is also posited that trust directly enhances loyalty [41, 76, 78], as it mitigates perceived risk and vulnerability in the relationship, fostering greater commitment [75, 79]. Alrubaiee and Alnazer [6] provide the first empirical support to the literature on the positive impact of high levels of relationship quality on bank customer loyalty. On the other hand, some studies [80, 81] confirm that the consumer-company relationship improves customer loyalty. Establishing a strong consumer-company relationship can play an important role in developing consumer loyalty to a company [82, 83]. Commitment, which indicates the desire to maintain a valuable relationship [84], is expressed as a result of trust and satisfaction [85]. While satisfaction is expressed as positive experiences with a company, it is also expressed as an important factor

that creates emotional bonds that ultimately trigger loyalty [86]. Oliver [54] defines customer satisfaction as an individual's perception of contentment with the service provided, whereas customer loyalty is delineated as a profound commitment to the service provider. Numerous studies in the literature corroborate the existence of a strong relationship between customer satisfaction and loyalty [87-91]. Based on the aforementioned insights, the following hypotheses are formulated:

**H<sub>3</sub>**: Relationship quality positively affects customer loyalty.

**H<sub>3a</sub>**: Customer trust positively affects customer loyalty.

**H<sub>3b</sub>**: Customer satisfaction positively affects customer loyalty.

### **THE MODERATING ROLE OF VOLUNTARY SIMPLICITY LIFESTYLE**

Kara and Irge [92] discovered that customers' perceptions of voluntary simplicity positively correlate with customer satisfaction and loyalty. Based on this information, the following hypotheses were formulated:

**H<sub>4a</sub>**: Voluntary simplicity lifestyle moderates the effect of marketing ethics on customer satisfaction.

**H<sub>4a1</sub>**: Planned shopping moderates the effect of marketing ethics on customer satisfaction.

**H<sub>4a2</sub>**: Self-sufficiency moderates the effect of marketing ethics on customer satisfaction.

**H<sub>4a3</sub>**: Intangible life moderates the effect of marketing ethics on customer satisfaction.

**H<sub>4a4</sub>**: Simplicity in product moderates the effect of marketing ethics on customer satisfaction.

**H<sub>4b</sub>**: Voluntary simplicity lifestyle moderates the effect of marketing ethics on customer loyalty.

**H<sub>4b1</sub>**: Planned shopping moderates the effect of marketing ethics on customer loyalty.

**H<sub>4b2</sub>**: Self-sufficiency moderates the effect of marketing ethics on customer loyalty.

**H<sub>4b3</sub>**: Intangible life moderates the effect of marketing ethics on customer loyalty.

**H<sub>4b4</sub>**: Simplicity in product moderates the effect of marketing ethics on customer loyalty.

### **MEDIATING AND SERIAL MEDIATING ROLE OF RELATIONSHIP QUALITY**

The "Cognitive Dissonance Theory" posits that individuals experience psychological tension when their behavior conflicts with their beliefs, motivating them to seek consistency between their thoughts and actions [93]. Consequently, it is argued that discrepancies between expectations and actual purchases may lead to cognitive dissonance among customers, resulting in post-purchase discomfort [94]. Marketing ethics practices, potentially contributing to pre- and post-shopping tensions, are suggested to enhance customer satisfaction and loyalty [60, 95]. Post-purchase dissonance and tension may diminish with the quality of the firm-customer relationship (e.g., satisfaction and trust), fostering positive changes in consumer attitudes and behaviors, thereby bolstering repurchase behavior and loyalty [96; p.167]. Consequently, the role of marketing ethics in fostering positive consumer-firm relationships has gained prominence [97, 98]. In this context, while negative perceptions of firms' marketing ethics practices may initially prompt disloyalty by causing customer tension, they may

subsequently mitigate disloyalty as the firm enhances satisfaction, trust, and overall relationship quality.

Roman [10] concluded that ethical marketing behavior positively impacts customer satisfaction, trust, and loyalty. Chen and Mau [68] and Hansen and Riggle [33] suggested that customer trust in salespersons mediates the relationship between marketing ethics practices and customer loyalty. Lee and Jin [59] found that customer-firm relationship quality mediates the effect of ethical practices related to marketing mix elements on customer loyalty. Alrubaiee [61] concluded that trust, representing relationship quality, mediates the effect of ethical sales behavior on customer loyalty through commitment. Based on this information, the following hypotheses were formulated:

**H<sub>5</sub>**: Relationship quality mediates the effect of marketing ethics on customer loyalty.

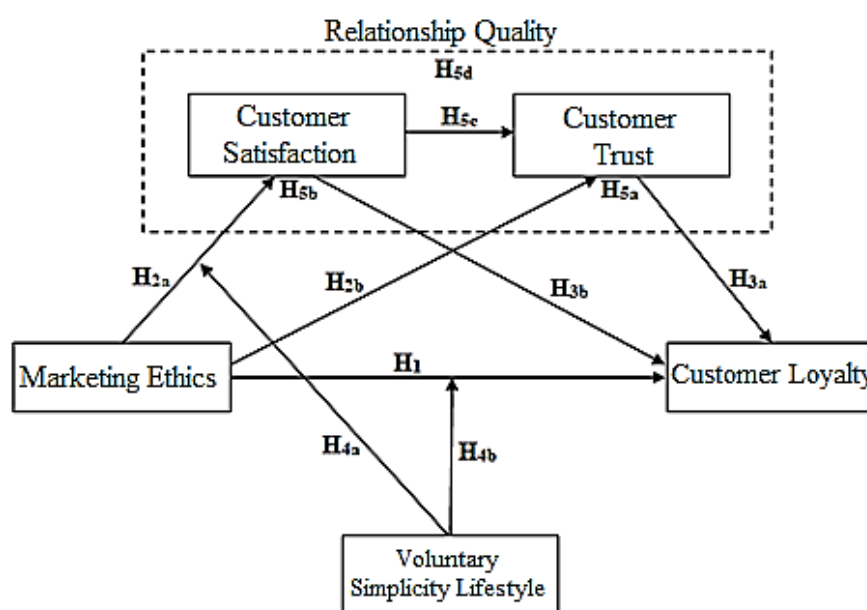
**H<sub>5a</sub>**: Customer trust mediates the effect of marketing ethics on customer loyalty.

**H<sub>5b</sub>**: Customer satisfaction mediates the effect of marketing ethics on customer loyalty.

**H<sub>5c</sub>**: Customer satisfaction positively affects customer trust.

Moreover, as overall customer satisfaction reflects a company's consistency in fulfilling promises, it contributes to gaining customer trust [99]. Schirmer et al. [85] found that trust fully mediates the effect of highly educated customers' satisfaction on loyalty. Ou et al. [100] observed trust mediating the effect of customer satisfaction, under the relationship quality construct, on customer engagement and loyalty. Similarly, Ou et al. [100] identified customer satisfaction and trust, within the relationship quality construct, as mediators in the impact of ethical sales behavior on loyalty. Thus, the following hypothesis was formulated:

**H<sub>5d</sub>**: Customer satisfaction and customer trust sequentially mediate the effect of marketing ethics on customer loyalty.



**Figure 1.** Overview of the hypothesized model

## METHOD

### THE SAMPLE

The research covers concepts related to marketing ethics, customer satisfaction, customer trust, customer loyalty, and voluntary simplicity lifestyle. The primary population of the study comprises customers in Turkey who have engaged in service sector transactions. The research



sample, on the other hand, comprises individuals who have conducted transactions within specific sub-business lines of the service sector, representing a cross-section of Turkey. The determination of the service sector and its sub-business lines as the focus of the study is based on existing literature, particularly the work of Arslanhan and Çiçek [101]. Their findings show that ethical values and codes, as measured by the marketing ethics scale, predominantly emerge in the sub-business lines of the service sector. The study conducted by Arslanhan and Çiçek [101] was also used to determine certain sub-business lines in the service sector.

A combination of quota sampling and convenience sampling methods were used to ensure both accessibility and cost-effectiveness in data collection. Quota sampling was used to select a predetermined number of participants from each region, while convenience sampling was used to select additional participants. Data collection was conducted through face-to-face and online surveys.

In determining the study sample, quota sampling methods were used to select the provinces within the six regions summarized in Figure 15. These regions were identified based on the socio-economic development levels of provinces, as determined by the “Investment Incentive Practices” system administered by the Republic of Turkey Ministry of Industry and Technology – General Directorate of Incentive Implementation and Foreign Investment. Population data for the provinces were obtained from the population distribution table for 2020 published by the Turkish Statistical Institute (TurkStat) on its website [102].

In this study, the sample size determination utilized the method advocated by Kline [103]. Kline [103] suggests that a sample size of 200 individuals generally suffices for extracting reliable factors, which can be reduced to 100 when the factor structure is concise and evident. However, it is emphasized that employing a larger sample would yield more precise outcomes. Kline [103] recommends maintaining a subject variable (item) ratio of 10:1 when establishing sample size, yet allows for reduction while emphasizing a minimum ratio of 2:1. Accordingly, the research adhered to Kline’s guideline of employing a sample size ten times the number of items during the research process. Consequently, based on the marketing ethics scale with the highest item count (22 items in total), a minimum sample size of 220 was calculated, with each region treated as an independent sample, aiming to recruit at least 1320 participants ( $6 \times 220 = 1320$ ) across 6 regions. Ultimately, the study encompassed 1663 participants.

## **DATA AND DATA COLLECTION TOOLS**

The research data were gathered utilizing the questionnaire technique. The research questionnaire comprised four sections. The initial section aimed to gauge participants’ perceptions of the voluntary simplicity lifestyle. Subsequently, the second section included a question devised to identify the specific sub-business line group from which participants recalled their recent detailed face-to-face (in-store) shopping experiences, encompassing aspects such as staff, service provider, and services rendered. The third section encompassed scales assessing marketing ethics, customer satisfaction, customer trust, and customer loyalty. Participants were prompted to respond to these scales based on their shopping encounters within the sub-business line identified in the preceding section. The fourth and final section featured inquiries pertaining to participants’ demographic information, including gender, generation, educational attainment, occupation, place of residence, and income level.

The measurement scales for marketing ethics, voluntary simplicity lifestyle, customer satisfaction, customer trust, and customer loyalty employed a five-point Likert-type scale (1 – strongly disagree, ... 5 – strongly agree). Subsequent sub-headings provide details concerning the scales employed in the research questionnaire and their respective sources.

Participants' perception of marketing ethics was assessed utilizing a 20-item scale originally developed by Vitell et al. [104]. This scale has been previously utilized by Yoo and Donthu [105] and adapted for implementation in Turkey by Türkmenbaş et al. [106], following explanatory factor analysis. Additionally, Demirgüneş [107] adapted this scale from instruments developed by Chen and Mau [68], Ingram et al. [108], Roman and Ruiz [109], as well as from the scale developed by Levy and Dubinsky [110; pp.57-58], which was applied in Turkey by Varinli and Kurtoğlu [111]. The items comprising the 25-item Marketing Ethics Scale originated from ethical codes promulgated by the American Marketing Association (AMA). These codes were formulated by a committee of both academics and practitioners and then approved by a panel of marketers. Yoo and Donthu [105] used a version of this scale consisting of 24 statements in their study. It is noteworthy that these scales have demonstrated solid reliability and validity through empirical examination.

Özgül [112] adapted a scale for Turkey by using the scales used in the studies conducted by Shama [113] and Iwata [114, 115] to evaluate the degree of voluntary simplicity lifestyle. The scale includes a total of 8 statements consisting of planned shopping, giving importance to the non-material elements of life, choosing simple products and self-sufficiency. In the scales developed on the subject, it has been observed that voluntary simplicity consists of dimensions that have similar meanings, but differs according to the structure and cultural characteristics of the society. Özgül's [112] classification was adopted in the study, both because it was conducted in Turkey and because the dimensions discussed were close to the theoretical definition of voluntary simplicity. The scale in question is a scale with proven reliability and validity.

In the study, satisfaction and trust variables, which are the concepts that form the basis of relationship quality, were used to measure relationship quality. In measuring individuals' satisfaction levels with the services provided, Wang and Lo [116], Cronin et al. [116], Eid and El-Gohary [118] and Oviedo-García et al. [119] and the form used in Turkey by Saylan [120] was used. The reliability of the customer satisfaction scale used in this study has been confirmed. In measuring customer trust, the scale developed by Doney and Cannon [76], which is another indicator of relationship quality, and used in Turkey by Altunoğlu and Saraçoğlu [121], and the scale developed by Kabadayı and Aygün [122] were used. Since each of the scales developed by Doney and Cannon [76] or Kabadayı and Aygün [122] was insufficient to represent all of the specified dimensions on its own, the scale was created by taking expressions from both scales. The customer trust scale used in the research is a scale with proven reliability and validity.

The last part of the research survey contains statements regarding the behavioral and attitudinal aspects of customer loyalty. In measuring customers' behavioral and attitudinal loyalty, the scale developed by Lau and Lee [123] and translated into Turkish by Eren and Erge [124] and Zeithaml et al. [125] and created by Özbek and Külahlı [126] and Baydaş and Uslu [127] by making use of the scales used on the Turkish scale, was used. The customer loyalty scale used in the research is a scale with proven reliability and validity.

## **FINDINGS**

### **NORMALITY TEST FINDINGS OF THE DATA**

In the study, the Kolmogorov-Smirnov Test was used to determine whether the data were normally distributed, and as a result of the analysis, it was seen that the data was not normally distributed ( $p < 0,05$ ). It is stated that observing abnormal data in studies of the abovementioned nature is a common situation. Consequently, skewness and kurtosis values for the variables are presented in Table 2.

**Table 2.** Skewness and kurtosis values for variables.

Variable	Skewness value	Kurtosis value
Price and Distribution	-0,250	-0,524
Product and Promotion	-0,476	0,190
Information and Contract	-0,273	-0,158
Accuracy	-0,394	-0,114
Honesty	-0,439	0,192
Planned Shopping	-0,759	0,267
Self-sufficiency	-0,664	8,988
Spiritual Life	-0,377	0,092
Simplicity in Product	-0,203	-0,539
Customer Satisfaction	-0,521	0,444
Customer Trust	-0,563	0,399
Customer Loyalty	-0,375	0,301

Upon examination of Table 2, it is evident that the skewness values of the variables do not exceed 3, and the kurtosis values are also below 10. According to the literature, in order to apply parametric tests to the research data, it is imperative for the data to exhibit a normal distribution. For normality testing, it is recommended to utilize the Kolmogorov-Smirnov test for studies with  $n \geq 50$  observations and the Shapiro-Wilk test for studies with  $n \geq 50$  observations [128]. Regarding the evaluation criteria for skewness and kurtosis values, Kline [129] suggests that skewness exceeding 3 and kurtosis surpassing 10 may indicate a problem, with values exceeding 20 indicating a more severe issue. Therefore, the data in this study are deemed suitable for parametric tests.

The Durbin-Watson  $d$  statistic was employed to assess autocorrelation between variables. Autocorrelation refers to the presence of a relationship between successive error term values [130]. Literature generally suggests that  $d$  statistics falling between 1,5 and 2,5 indicate acceptance of the assumption of no autocorrelation [131]. As a result of the analysis, the  $d$  value was determined as 1,943, which shows that there is no autocorrelation between the error terms of these variables.

Variance Inflation Factor (VIF) method is used to determine whether there is a multi-linear relationship. The diagonal elements of the inverse of the correlation matrix of the independent variables are called VIF. VIF is calculated to determine the degree of relationship of an independent variable with other independent variables [132]. If the VIF value is equal to or greater than 10, it indicates the existence of a multicollinearity problem [133]. When the VIF values were examined in the study, it was determined that all of them were less than 10. Therefore, it was observed that there was no multilinear relationship problem between the independent variables.

## RELIABILITY TEST FINDINGS OF THE DATA

In order to determine the reliability level of the research data, Cronbach's Alpha coefficient was calculated using the "Internal Consistency Test" technique. Cronbach's Alpha coefficient takes values between 0 and 1; The higher the coefficient and the closer it gets to 1, the more reliable the scale is interpreted. The coefficient in question can be accepted within the range of  $0,6 \leq \alpha < 0,7$ . It is considered to have good reliability in the range of  $0,7 \leq \alpha < 0,9$  and excellent reliability in the range of  $\alpha \geq 0,9$  [134]. Reliability was ensured by calculating the coefficient for each structure. Thus, the results of the reliability analysis for the marketing ethics, voluntary simplicity lifestyle, customer satisfaction, customer trust, and customer loyalty scales employed in the collection of research data are presented in Table 3.

**Table 3.** Reliability test findings.

Scale	Number of items	Cronbach's alpha
Marketing Ethics	22	0,939
Customer Loyalty	9	0,864
Customer Satisfaction	10	0,946
Customer Trust	6	0,940
Voluntary Simplicity Lifestyle	8	0,693

As observed in Table 3, the reliability analysis yielded Cronbach's Alpha coefficients of 0,946 for customer satisfaction, 0,940 for customer trust, 0,939 for marketing ethics, 0,864 for customer loyalty, and 0,693 for voluntary simplicity lifestyle scales. These coefficients indicate high levels of reliability for all scales, affirming their consistency and stability in measuring the respective constructs.

## FINDINGS OF FACTOR ANALYSES

The validity of the scales utilized in the study was assessed through exploratory factor analysis followed by confirmatory factor analysis. The findings of these analyses are outlined further in the text.

### Findings of Exploratory Factor Analysis

Initial exploratory factor analysis was performed on the voluntary simplicity lifestyle scale. Table 4 presents the factor names, statement codes, factor loadings, eigenvalues, and variance explained by each factor.

**Table 4.** Explanatory factor analysis results of the voluntary simplicity lifestyle scale (factor extraction method: Principal component analysis; Rotation method: Varimax. Total variance explained 80,8 %; KMO sampling adequacy: 61,2 %;  $p = 0,000 < 0,001$ ).

Dimension	Item	Factor Loadings	Variance Explained	Eigenvalue
Self-sufficiency	GSYT3	0,902	21,3	2,622
	GSYT4	0,896		
Spiritual Life	GSYT6	0,899	20,5	1,451
	GSYT5	0,887		
Simplicity in Product	GSYT7	0,890	20,1	1,291
	GSYT8	0,888		
Planned Shopping	GSYT2	0,885	18,9	1,103
	GSYT1	0,817		

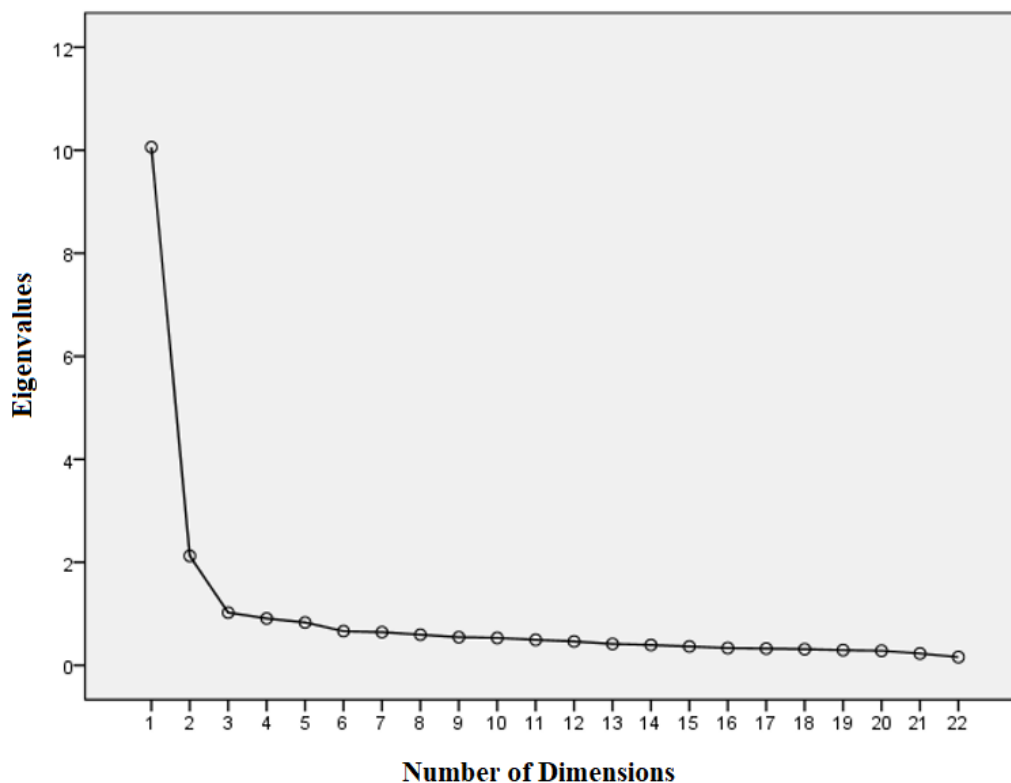
Another scale utilized in the study, the Marketing Ethics Scale, underwent explanatory factor analysis. Table 5 presents the findings, including the factor names, statement codes, factor loadings, eigenvalues, and the variance explained by each factor.

As a consequence of the factor analysis, initially, a 3-factor structure emerged. According to Lord [135] and Büyüköztürk [136], characteristics such as a sudden decline in the line graph of eigenvalues after the first factor, a horizontal change in the eigenvalue graph of subsequent factors, and proximity between the eigenvalues of the second and subsequent factors suggest unidimensionality. Given that the difference between the eigenvalues of the first and second factors was approximately 4,7 times, and there was proximity between the eigenvalues of the second and third factors, it was determined that a unidimensional interpretation of the scale would be more meaningful [135, 136]. Consequently, the scale underwent another factor analysis as a single dimension.

**Table 5.** Explanatory factor analysis findings of the marketing ethics scale (factor extraction method: Principal component analysis; Rotation method: Varimax. Total variance explained: 48,7 %; KMO sampling adequacy: 95,7 %;  $p = 0,000 < 0,001$ ).

Dimension	Item	Factor loadings	Variance explained	Eigenvalue
Marketing Ethics	PE12	0,835	48,7	9,744
	PE13	0,825		
	PE11	0,814		
	PE14	0,807		
	PE10	0,795		
	PE18	0,788		
	PE17	0,751		
	PE9	0,722		
	PE8	0,713		
	PE15	0,671		
	PE6	0,665		
	PE7	0,657		
	PE19	0,639		
	PE5	0,634		
	PE4	0,626		
	PE16	0,596		
	PE22	0,595		
	PE3	0,590		
PE21	0,577			
PE1	0,537			

Subsequent analysis led to the removal of statements coded PE2 and PE20 due to their factor loadings being less than 0,45. This refinement resulted in a unidimensional structure with an eigenvalue of 9,744 and a total explained variance of 48,7 %. The line graph depicting the eigenvalues of the components of the marketing ethics variable is presented in Figure 2.



**Figure 2.** Eigenvalue plot of marketing ethics dimensions.

An explanatory factor analysis was conducted on the customer satisfaction scale, one of the scales utilized in the study. Table 6 presents the findings, including the factor names, statement codes, factor loadings, eigenvalues, and the variance explained by each factor.

**Table 6.** Explanatory factor analysis results of the customer satisfaction scale (factor extraction method: Principal component analysis; Rotation method: Varimax. Total variance explained: 67,4 %; KMO sampling adequacy: 94,9 %;  $p = 0,000 < 0,001$ ).

Dimension	Item	Factor loadings	Variance explained	Eigenvalue
Customer satisfaction	MM3	0,856	67,4	6,746
	MM10	0,853		
	MM5	0,842		
	MM8	0,826		
	MM9	0,823		
	MM6	0,820		
	MM2	0,820		
	MM4	0,808		
	MM1	0,796		
	MM7	0,765		

An explanatory factor analysis was conducted on the Customer Trust Scale, another scale utilized in the research. Table 7 outlines the results, including the factor name, statement codes, factor loadings, eigenvalues, and the variance explained by each factor.

**Table 7.** Explanatory factor analysis results of the customer trust scale (factor extraction method: Principal component analysis; Rotation method: Varimax. Total variance explained: 77,0 %; KMO sampling adequacy: 91,9 %;  $p = 0,000 < 0,001$ ).

Dimension	Item	Factor Loadings	Variance Explained	Eigenvalue
Customer Trust	MG5	0,911	77,0	4,623
	MG4	0,903		
	MG6	0,882		
	MG3	0,875		
	MG1	0,874		
	MG2	0,818		

Explanatory factor analysis was conducted on the Customer Loyalty Scale, one of the scales utilized in the study. Table 8 presents the findings, including the factor names, statement codes, factor loadings, eigenvalues, and the variance explained by each factor.

**Table 8.** Explanatory factor analysis results of the customer trust scale (factor extraction method: Principal component analysis; Rotation method: Varimax. Total variance explained: 62,2 %; KMO sampling adequacy: 89,8 %;  $p = 0,000 < 0,001$ ).

Dimension	Item	Factor loadings	Variance explained	Eigenvalue
Customer Loyalty	MS6	0,875	62,2	4,357
	MS8	0,867		
	MS9	0,814		
	MS5	0,811		
	MS7	0,784		
	MS1	0,770		
	MS2	0,557		

### Findings of Confirmatory Factor Analysis

In the study, the factor structures revealed by the exploratory factor analysis underwent confirmation through confirmatory factor analysis (CFA). Given the diverse treatment of the

voluntary simplicity lifestyle scale in the literature, CFA was initially performed within a single-factor measurement model, followed by examination within first-level and second-level multifactor measurement models. Based on the analysis results, the most compatible measurement model for further path testing was determined.

Scales, owing to their psychometric properties, exhibit varying factor structures. While some scales operate optimally within a single-factor structure, others show improved performance within a multi-factor structure. Consequently, different measurement models are tested using CFA. These models are typically categorized as single-factor, first-order multifactor, and second-order multifactor models. Researchers commonly compare alternative models and strive to identify the most suitable one [137; p.51].

Within the scope of this research, the findings of the confirmatory factor analysis pertaining to alternative measurement models comprising a total of 51 statements, including marketing ethics, customer loyalty, customer satisfaction, customer trust, and voluntary simplicity lifestyle, are presented in Table 9, Table 10, and Table 12. Diagrams illustrating the alternative measurement models are provided in Figure 3, Figure 4, and Figure 5.

First, a single-factor CFA was executed for the research model. The results of the model analysis are delineated in Table 9, with the model diagram depicted in Figure 3.

**Table 9.** Single factor CFA model results.

Fit indices	Values
CMIN/df	4,565
GFI	0,869
AGFI	0,855
CFI	0,930
NFI	0,912
RMSEA	0,046

Upon examining Table 9, it was observed that, according to the results of the single-factor CFA, although the Comparative Fit Index (CFI) and Normed Fit Index (NFI) values of the model were excellent, and the other goodness-of-fit values were at acceptable levels, the factor loadings of all statements, except for those coded GSYT3 and GSYT4, were below 0,50.

In the second stage, a first-level multifactor CFA was conducted for the research model. The findings of the model analysis are presented in Table 10 and the model diagram is presented in Figure 4.

**Table 10.** First level multifactor CFA model results.

Fit indices	Values
CMIN/df	4,532
GFI	0,871
AGFI	0,855
CFI	0,931
NFI	0,913
RMSEA	0,046

When Table 10 is examined, according to the first-level multi-factor CFA results, it is seen that the Comparative Fit Index (CFI) and Normed Fit Index (NFI) values of the model are excellent, while the other goodness is goodness-of-fit values are at an acceptable level. Additionally, all factor loadings of the variables are above 0,50.

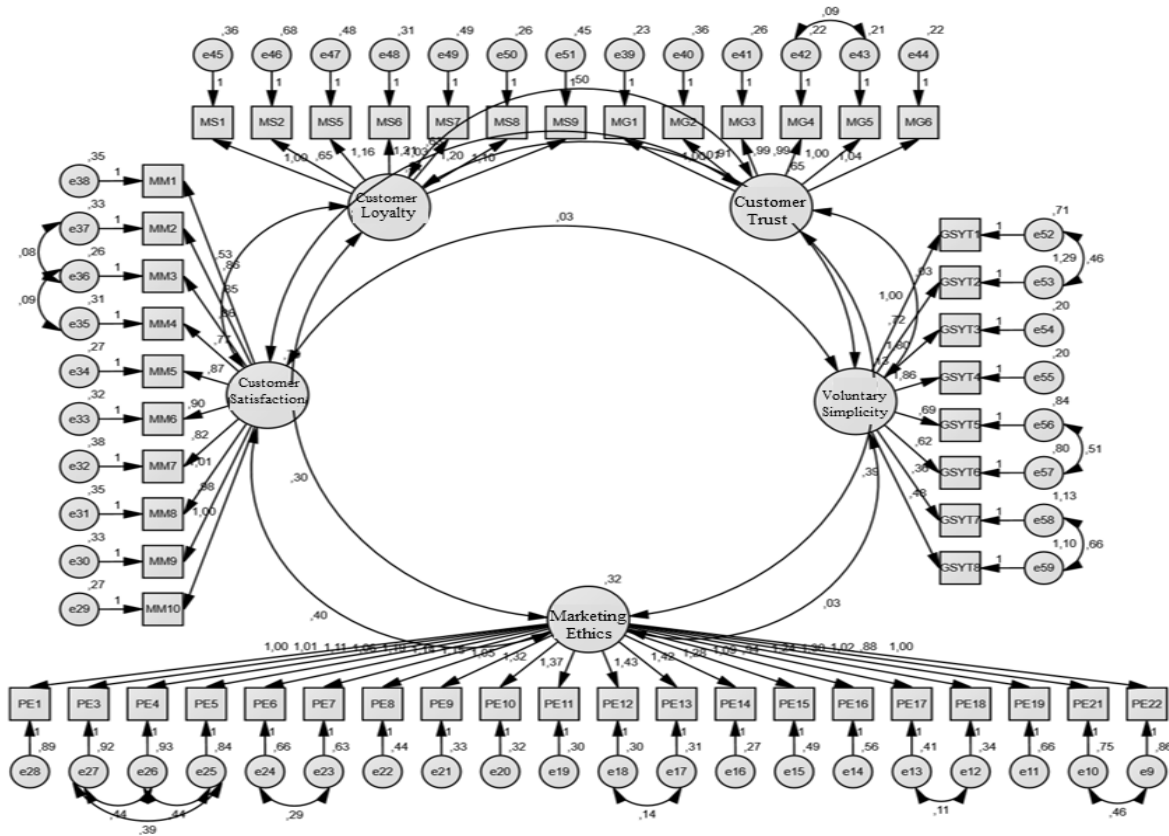


Figure 3. Single factor CFA model diagram.

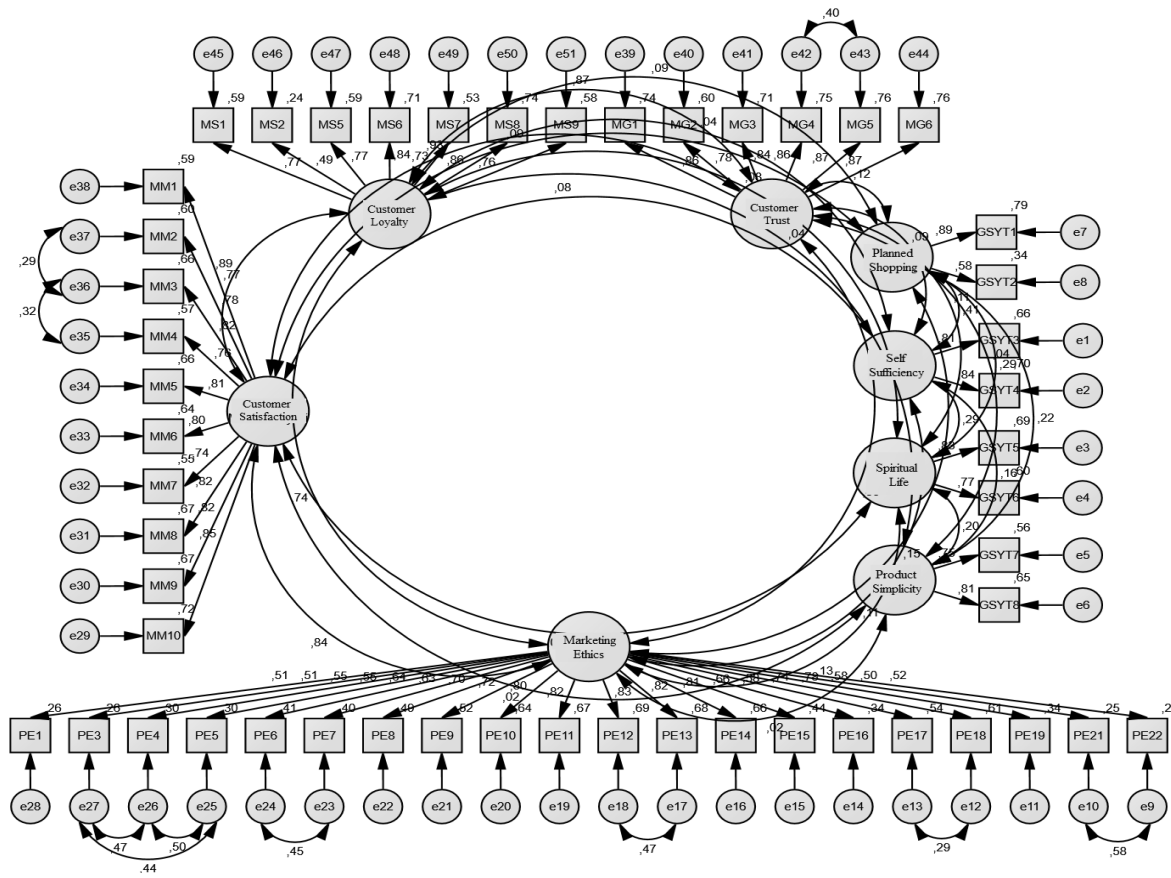


Figure 4. First level multifactor CFA model diagram.



As a complement to the first-level multifactor confirmatory factor analysis, the Composite Reliability (CR) and Average Variance Extracted (AVE) values of each construct were also calculated. Findings regarding the relevant calculations are presented in Table 11.

**Table 11.** CR and AVE values for constructs.

Faktor	CR	AVE
Marketing Ethics	0,949	0,487
Customer Loyalty	0,919	0,622
Customer Satisfaction	0,954	0,674
Customer Trust	0,953	0,770
Planned Shopping	0,840	0,725
Self-sufficiency	0,894	0,808
Spiritual Life	0,887	0,797
Simplicity in Product	0,883	0,790

When the findings in Table 11 are examined, it is seen that the CR and AVE values of all structures are within acceptable limits.

In the third and final stage, second-level multi-factor CFA was conducted for the research model. The findings of the model analysis are presented in Table 12, and the model diagram is provided in Figure 5.

**Table 12.** Second level multifactor CFA mresults.

Fit indices	Values
CMIN/df	4,495
GFI	0,870
AGFI	0,856
CFI	0,931
NFI	0,913
RMSEA	0,046

Upon examination of Table 12, it was found that, according to the results of the second-level multifactor CFA, the CFI and NFI values of the model were excellent, and the other goodness-of-fit values were at acceptable levels. Additionally, all factor loadings of the variables were above 0,50.

The measurement model used in the study underwent confirmation through confirmatory factor analysis (CFA) using the AMOS Program. In this context, the maximum likelihood method was employed to assess whether the predicted structures of the scales were supported by the collected research data, utilizing an alternative models strategy. The CFA and comparative model findings are summarized in Table 13.

**Table 13.** Goodness-of-fit values and comparison findings for the models.

Models	$\chi^2$	df	$\chi^2/df$	GFI	CFI	RMSEA	Model Comparison		
								$\Delta\chi^2$	$\Delta df$
1.Second Level Multifactor	5 393	1200	4,495	0,870	0,931	0,046			
2. First Level Multifactor	5 375	1186	4,532	0,871	0,931	0,046	1 vs. 2	18	14
3. Single Factor	5 482	1201	4,565	0,869	0,930	0,046	3 vs. 1	89	1

As indicated in Table 13, the predicted second-order multifactor model demonstrated the best fit to the data. Based on the findings ( $\chi^2$  (1200,  $N = 1663$ ) = 5393,41;  $p < 0,001$ ;  $\chi^2/df = 4,495$ ; GFI = 0,870; CFI = 0,931; RMSEA = 0,046), it can be inferred that the scales utilized in the study exhibit discriminant validity.

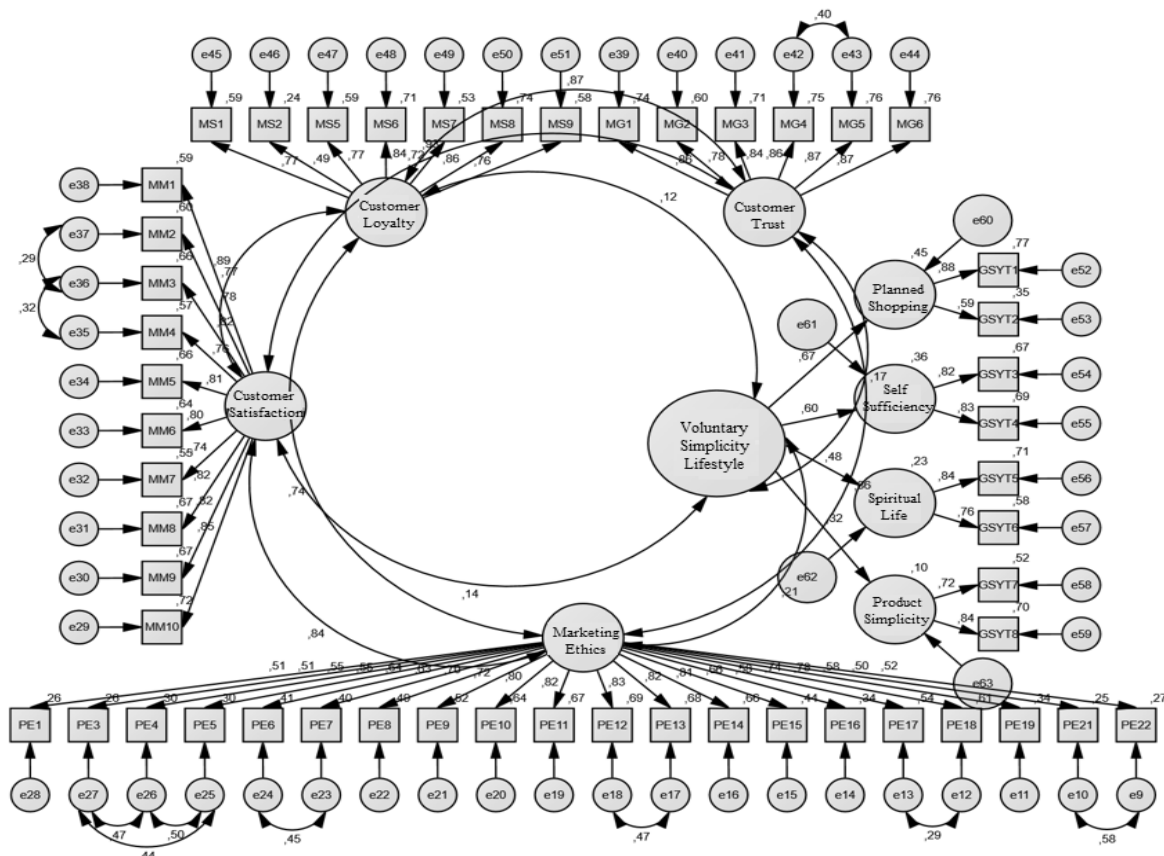


Figure 5. Second level multifactor CFA model diagram,

However, when comparing the  $\chi^2$  and df values of Models 1 and 2 (Second Level Multifactor Model and First Level Multifactor Model) using the formulation for calculating the p-value from the  $\chi^2$  value as suggested by Brown [138], it was found that the p-value was not significant ( $p = 0,206 > 0,05$ ). Model 3 (Single Factor Model) was not included in the comparison test due to the low factor loadings of all but two factors, which were less than 0,05. Since it is recommended to use measurement models with at least three statements in analyses conducted with structural equation modeling, Model 3 was deemed inappropriate for further analysis.

Therefore, despite differences in fit values, the lack of statistical significance in the p-value implies that the researcher can make a decision based on theoretical expectations, exploratory factor analysis, or previous research results [137; p.53]. Consequently, considering that the voluntary simplicity lifestyle was grouped under four dimensions in the explanatory factor analysis and its four-dimensional form is widely used in the literature, it was decided to select the first level multifactor model (the 2nd model) for subsequent analyses in line with the relevant model.

## HYPOTHESIS TEST FINDINGS

To examine the proposed instrumentality, serial instrumentality, and extended relationships in the research model, flexible freedom units were employed. To test relevant errors, 5 000 bootstraps were applied, and confidence interval values of 0,95 or 0,90 were calculated for direct and indirect effect coefficients. As the voluntary simplicity lifestyle encompasses four distinct sub-dimensions, four separate analyses were conducted using the flexible freedom structure for each sub-dimension: Model 1, Model 2, Model 3, and Model 4.

An analysis was conducted to assess the model incorporating the spatial and mutual role of “planned shopping”, one of the sub-dimensions of voluntary simplicity lifestyle variability. The moderating variable considered was the variability in strength and direction between

independent and dependent variables. To address moderating effects, Z values of the variables were adjusted to mitigate multicollinearity effects. New interaction variables were created to represent breaks in the independent and moderator variables. These interaction variables were subsequently included in the analysis as independent variables [139; p.224]. The goodness of fit values for analyzed Model 1 are presented in Table 14.

**Table 14.** Fit indices of path analysis of structural Model 1.

Fit indices	Values
CMIN/df	0,145
CFI	0,99
NFI	0,99
RMSEA	0,00

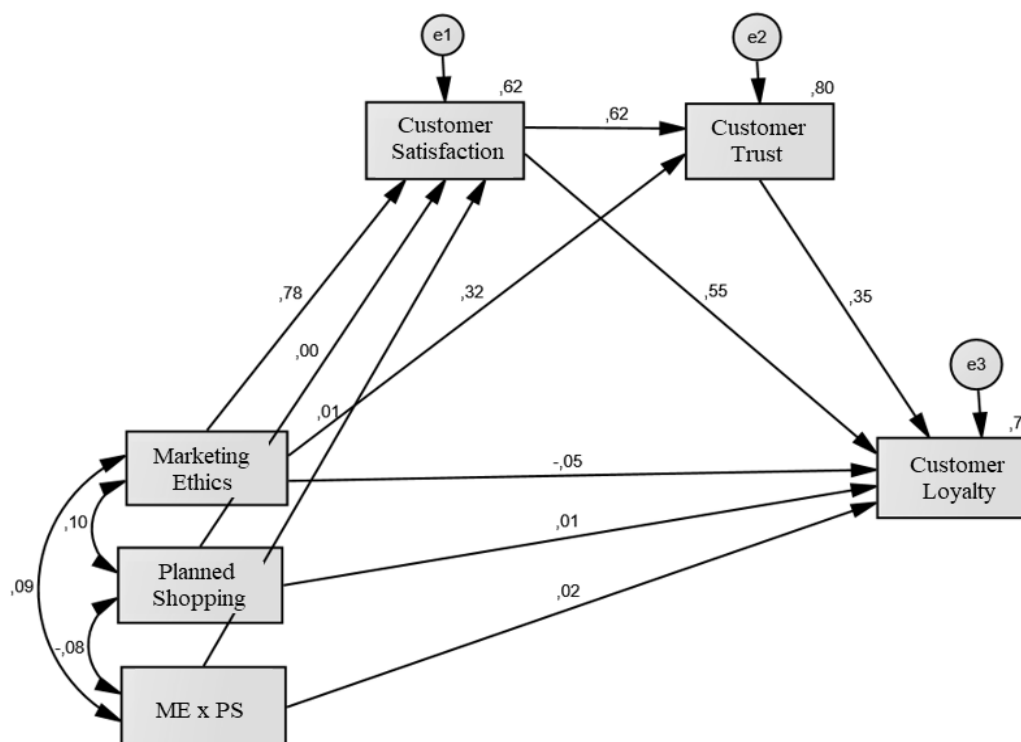
When reviewing Table 14, it becomes evident that the model exhibits strong performance across absolute, incremental, and parsimony fit indices. The hypothesis test results for the analyzed Model 1 are outlined in Table 15.

**Table 15.** Hypothesis test findings of structural Model 1.

Hypothesis	Relationships	Direct Effect Coefficient	Indirect Effect Coefficient	Is there effect?
H <sub>2a</sub>	Marketing Ethics → Customer Satisfaction	0,785**	-	Yes
H <sub>5c</sub>	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H <sub>2b</sub>	Marketing Ethics → Customer Trust	0,317**	-	Yes
H <sub>1</sub>	Marketing Ethics → Customer Loyalty	-0,046**	-	Yes
H <sub>3a</sub>	Customer Trust → Customer Loyalty	0,351**	-	Yes
H <sub>3b</sub>	Customer Satisfaction → Customer Loyalty	0,551**	-	Yes
H <sub>4a1</sub>	Marketing Ethics × Planned Shopping → Customer Satisfaction	0,014	-	No
H <sub>4b1</sub>	Marketing Ethics × Planned Shopping → Customer Loyalty	0,015	-	No
H <sub>5b</sub>	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,065**	0,605**	Partial
H <sub>5a</sub>	Marketing Ethics → Customer Trust → Customer Loyalty	0,086**	0,584**	Partial
H <sub>5d</sub>	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,046	0,716**	Full

\*\*significant at the level  $p < 0,05$

Based on the path analysis results, hypotheses H<sub>1</sub>, H<sub>2</sub>, H<sub>2a</sub>, H<sub>2b</sub>, H<sub>3</sub>, H<sub>3a</sub>, H<sub>3b</sub>, H<sub>5</sub>, H<sub>5a</sub>, H<sub>5b</sub>, H<sub>5c</sub> and H<sub>5d</sub> were accepted for Model 1. However, hypotheses H<sub>4a1</sub> and H<sub>4b1</sub> were rejected. The path analysis diagram of Structural Model 1 is depicted in Figure 6.



**Figure 6.** Path model diagram of structural Model 1.

In the study, an analysis was conducted to examine the model where the “self-sufficiency” dimension, another sub-dimension of the voluntary simplicity lifestyle variable, acts as a moderator. The goodness of fit values for the analyzed Model 2 are presented in Table 16.

**Table 16.** Fit indices of path analysis of structural model 2.

Fit indices	Values
CMIN/df	0,189
CFI	0,99
NFI	0,99
RMSEA	0,00

Upon examination of Table 16, it is evident that the created model demonstrates excellent performance across absolute, incremental, and parsimony fit indices. The hypothesis test results for the analyzed Model 2 are presented in Table 17.

Upon examination of Figure 7, it is evident that the slope of the line at the high self-sufficiency (HIGH S.S.) level is slightly steeper than at the low self-sufficiency (LOW S.S.) level. This discrepancy in slopes indicates that at the high S.S. level, the positive impact of marketing ethics (ME) on customer satisfaction (C.S.) is slightly stronger compared to the low S.S. level.

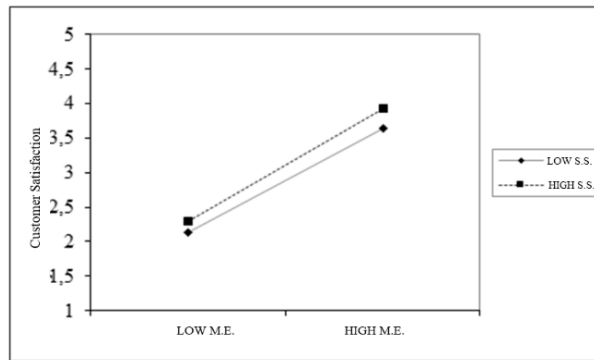
When Figure 8 is analyzed, it is observed that the slope of the line at the high self-sufficiency (HIGH S.S.) level is slightly steeper compared to the low self-sufficiency (LOW S.S.) level. This discrepancy between slopes suggests that at the high S.S. level, the positive impact of marketing ethics (ME) on customer loyalty (C.L.) is slightly more pronounced than at the low S.S. level.

According to the path analysis results for Model 2, hypotheses **H<sub>1</sub>**, **H<sub>2</sub>**, **H<sub>2a</sub>**, **H<sub>2b</sub>**, **H<sub>3</sub>**, **H<sub>3a</sub>**, **H<sub>3b</sub>**, **H<sub>4a2</sub>**, **H<sub>4b2</sub>**, **H<sub>5</sub>**, **H<sub>5a</sub>**, **H<sub>5b</sub>**, **H<sub>5c</sub>** and **H<sub>5d</sub>** were accepted. The diagram illustrating the path analysis of Structural Model 2 is presented in Figure 9.

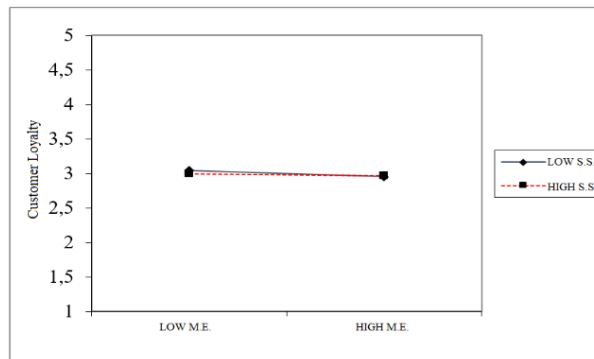
**Table 17.** Hypothesis test findings of structural Model 2.

Hypothesis	Relationships	Direct Effect Coefficient	Indirect Effect Coefficient	Is there effect?
H <sub>2a</sub>	Marketing Ethics → Customer Satisfaction	0,780**	-	Yes
H <sub>5c</sub>	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H <sub>2b</sub>	Marketing Ethics → Customer Trust	0,317**	-	Yes
H <sub>1</sub>	Marketing Ethics → Customer Loyalty	-0,045**	-	Yes
H <sub>3a</sub>	Customer Trust → Customer Loyalty	0,352**	-	Yes
H <sub>3b</sub>	Customer Satisfaction → Customer Loyalty	0,549**	-	Yes
H <sub>4a2</sub>	Marketing Ethics × Self-sufficiency → Customer Satisfaction	0,036**	-	Yes
H <sub>4b2</sub>	Marketing Ethics × Self-sufficiency → Customer Loyalty	0,030**	-	Yes
H <sub>5b</sub>	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,066**	0,599**	Partial
H <sub>5a</sub>	Marketing Ethics → Customer Trust → Customer Loyalty	0,086**	0,583**	Partial
H <sub>5d</sub>	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,045	0,710**	Full

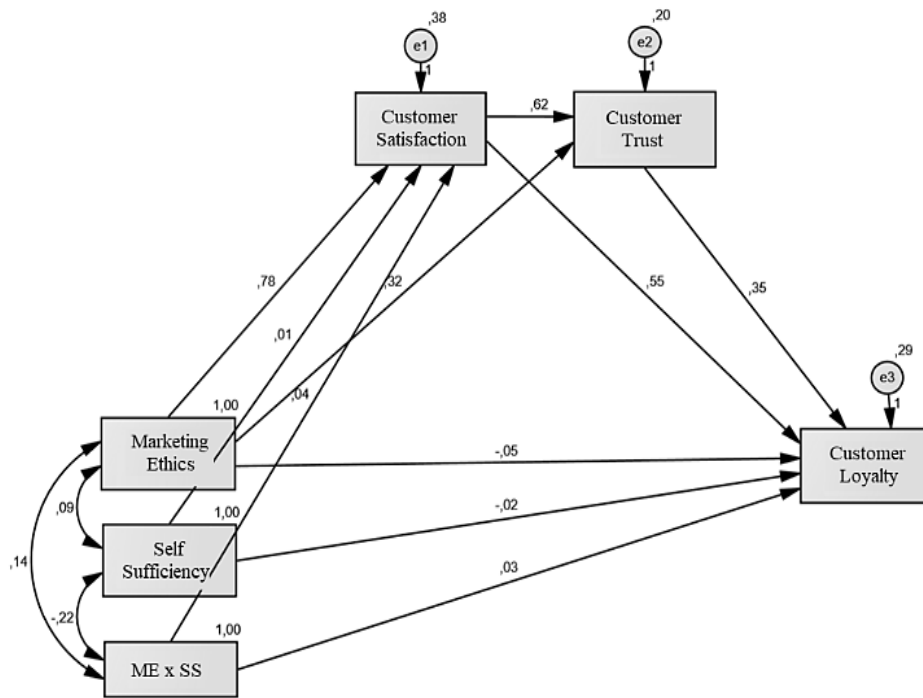
\*\*significant at the level  $p < 0,05$



**Figure 7.** The Effect of marketing ethics (ME) on customer satisfaction for different self-sufficiency (SS) levels.



**Figure 8.** The effect of marketing ethics (ME) on customer loyalty for different self-sufficiency (SS) levels.



**Figure 9.** Path Model Diagram of Structural Model 2

An analysis was conducted to test the model in which the “spiritual life” dimension, one of the sub-dimensions of the voluntary simplicity lifestyle variable, is included with its moderating role. The goodness-of-fit values of the analyzed Model 3 are presented in Table 18.

**Table 18.** Fit Indices of Path Analysis of Structural Model 3

Fit indices	Values
CMIN/df	1,338
CFI	0,99
NFI	0,99
RMSEA	0,014

When Table 18 is analyzed, it is evident that the model is in a very good condition in terms of absolute, incremental, and simplicity fit indices. The hypothesis test findings of the analyzed Model 3 are presented in Table 19.

When Figure 10 is examined, it is observed that the slope of the line at the high spiritual life (HIGH S.L.) level is slightly steeper than at the low spiritual life (LOW S.L.) level. This difference in slopes indicates that at the high S.L. level, the positive effect of marketing ethics (ME) on customer satisfaction (C.S.) is slightly stronger compared to the low S.L. level.

When Figure 11 is examined, it is observed that the slope of the line at the high self-sufficiency (HIGH S.L.) level is slightly steeper than at the low self-sufficiency (LOW S.L.) level. This difference in slopes indicates that at the high S.L. level, the positive effect of marketing ethics (ME) on customer loyalty (C.L.) is slightly stronger compared to the low S.L. level.

According to the path analysis results, hypotheses **H<sub>1</sub>**, **H<sub>2</sub>**, **H<sub>2a</sub>**, **H<sub>2b</sub>**, **H<sub>3</sub>**, **H<sub>3a</sub>**, **H<sub>3b</sub>**, **H<sub>4a3</sub>**, **H<sub>4b3</sub>**, **H<sub>5</sub>**, **H<sub>5a</sub>**, **H<sub>5b</sub>**, **H<sub>5c</sub>** and **H<sub>5d</sub>** were accepted for Model 3. The diagram of the path analysis of Structural Model 3 is depicted in Figure 12.

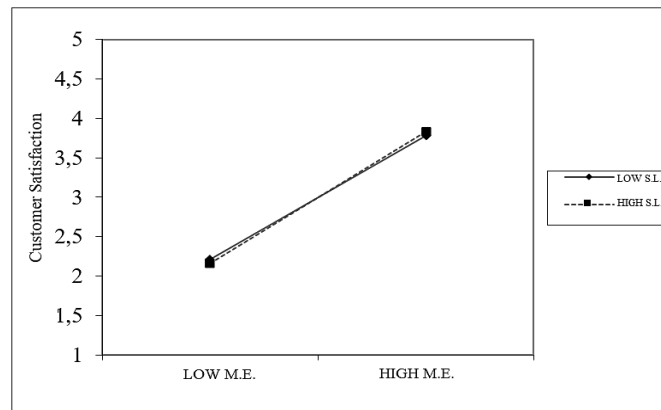
In this study, an analysis was undertaken to evaluate the model wherein the “simplicity in product” dimension, representing the ultimate sub-dimension of the voluntary simplicity lifestyle variable, assumes a moderating role. The goodness-of-fit values for the analyzed Model 4 are delineated in Table 20.

**Table 19.** Hypothesis test findings of structural Model 3.

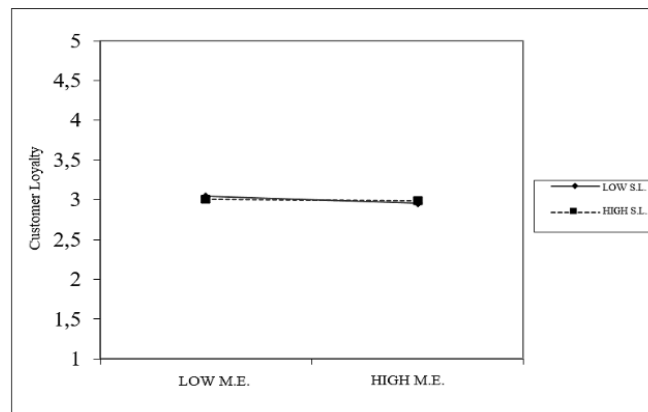
Hypothesis	Relationships	Direct Effect Coefficient	Indirect Effect Coefficient	Is there effect?
H <sub>2a</sub>	Marketing Ethics → Customer Satisfaction	0,784**	-	Yes
H <sub>5c</sub>	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H <sub>2b</sub>	Marketing Ethics → Customer Trust	0,317**	-	Yes
H <sub>1</sub>	Marketing Ethics → Customer Loyalty	-0,043*	-	Yes
H <sub>3a</sub>	Customer Trust → Customer Loyalty	0,354**	-	Yes
H <sub>3b</sub>	Customer Satisfaction → Customer Loyalty	0,546**	-	Yes
H <sub>4a3</sub>	Marketing Ethics × Spiritual Life → Customer Satisfaction	0,050**	-	Yes
H <sub>4b3</sub>	Marketing Ethics × Spiritual Life → Customer Loyalty	0,034**	-	Yes
H <sub>5b</sub>	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,068**	0,601**	Partial
H <sub>5a</sub>	Marketing Ethics → Customer Trust → Customer Loyalty	0,088**	0,582**	Partial
H <sub>5d</sub>	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,043	0,713**	Full

\*significant at the level  $p < 0,1$

\*\*significant at the level  $p < 0,05$



**Figure 10.** The effect of marketing ethics (ME) on customer satisfaction for different spiritual life (SL) levels.



**Figure 11.** The effect of marketing ethics (ME) on customer loyalty for different spiritual life (SL) levels.

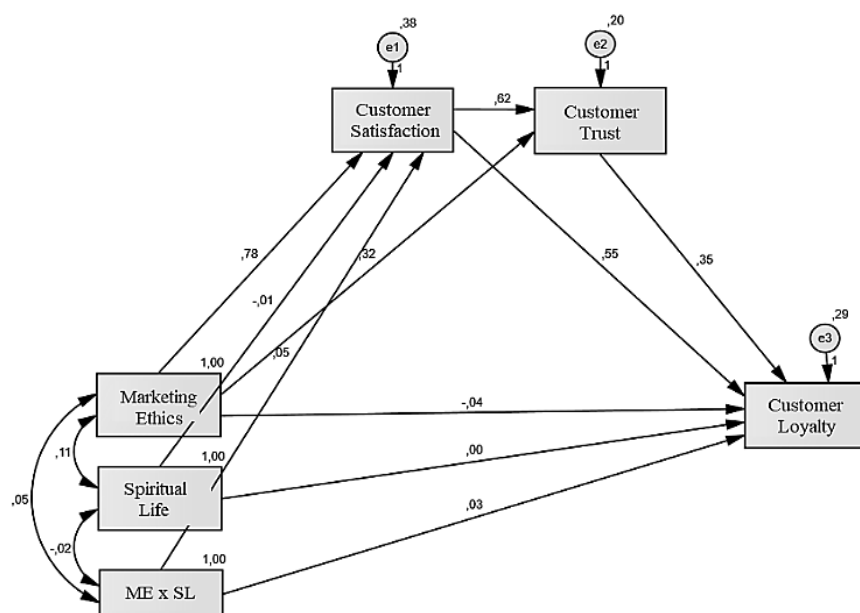


Figure 12. Path model diagram of structural Model 3.

Table 20. Fit indices of path analysis of structural Model 4.

Fit indices	Values
CMIN/df	2,257
CFI	0,99
NFI	0,99
RMSEA	0,028

Upon examination of Table 20, it is evident that the model constructed exhibits favorable conditions in terms of absolute, incremental, and simplicity fit indices. The hypothesis test findings for the analyzed Model 4 are depicted in Table 21.

Table 21. Hypothesis test findings of structural Model 4.

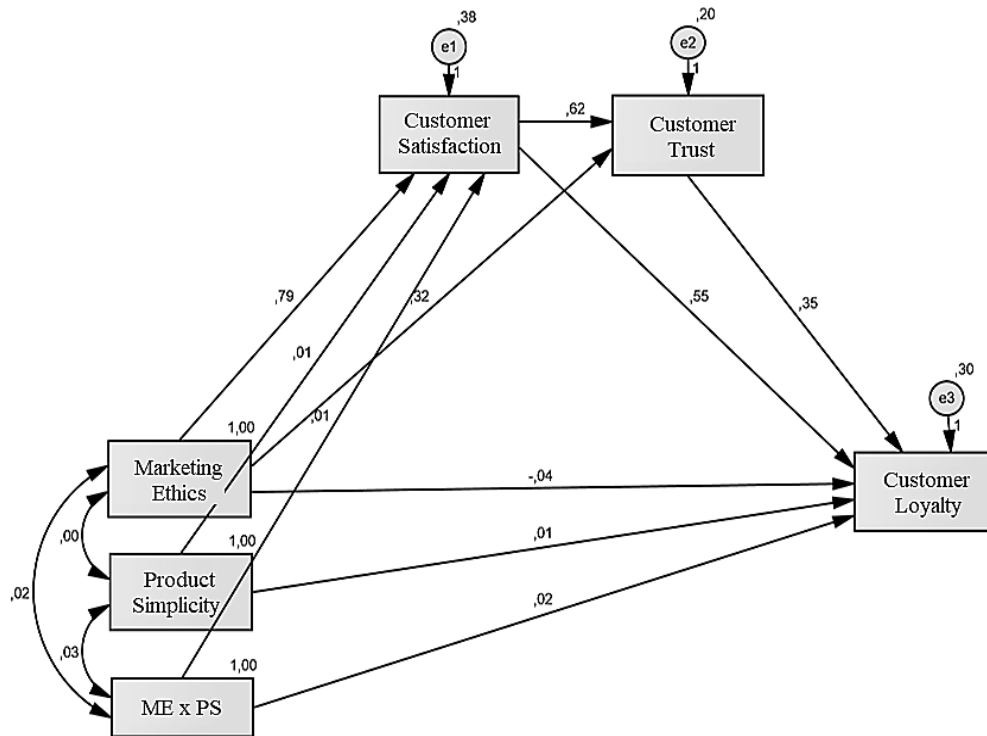
Hypothesis	Relationships	Direct Effect Coefficient	Indirect Effect Coefficient	Is there effect?
H <sub>2a</sub>	Marketing Ethics → Customer Satisfaction	<b>0,786**</b>	-	Yes
H <sub>5c</sub>	Customer Satisfaction → Customer Trust	<b>0,622**</b>	-	Yes
H <sub>2b</sub>	Marketing Ethics → Customer Trust	<b>0,317**</b>	-	Yes
H <sub>1</sub>	Marketing Ethics → Customer Loyalty	<b>-0,044*</b>	-	Yes
H <sub>3a</sub>	Customer Trust → Customer Loyalty	<b>0,351**</b>	-	Yes
H <sub>3b</sub>	Customer Satisfaction → Customer Loyalty	<b>0,551**</b>	-	Yes
H <sub>4a4</sub>	Marketing Ethics × Simplicity in Product → Customer Satisfaction	0,013	-	No
H <sub>4b4</sub>	Marketing Ethics × Simplicity in Product → Customer Loyalty	0,021	-	No
H <sub>5b</sub>	Marketing Ethics → Customer Satisfaction → Customer Loyalty	<b>0,067**</b>	<b>,605**</b>	Partial
H <sub>5a</sub>	Marketing Ethics → Customer Trust → Customer Loyalty	<b>0,088**</b>	<b>0,584**</b>	Partial
H <sub>5d</sub>	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,044	<b>0,716**</b>	Full

\*significant at the level  $p < 0,1$

\*\*significant at the level  $p < 0,05$



The path analysis results indicate that hypotheses  $H_1$ ,  $H_2$ ,  $H_{2a}$ ,  $H_{2b}$ ,  $H_3$ ,  $H_{3a}$ ,  $H_{3b}$ ,  $H_5$ ,  $H_{5a}$ ,  $H_{5b}$ ,  $H_{5c}$  and  $H_{5d}$  were accepted for Model 4. However, hypotheses  $H_{4a4}$  and  $H_{4b4}$  were rejected. The diagram illustrating the path analysis of structural Model 4 is presented in Figure 13.



**Figure 13.** Path model diagram of structural Model 4.

## DISCUSSION

The study endeavors to ascertain the mediating and serial mediating roles of customer satisfaction and customer trust in the influence of customer perceptions regarding firms' marketing ethics practices on customer loyalty. Additionally, it seeks to explore whether individuals' voluntary simplicity lifestyle levels moderate the impact of customer perceptions of firms' marketing ethics practices on customer satisfaction and loyalty. Furthermore, the study aims to discern any disparities in participants' perceptions of marketing ethics practices, voluntary simplicity lifestyle levels, satisfaction, trust, and loyalty towards the company based on gender, income, generation, educational status, occupation, monthly income, investment incentive region, and sub-business lines.

Conducted to elucidate the mediating role of relationship quality and the moderating role of voluntary simplicity lifestyle in the impact of marketing ethics perception on customer loyalty, this study contributes to marketing literature as the first empirical endeavor demonstrating the pivotal role of ethical conduct by firms and their personnel in retaining customers. Moreover, it elucidates how such conduct fosters increased customer satisfaction, trust, and loyalty, with voluntary simplicity lifestyle playing an active role in shaping customer perceptions of firms' marketing ethics and subsequent satisfaction and loyalty levels.

Conceptually, the study encompasses marketing ethics, customer satisfaction, trust, loyalty, and voluntary simplicity lifestyle. Although the primary population under investigation comprises individuals residing in Turkey, the research sample consists of individuals who have made purchases from specific sub-business lines within the service sector, representing Turkey more broadly. The study was conducted across provinces within six regions, selected to reflect

the socio-economic development levels and implementation of investment incentive practices by the Republic of Turkey Ministry of Industry and Technology.

The study employed quota sampling to determine regions and convenience sampling to select participants, with data collection facilitated through questionnaires. Explanatory and confirmatory factor analyses were conducted on the gathered data, followed by structural equation modeling and difference analyses to scrutinize the study's hypotheses. Participants' voluntary simplicity lifestyle levels were categorized into four factors: "Planned Shopping", "Self-Sufficiency", "Spiritual Life" and "Simplicity in Product". Notably, marketing ethics, customer satisfaction, trust, and loyalty variables were each grouped under a distinct factor.

The findings reveal that customer satisfaction, a key variable in relationship quality, exhibits a significant and positive partial mediating role in the impact of customers' evaluations of firms' marketing ethics practices on customer loyalty. This outcome aligns with certain studies [10, 59] in the literature while differing from others [107]. Demirgüneş [107] concluded that satisfaction with the salesperson does not have a mediating role in the effect of the salesperson's ethical behavior on repeat purchasing behavior. Similarly, customer trust, another aspect of relationship quality, was found to play a significant and positive partial mediating role in the impact of customers' evaluations of firms' marketing ethics practices on customer loyalty, consistent with prior research.

The evaluations made by customers participating in the research on the marketing ethics practices of companies revealed that customer trust, another variable expressing relationship quality, has a significant and positive partial mediating role in the effect of customer loyalty. In other words, positive customer perceptions towards the marketing ethics practices of companies increase customer trust, and customers whose trust increases become more loyal to the company. The result is similar to some studies in the literature [33, 59, 61, 68]. In addition, the aforementioned result of the study is similar to the result of Demirgüneş [107] that the trust in the salesperson and the company has a mediating role in the effect of the salesperson's ethical behavior on repeat purchasing behavior. The evaluations made by customers who participated in the research on marketing ethics practices of companies revealed that customer satisfaction and customer trust, which are sub-dimensions of relationship quality, have a significant and positive serial mediating role in the effect of customers' loyalty. In other words, positive customer perceptions towards marketing ethics practices of companies firstly increase customers' satisfaction, customers' trust in the company increases as their satisfaction increases, and customers' loyalty towards the company increases even more as their trust increases. In the specified serial mediation relationship, it is seen that the direct effect of customers' marketing ethics perceptions on customer loyalty becomes insignificant. In other words, customer satisfaction and customer trust make the effect of marketing ethics on customer loyalty more significant and higher. It is stated in the literature that general customer satisfaction is effective in gaining customer trust [79, 99]. Schirmer et al. [85] found that trust has a full mediating role in the effect of customer satisfaction on customer loyalty. Finally, Ou et al. [100] found that customer satisfaction and customer trust, which are under the relationship quality structure of sales personnel, have a mediating role in the effect of ethical sales behavior on loyalty. Roman [10] found that satisfaction with core services, satisfaction with the company, and trust in the company have a serial mediating role in customer loyalty to the company from ethical sales behavior. While the above-mentioned result of the study is similar to the results of the studies of Roman [10] and Ou et al. [100], other studies have supported the result. The result of the study differs from the studies of Roman [10] and Ou et al. [100] in terms of the structure of the developed model. Ou et al. [100] and Roman [10] included some of the variables related to the subject (e.g. marketing ethics, customer satisfaction and customer trust) in the model in two separate categories as sales personnel/service received and firm (e.g.

satisfaction with sales personnel/satisfaction with the firm, ethical behavior of sales personnel/ethical behavior of the firm, etc.); in the study conducted, the expressions of the variables were created to cover both sales personnel (firm employees) and the firm, and the variables were included in the model in their comprehensive form. In addition, Ingram et al. [108] revealed that an increase in customer loyalty causes an increase in customers' ethical expectations; an increase in ethical expectations causes an increase in customers' satisfaction. When the obtained results are evaluated together with the results obtained from the study in general, it can be inferred that the interaction in the model of this study (marketing ethics-customer satisfaction-customer trust-customer loyalty interaction) can progress within the framework of a cycle (marketing ethics-customer satisfaction-customer trust-customer loyalty-marketing ethics-... cycle).

In the study, it was revealed that the self-sufficiency and non-material life dimensions, which are sub-dimensions of the voluntary simple lifestyle variable, have significant positive moderator roles, albeit at a low level, in the effect of marketing ethics on customer satisfaction. In other words, while positive customer perceptions of companies' marketing ethics practices increase customers' satisfaction with the company, it has been revealed that the perceptions of self-sufficient and non-material customers about marketing ethics positively affect their satisfaction. No study has been found that directly supports the result in the literature. However, Kara and Irge [92] found that voluntary simple lifestyle has an effect on customer satisfaction as a result of their studies. On the other hand, some studies [65, 67] also state that marketing ethics has an effect on customer satisfaction. Finally, when the studies on the relationship between ethics and spiritual life are evaluated together, it can be stated that customer perceptions of companies' marketing ethics practices are similar to the research result that affects customer satisfaction together with the voluntary simple lifestyle within the scope of logical inference. It has been revealed that the self-sufficiency and non-material life dimensions, which are the sub-dimensions of the voluntary simple lifestyle variable, have significant positive moderating roles, albeit at a low level, in the effect of marketing ethics on customer loyalty. It has been revealed that positive customer perceptions of companies' marketing ethics practices increase customers' loyalty to the company, and the perceptions of customers who are self-sufficient and prefer non-material life towards marketing ethics positively affect their loyalty. In addition, it has been concluded that positive customer perceptions of companies' marketing ethics practices directly reduce customers' loyalty to the company, and the positive perceptions of customers who are self-sufficient and adopt non-material life towards companies' marketing ethics practices positively increase customers' loyalty to the company. Therefore, while the marketing ethics practices of companies actually resulted in a decrease in customer loyalty, the same situation resulted in the opposite for customers who adopted a self-sufficient and non-material lifestyle. Kara and Irge [92] found that a voluntary simple lifestyle has an effect on customer loyalty. On the other hand, some studies [59, 60, 95] also state that marketing ethics has an effect on customer loyalty. When the studies on the relationship between ethics and spiritual life are evaluated together, they are similar to the research result that customer perceptions of companies' marketing ethics practices affect customer loyalty together with a voluntary simple lifestyle within the scope of logical inference. It was revealed that the other dimensions of the voluntary simple lifestyle, planned shopping and product simplicity, do not have a moderating role in the effect of marketing ethics on customer satisfaction and customer loyalty (although marketing ethics has a direct and significant effect on customer satisfaction and customer loyalty). The result obtained is indirectly similar to the literature. While the self-sufficiency and non-material life dimensions are related to the more internal (spiritual) aspect of the voluntary simple lifestyle variable, the planned shopping and product simplicity dimensions are related to the more external (material) aspect. Therefore, it can be inferred that individuals who are self-sufficient

and adopt a non-material life may be more sensitive in terms of having ethical concerns. As a result of the study within the specified framework, it was found that customer perceptions towards marketing ethics do not have an effect on the satisfaction and loyalty of customers who make planned shopping and prefer simple products in relation to the external (material) aspect of the voluntary simple lifestyle; It has been revealed that voluntary simplicity of life style has an effect on the satisfaction and loyalty of customers who prefer self-sufficient and non-material life in relation to its inner (spiritual) aspect.

## **RECOMMENDATIONS**

### **RECOMMENDATIONS FOR THE LITERATURE**

The study offers several recommendations for advancing the literature. First, future studies should integrate customer loyalty as a sub-dimension of relationship quality alongside customer satisfaction and trust to comprehensively assess its impact. This holistic approach can provide a more nuanced understanding of the dynamics between these variables.

Second, broadening the range of sub-business lines within the service sector and incorporating sectors from manufacturing can enhance the generalizability of research findings. By including a more diverse set of industries, researchers can better capture the variability in perceptions and behaviors across different sectors.

Third, integrating qualitative approaches, particularly when dealing with variables like marketing ethics and voluntary simplicity lifestyle, can ensure a comprehensive understanding of concepts and increase explanatory power in statistical analyses. Qualitative methods can provide valuable insights into the underlying motivations and perceptions of individuals, complementing quantitative findings. By adhering to these recommendations, future studies can enrich the literature and provide deeper insights into the complex dynamics between marketing ethics, customer satisfaction, trust, and loyalty, as well as the moderating effects of voluntary simplicity lifestyle.

### **RECOMMENDATIONS FOR THE SECTOR**

In the sector, there are several key strategies that companies can implement to enhance their practices and relationships with customers. Firstly, company management should prioritize directive and developmental practices aimed at enhancing ethics in marketing activities. This can include incentive practices such as rewards and promotions, as well as providing training support to make employees more ethically sensitive.

Secondly, actively engaging in activities to enhance customer satisfaction and trust is essential for fostering long-term relationships with customers. Firms should invest in initiatives aimed at improving product quality, customer service, and communication channels to build trust and loyalty.

Third, acknowledging the significant impact of positive marketing ethics perceptions on customers with a voluntary simplicity lifestyle, companies should tailor their marketing strategies accordingly. Customers embracing simple lifestyles tend to exhibit higher levels of satisfaction and loyalty, emphasizing the importance of catering to their preferences in marketing approaches.

In addition to prioritizing simplicity in marketing practices due to the role of word-of-mouth marketing in customer satisfaction, companies should consider restricting budgets allocated for activities like advertising to ensure the satisfaction of customers embracing voluntary simplicity lifestyles. Moreover, accurately identifying the wants and needs of customers with high levels of self-sufficiency and offering alternative products can enhance loyalty among this

customer segment. Sales personnel should provide guidance to ensure customer satisfaction and offer alternative products at lower prices. Lastly, in regions with lower socio-economic development levels, companies should focus on improving relations and communications with customers, particularly among Generation Z with higher education levels. Taking corrective measures and reviewing marketing ethics activities can mitigate negative perceptions and enhance customer satisfaction, trust, and loyalty in these regions. By implementing these recommendations, companies can strengthen their relationships with customers, improve brand reputation, and ultimately enhance their competitiveness in the market.

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