

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

Abdulaziz Sezer^{1,*} and Abdulvahap Baydaş²

¹Düzce University, Faculty of Business, Department of Insurance and Social Security
Düzce, Türkiye

²Düzce University, Faculty of Business, Department of Business
Düzce, Türkiye

DOI: 10.7906/indecs.22.5.3
Regular article

Received: 8 June 2024.
Accepted: 21 September 2024.

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

JEL: M31

*Corresponding author, 17: abdulazizsezer55@gmail.com; +90 5063638668;
Düzce University Faculty of Business, Department of Insurance and Social Security,
81 620 Düzce, Türkiye

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
Material Simplicity	"Consumption model focused on non-consumption"
Human Scale	"Small-scale institutions and a shift towards technologies"
Self-Determination	"The desire to have more control over personal destiny"
Ecological Awareness	"Recognizing the interdependence of people and resources"
Personal Growth	"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:

H₁: 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:

H₂: Marketing ethics positively affects relationship quality.

H_{2a}: Marketing ethics positively affects customer satisfaction.

H_{2b}: 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:

H₃: Relationship quality positively affects customer loyalty.

H_{3a}: Customer trust positively affects customer loyalty.

H_{3b}: 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_{4a}: Voluntary simplicity lifestyle moderates the effect of marketing ethics on customer satisfaction.

H_{4a1}: Planned shopping moderates the effect of marketing ethics on customer satisfaction.

H_{4a2}: Self-sufficiency moderates the effect of marketing ethics on customer satisfaction.

H_{4a3}: Intangible life moderates the effect of marketing ethics on customer satisfaction.

H_{4a4}: Simplicity in product moderates the effect of marketing ethics on customer satisfaction.

H_{4b}: Voluntary simplicity lifestyle moderates the effect of marketing ethics on customer loyalty.

H_{4b1}: Planned shopping moderates the effect of marketing ethics on customer loyalty.

H_{4b2}: Self-sufficiency moderates the effect of marketing ethics on customer loyalty.

H_{4b3}: Intangible life moderates the effect of marketing ethics on customer loyalty.

H_{4b4}: 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:

H₅: Relationship quality mediates the effect of marketing ethics on customer loyalty.

H_{5a}: Customer trust mediates the effect of marketing ethics on customer loyalty.

H_{5b}: Customer satisfaction mediates the effect of marketing ethics on customer loyalty.

H_{5c}: 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_{5d}: Customer satisfaction and customer trust sequentially mediate the effect of marketing ethics on customer loyalty.

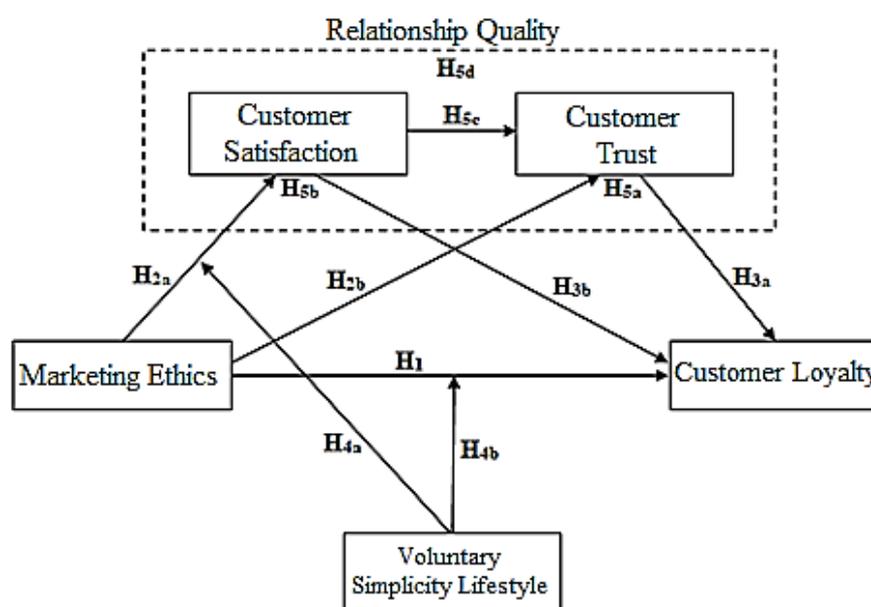


Figure 1. Overview of the hypothesized model

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.

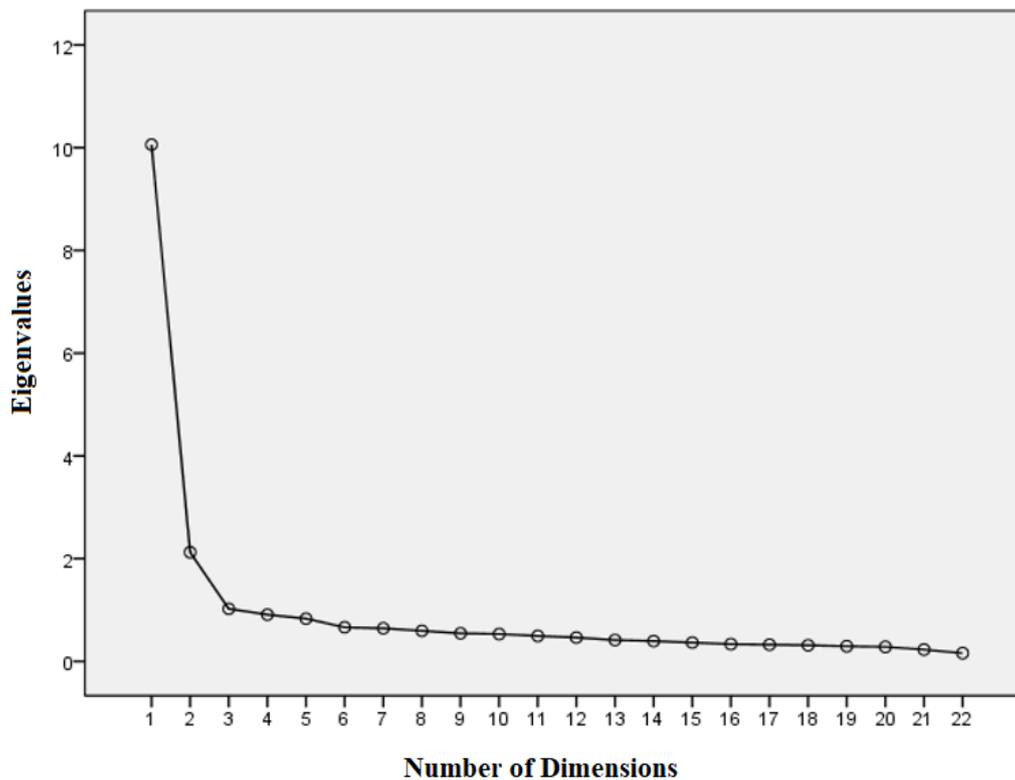


Figure 2. Eigenvalue plot of marketing ethics dimensions.

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.

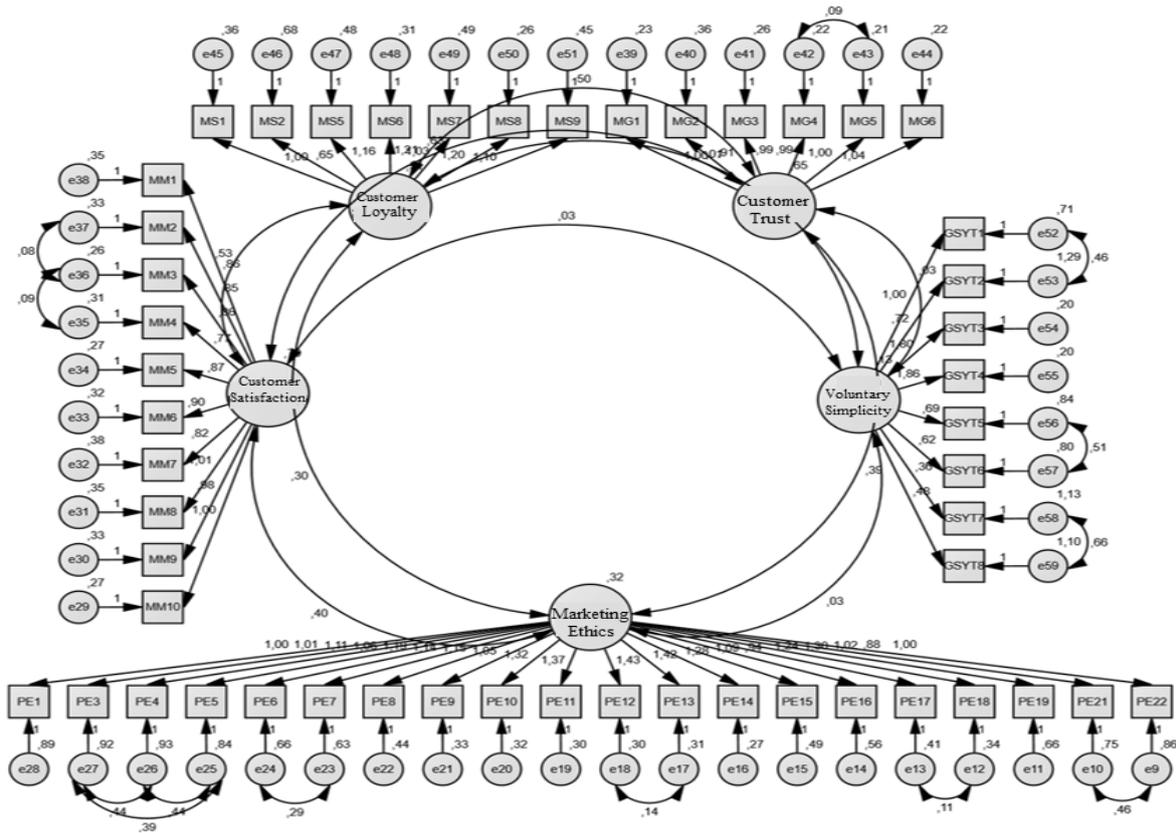


Figure 3. Single factor CFA model diagram.

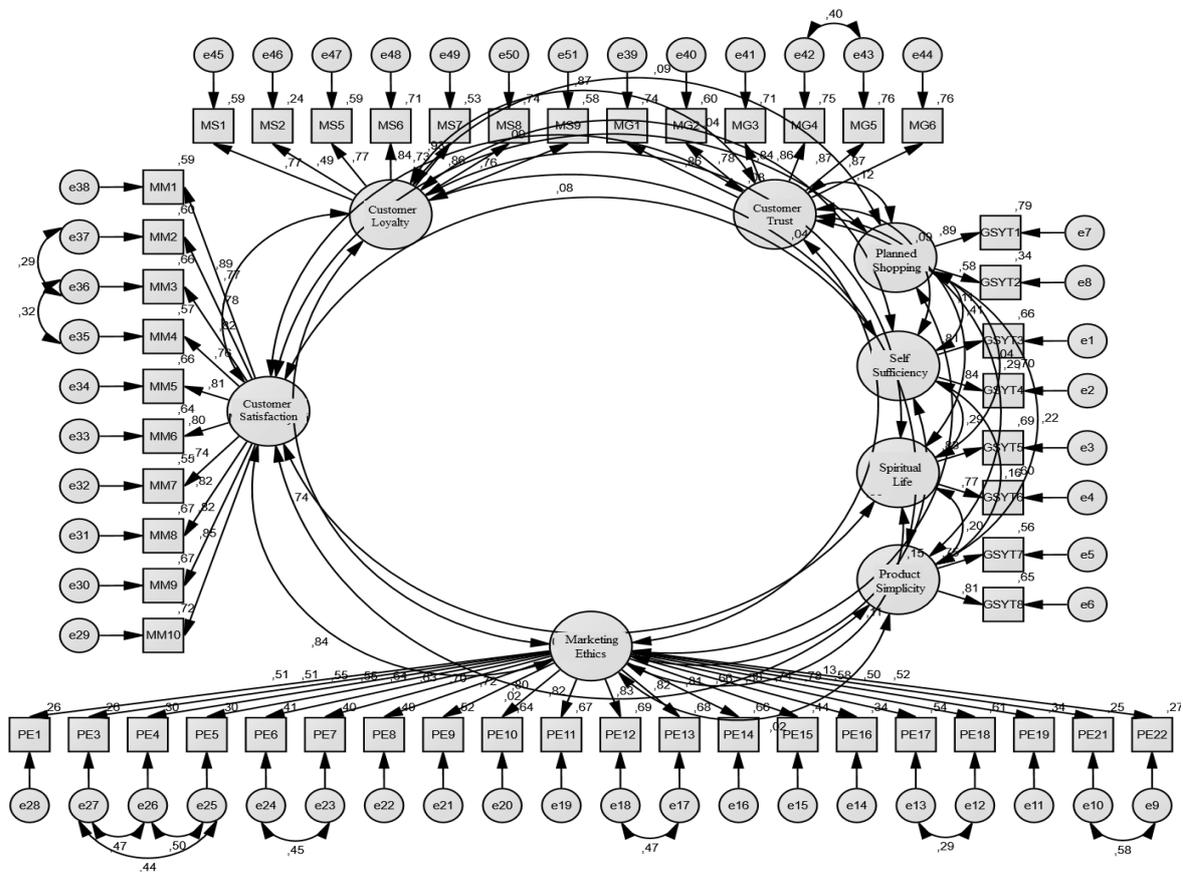


Figure 4. First level multifactor CFA model diagram.

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	χ^2	df	χ^2/df	GFI	CFI	RMSEA	Model Comparison		
								$\Delta\chi^2$	Δdf
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.

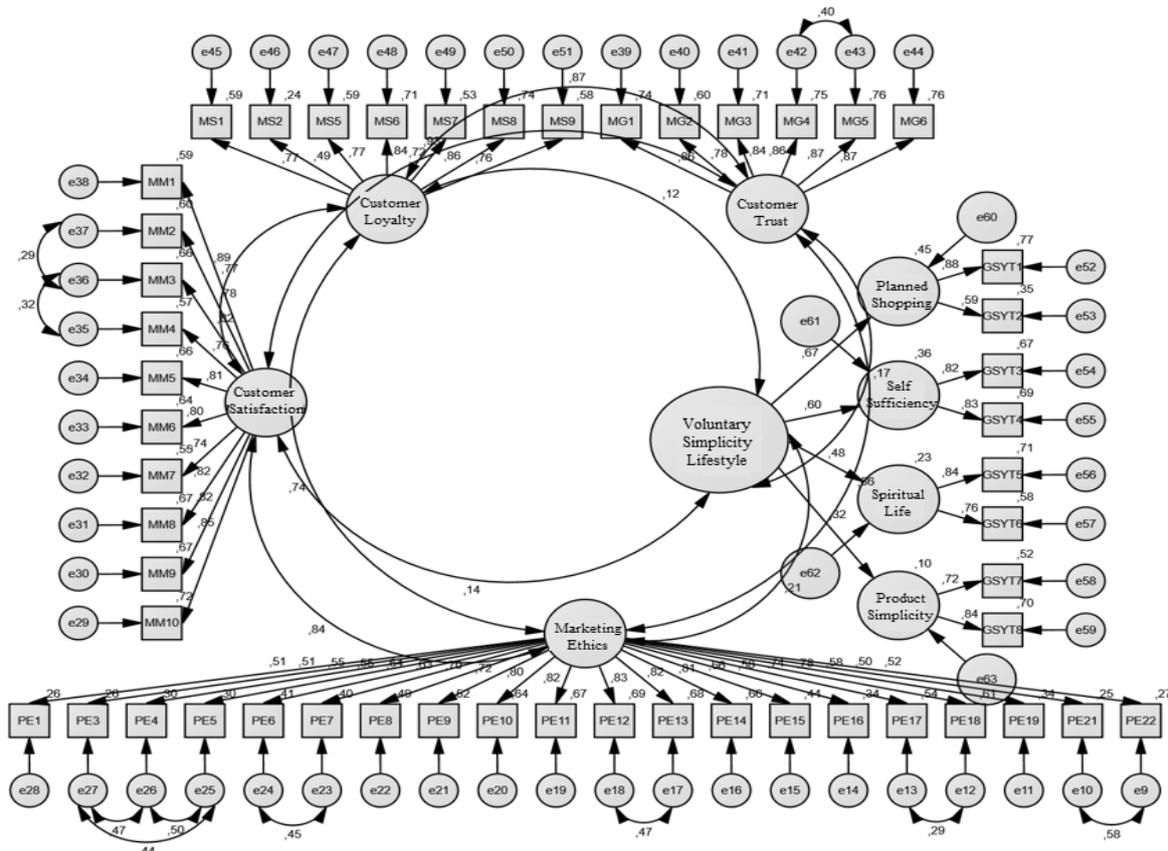


Figure 5. Second level multifactor CFA model diagram,

However, when comparing the χ^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 χ^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 _{2a}	Marketing Ethics → Customer Satisfaction	0,785**	-	Yes
H _{5c}	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H _{2b}	Marketing Ethics → Customer Trust	0,317**	-	Yes
H ₁	Marketing Ethics → Customer Loyalty	-0,046**	-	Yes
H _{3a}	Customer Trust → Customer Loyalty	0,351**	-	Yes
H _{3b}	Customer Satisfaction → Customer Loyalty	0,551**	-	Yes
H _{4a1}	Marketing Ethics × Planned Shopping → Customer Satisfaction	0,014	-	No
H _{4b1}	Marketing Ethics × Planned Shopping → Customer Loyalty	0,015	-	No
H _{5b}	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,065**	0,605**	Partial
H _{5a}	Marketing Ethics → Customer Trust → Customer Loyalty	0,086**	0,584**	Partial
H _{5d}	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 H₁, H₂, H_{2a}, H_{2b}, H₃, H_{3a}, H_{3b}, H₅, H_{5a}, H_{5b}, H_{5c} and H_{5d} were accepted for Model 1. However, hypotheses H_{4a1} and H_{4b1} were rejected. The path analysis diagram of Structural Model 1 is depicted in Figure 6.

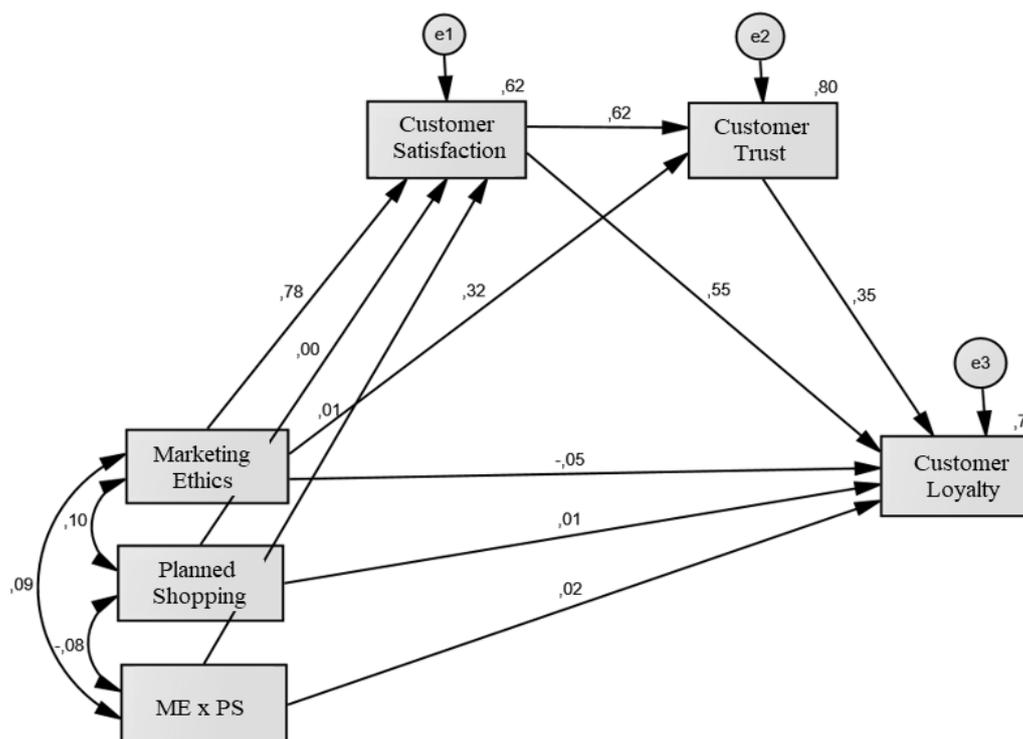


Figure 6. Path model diagram of structural Model 1.

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 **H₁**, **H₂**, **H_{2a}**, **H_{2b}**, **H₃**, **H_{3a}**, **H_{3b}**, **H_{4a2}**, **H_{4b2}**, **H₅**, **H_{5a}**, **H_{5b}**, **H_{5c}** and **H_{5d}** 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 _{2a}	Marketing Ethics → Customer Satisfaction	0,780**	-	Yes
H _{5c}	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H _{2b}	Marketing Ethics → Customer Trust	0,317**	-	Yes
H ₁	Marketing Ethics → Customer Loyalty	-0,045**	-	Yes
H _{3a}	Customer Trust → Customer Loyalty	0,352**	-	Yes
H _{3b}	Customer Satisfaction → Customer Loyalty	0,549**	-	Yes
H _{4a2}	Marketing Ethics × Self-sufficiency → Customer Satisfaction	0,036**	-	Yes
H _{4b2}	Marketing Ethics × Self-sufficiency → Customer Loyalty	0,030**	-	Yes
H _{5b}	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,066**	0,599**	Partial
H _{5a}	Marketing Ethics → Customer Trust → Customer Loyalty	0,086**	0,583**	Partial
H _{5d}	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,045	0,710**	Full

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

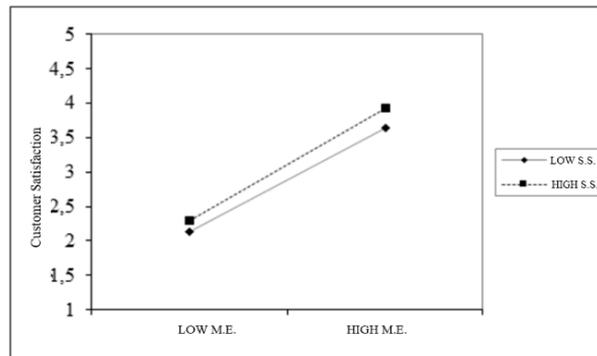


Figure 7. The Effect of marketing ethics (ME) on customer satisfaction for different self-sufficiency (SS) levels.

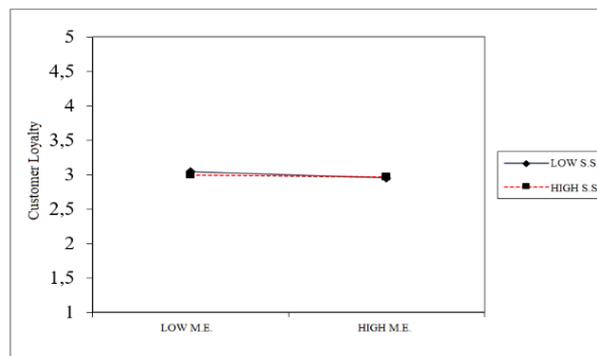


Figure 8. The effect of marketing ethics (ME) on customer loyalty for different self-sufficiency (SS) levels.

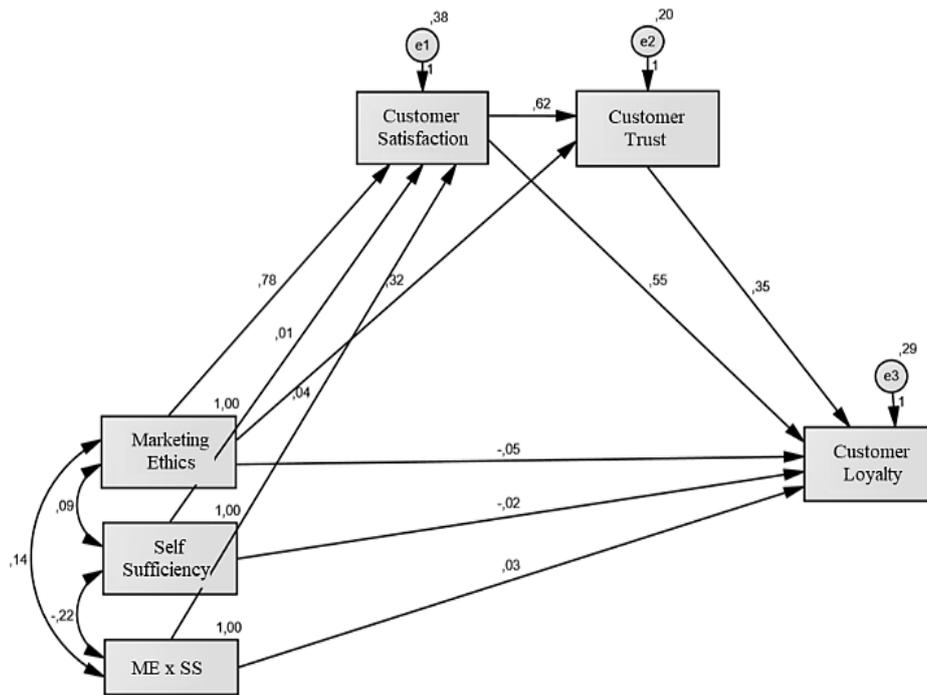


Figure 9. Path Model Diagram of Structural Model 2

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_1 , H_2 , H_{2a} , H_{2b} , H_3 , H_{3a} , H_{3b} , H_{4a3} , H_{4b3} , H_5 , H_{5a} , H_{5b} , H_{5c} and H_{5d} 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 _{2a}	Marketing Ethics → Customer Satisfaction	0,784**	-	Yes
H _{5c}	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H _{2b}	Marketing Ethics → Customer Trust	0,317**	-	Yes
H ₁	Marketing Ethics → Customer Loyalty	-0,043*	-	Yes
H _{3a}	Customer Trust → Customer Loyalty	0,354**	-	Yes
H _{3b}	Customer Satisfaction → Customer Loyalty	0,546**	-	Yes
H _{4a3}	Marketing Ethics × Spiritual Life → Customer Satisfaction	0,050**	-	Yes
H _{4b3}	Marketing Ethics × Spiritual Life → Customer Loyalty	0,034**	-	Yes
H _{5b}	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,068**	0,601**	Partial
H _{5a}	Marketing Ethics → Customer Trust → Customer Loyalty	0,088**	0,582**	Partial
H _{5d}	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,043	0,713**	Full

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

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

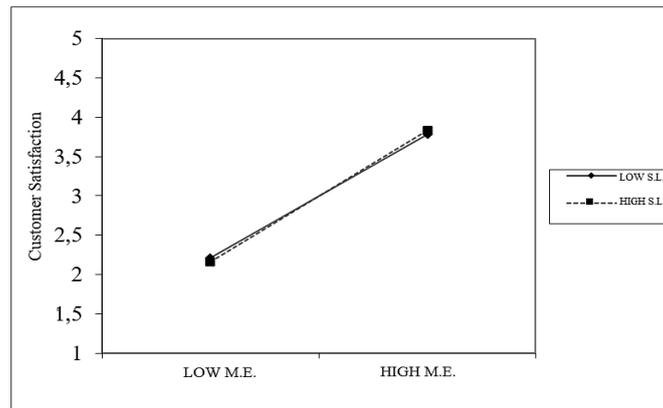


Figure 10. The effect of marketing ethics (ME) on customer satisfaction for different spiritual life (SL) levels.

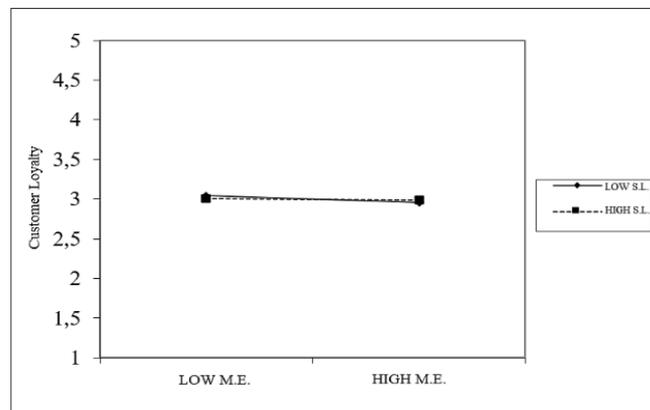


Figure 11. The effect of marketing ethics (ME) on customer loyalty for different spiritual life (SL) levels.

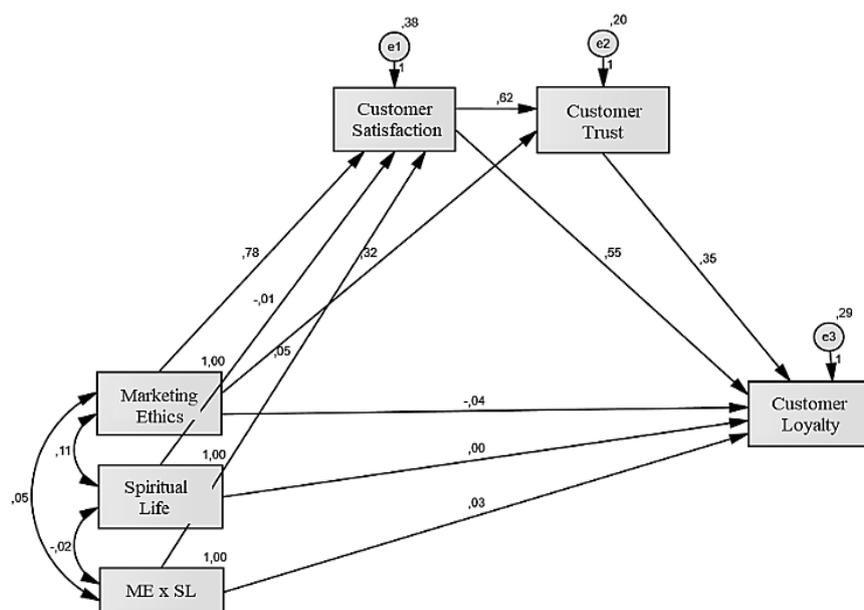


Figure 12. Path model diagram of structural Model 3.

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 _{2a}	Marketing Ethics → Customer Satisfaction	0,786**	-	Yes
H _{5c}	Customer Satisfaction → Customer Trust	0,622**	-	Yes
H _{2b}	Marketing Ethics → Customer Trust	0,317**	-	Yes
H ₁	Marketing Ethics → Customer Loyalty	-0,044*	-	Yes
H _{3a}	Customer Trust → Customer Loyalty	0,351**	-	Yes
H _{3b}	Customer Satisfaction → Customer Loyalty	0,551**	-	Yes
H _{4a4}	Marketing Ethics × Simplicity in Product → Customer Satisfaction	0,013	-	No
H _{4b4}	Marketing Ethics × Simplicity in Product → Customer Loyalty	0,021	-	No
H _{5b}	Marketing Ethics → Customer Satisfaction → Customer Loyalty	0,067**	,605**	Partial
H _{5a}	Marketing Ethics → Customer Trust → Customer Loyalty	0,088**	0,584**	Partial
H _{5d}	Marketing Ethics → Customer Satisfaction → Customer Trust → Customer Loyalty	-0,044	0,716**	Full

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

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

The path analysis results indicate that hypotheses **H₁**, **H₂**, **H_{2a}**, **H_{2b}**, **H₃**, **H_{3a}**, **H_{3b}**, **H₅**, **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.

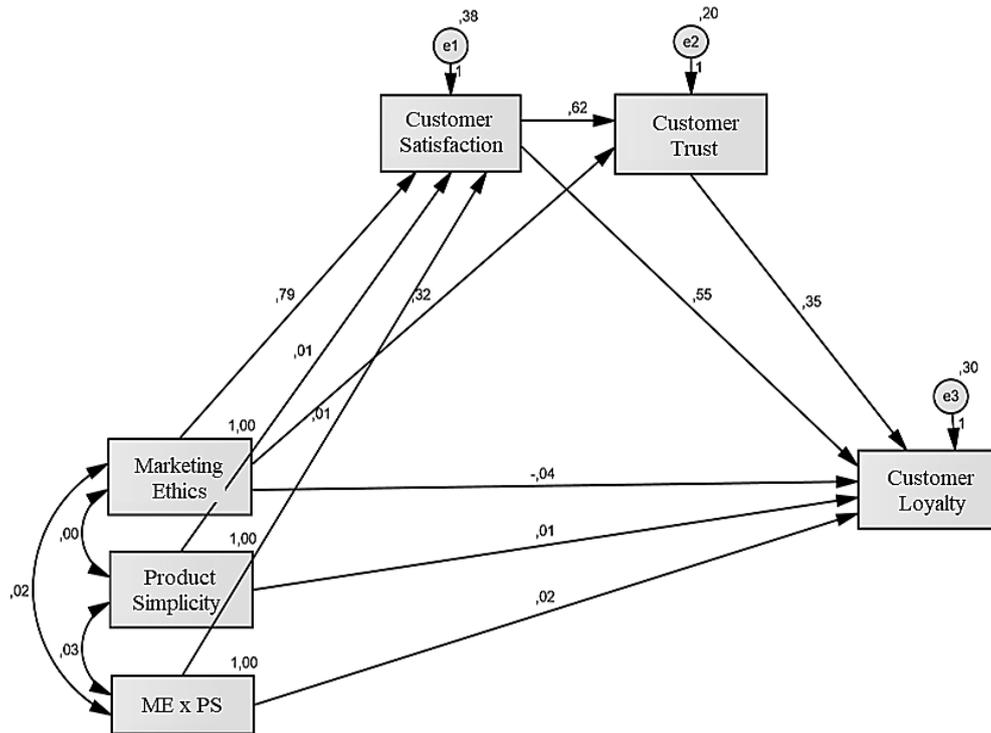


Figure 13. Path model diagram of structural Model 4.

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.

ACKNOWLEDGMENT

This article is prepared under the supervision of the second author from the first author's Ph.D. thesis, titled "Moderating Role of Voluntary Simplicity Lifestyle and Mediating Role of Relationship Quality on the Impact of Perceived Marketing Ethics on Customer Loyalty".

REFERENCES

- [1] Sin, L.Y.; Alan, C.B.; Yau, O.H.; Lee, J.S. and Chow, R.: *The effect of relationship marketing orientation on business performance in a service-oriented economy*. Journal of Services Marketing **16**(7), 656-676, 2002, <http://dx.doi.org/10.1108/08876040210447360>,
- [2] Lemon, K.N.; White, T.B. and Winer, R.S.: *Dynamic customer relationship management: Incorporating future considerations into the service retention decision*. Journal of Marketing **66**(1), 1-14, 2002, <http://dx.doi.org/10.1509/jmkg.66.1.1.18447>,
- [3] Narayandas, D. and Rangan, V.K.: *Building and sustaining buyer–seller relationships in mature industrial markets*. Journal of Marketing **68**(3), 63-77, 2004, <http://dx.doi.org/10.1509/jmkg.68.3.63.34772>,
- [4] Wang, C.L.; Siu, N.Y. and Barnes, B.R.: *The significance of trust and renqing in the long-term orientation of Chinese business-to-business relationships*. Industrial Marketing Management **37**(7), 819-824, 2008, <http://dx.doi.org/10.1016/j.indmarman.2008.01.008>,
- [5] Reynolds, K.E. and Beatty, S.E.: *Customer benefits and company consequences of customer-salesperson relationships in retailing*. Journal of Retailing **75**(1), 11-32, 1999, [http://dx.doi.org/10.1016/S0022-4359\(99\)80002-5](http://dx.doi.org/10.1016/S0022-4359(99)80002-5),
- [6] Alrubaiee, L. and Al-Nazer, N.: *Investigate the impact of relationship marketing orientation on customer loyalty: The customer's perspective*. International Journal of Marketing Studies **2**(1), 155-174, 2010, <http://dx.doi.org/10.5539/ijms.v2n1p155>,
- [7] Murphy, P.E.; Laczniak, G.R. and Harris, F.: *Ethics in marketing: International cases and perspectives*. 2nd edition. Routledge, London, 2017, <http://dx.doi.org/10.4324/9781315626642>,
- [8] Gronholdt, L.; Martensen, A. and Kristensen, K.: *The relationship between customer satisfaction and loyalty: cross-industry differences*. Total Quality Management **11**(4-6), 509-514, 2000, <http://dx.doi.org/10.1080/09544120050007823>,
- [9] Hançer, M.: *Customer loyalty in the hospitality industry; meaning, importance, impact and consequences*. Journal of Travel and Tourism Research **3**(1-2), 39-45, 2003,

- [10] Roman, S.: *The impact of ethical sales behaviour on customer satisfaction, trust and loyalty to the company: An empirical study in the financial services industry.* Journal of Marketing Management **19**(9-10), 915-939, 2003, <http://dx.doi.org/10.1080/0267257X.2003.9728245>,
- [11] Küçüközcan, E. and Durak, İ.: *An empirical research on the relationship of impulse buying behavior with various variables: Duzce sample.* Journal of Quantitative Research in Social Sciences **1**(2), 51-67, 2021,
- [12] Elgin, D.: *Voluntary simplicity: toward a way of life that is outwardly simple, inwardly rich.* Revised. William Morrow and Company, New York, 1993,
- [13] Dibb, S.; Simkin, L.; Pride, W. and Ferrell, O.C.: *Marketing Concepts and Strategies.* 1st European edition. Houghton Mifflin Company, Boston, 1991,
- [14] Ferrell, O.; Gresham, L.G. and Fraedrich, J.: *A synthesis of ethical decision models for marketing.* Journal of Macromarketing **9**(2), 55-64, 1989, <http://dx.doi.org/10.1177/027614678900900207>,
- [15] Sparks, J.R. and Hunt, S.D.: *Marketing researcher ethical sensitivity: Conceptualization, measurement, and exploratory investigation.* Journal of Marketing **62**(2), 92-109, 1998, <http://dx.doi.org/10.1177/002224299806200207>,
- [16] Dunfee, T.W.; Smith, N.C. and Ross Jr, W.T.: *Social contracts and marketing ethics.* Journal of Marketing **63**(3), 14-32, 1999, <http://dx.doi.org/10.1177/002224299906300302>,
- [17] Handelman, J.M. and Arnold, S.J.: *The role of marketing actions with a social dimension: Appeals to the institutional environment.* Journal of Marketing **63**(3), 33-48, 1999, <http://dx.doi.org/10.1177/002224299906300303>,
- [18] Cacioppe, R.; Forster, N. and Fox, M.: *A survey of managers' perceptions of corporate ethics and social responsibility and actions that may affect companies' success.* Journal of Business Ethics **82**(3), 681-700, 2008, <http://dx.doi.org/10.1007/s10551-007-9586-y>,
- [19] Verschoor, C.C.: *New survey shows greater concern for ethical behavior.* Strategic Finance **82**(3), 22-24, 2000,
- [20] Berrone, P.; Surroca, J. and Tribó, J.A.: *Corporate ethical identity as a determinant of firm performance: A test of the mediating role of stakeholder satisfaction.* Journal of Business Ethics **76**(1), 35-53, 2007, <http://dx.doi.org/10.1007/s10551-006-9276-1>,
- [21] Alrubaisi, D.; McAdam, M. and Harrison, R.: *Culture, convention, and continuity: Islam and family firm ethical behavior.* Business Ethics: A European Review **30**(2), 202-215, 2021, <http://dx.doi.org/10.1111/beer.12328>,
- [22] Pearson, R.: *Business ethics as communication ethics: Public relations practice and the idea of dialogue.* In: Botan, C.H., ed.: *Public Relations Theory.* Routledge, New York, Ch.7, 1989, <http://dx.doi.org/10.4324/9781351225748>,
- [23] Ferrero, I. and Sison, A.J.G.: *A quantitative analysis of authors, schools and themes in virtue ethics articles in business ethics and management journals (1980–2011).* Business Ethics: A European Review **23**(4), 375-400, 2014, <http://dx.doi.org/10.1111/beer.12057>,
- [24] Ferrell, O.C.; Harrison, D.E.; Ferrell, L. and Hair, J.F.: *Business ethics, corporate social responsibility, and brand attitudes: An exploratory study.* Journal of Business Research **95**, 491-501, 2019, <http://dx.doi.org/10.1016/j.jbusres.2018.07.039>,

- [25] Tanveer, M.; Khan, N. and Ahmad, A.R.: *AI Support Marketing: Understanding the Customer Journey towards Business Development*. In: 2021 1st International Conference on Artificial Intelligence and Data Analytics (CAIDA). Riyadh, pp.144-150, 2021, <http://dx.doi.org/10.1109/CAIDA51941.2021.9425079>,
- [26] McGuire, J.B.; Sundgren, A. and Schneeweis, T.: *Corporate social responsibility and firm financial performance*. *Academy of Management Journal* **31**(4), 854-872, 1988, <http://dx.doi.org/10.2307/256342>,
- [27] Singhapakdi, A.: *Perceived importance of ethics and ethical decisions in marketing*. *Journal of Business Research* **45**(1), 89-99, 1999, [http://dx.doi.org/10.1016/S0148-2963\(98\)00069-1](http://dx.doi.org/10.1016/S0148-2963(98)00069-1),
- [28] Gaski, J.F.: *Does marketing ethics really have anything to say? A critical inventory of the literature*. *Journal of Business Ethics* **18**(3), 315-334, 1999, <http://dx.doi.org/10.1023/A:1017190829683>,
- [29] Goulet, D.: *Development ethics: a new discipline*. *International Journal of Social Economics* **24**(11), 1160-1171, 1997, <http://dx.doi.org/10.1108/03068299710193543>,
- [30] Laczniak, G.R. and Murphy, P.E.: *Ethical Marketing Decision Making: The Higher Road*. Allyn & Bacon, Needham Heights, 1993,
- [31] Macintosh, G. and Lockshin, L.S.: *Retail relationships and store loyalty: a multi-level perspective*. *International Journal of Research in Marketing* **14**(5), 487-497, 1997, [http://dx.doi.org/10.1016/S0167-8116\(97\)00030-X](http://dx.doi.org/10.1016/S0167-8116(97)00030-X),
- [32] Schwepker Jr, C.H. and Good, D.J.: *Marketing control and sales force customer orientation*. *Journal of Personal Selling & Sales Management* **24**(3), 167-179, 2004,
- [33] Hansen, J. D. and Riggle, R. J.: *Ethical salesperson behavior in sales relationships*. *Journal of Personal Selling & Sales Management* **29**(2), 151-166, 2009, <http://dx.doi.org/10.2753/PSS0885-3134290204>,
- [34] Levitt, T.: *The Marketing Imagination*. Academic Press, New York, 1986,
- [35] Dorsch, M.J.; Swanson, S.R. and Kelley, S.W.: *The role of relationship quality in the stratification of vendors as perceived by customers*. *Journal of the Academy of Marketing Science* **26**(2), 128-142, 1998, <http://dx.doi.org/10.1177/0092070398262004>,
- [36] Hennig-Thurau, T. and Klee, A.: *The impact of customer satisfaction and relationship quality on customer retention: A critical reassessment and model development*. *Psychology & Marketing* **14**(8), 737-764, 1997, [http://dx.doi.org/10.1002/\(SICI\)1520-6793\(199712\)14:8<737::AID-MAR2>3.0.CO;2-F](http://dx.doi.org/10.1002/(SICI)1520-6793(199712)14:8<737::AID-MAR2>3.0.CO;2-F),
- [37] Arnett, D. B. and Badrinarayanan, V.: *Enhancing customer-needs-driven CRM strategies: Core selling teams, knowledge management competence, and relationship marketing competence*. *Journal of Personal Selling & Sales Management* **25**(4), 329-343, 2005,
- [38] Bonnin, G.; Segard, O. and Vialle, P.: *Relationship marketing and innovation: The case of the launch of wireless local loop telecommunication services in France*. *Journal of Services Research, Special Issue* (December), 149-171, 2005,
- [39] De Wulf, K.; Odekerken-Schröder, G. and Iacobucci, D.: *Investments in consumer relationships: A cross-country and cross-industry exploration*. *Journal of Marketing* **65**(4), 33-50, 2001, <http://dx.doi.org/10.1509/jmkg.65.4.33.18386>,
- [40] Johnson, W.C.: *Creating value through customer and supplier relationships*. In: *Designing and Delivering Superior Customer Value*. CRC Press, pp.131-149, 2020, <http://dx.doi.org/10.1515/9783110679854-008>,

- [41] Morgan, R.M. and Hunt, S.D.: *The commitment-trust theory of relationship marketing*.
Journal of Marketing **58**(3), 20-38, 1994,
<http://dx.doi.org/10.1177/002224299405800302>,
- [42] Palmatier, R.W.; Scheer, L.K. and Steenkamp, J.B.E.: *Customer loyalty to whom? Managing the benefits and risks of salesperson-owned loyalty*.
Journal of Marketing Research **44**(2), 185-199, 2007,
<http://dx.doi.org/10.1509/jmkr.44.2.185>,
- [43] Gregg, R.: *Voluntary Simplicity*.
Reprinted in Manas in 1974, 1936,
- [44] Elgin, D. and Mitchell, A.: *Voluntary Simplicity*.
The Co-Evolution Quarterly, **Summer** (January), 1-30, 1977,
- [45] Huneke, M.E.: *The Face of the Un-Consumer: An Empirical Examination of the Practice of Voluntary Simplicity in the United States*.
Psychology & Marketing **22**(7), 527-550, 2005,
<http://dx.doi.org/10.1002/mar.20072>,
- [46] Bayat, M. and Sezer, A.: *Evaluating Individuals' Voluntary Simplicity Lifestyles and Life Satisfaction in Terms of the Tradition Value: The Example of Düzce University*.
Turkish Journal of Business Ethics **11**(1), 69-87, 2018,
- [47] Mazza, P.: *Keeping it Simple*.
Reflections **36**(3), 10-12, 1997,
<http://dx.doi.org/10.1080/08924562.1997.10591291>,
- [48] Zavestoski, S.: *The Social – Psychological Bases of Anticonsumption Attitudes*.
Psychology & Marketing **19**(2), 149-165, 2002,
<http://dx.doi.org/10.1002/mar.10007>,
- [49] Leonard-Barton, D.: *Voluntary Simplicity Lifestyles and Energy Conservation*.
Journal of Consumer Research **8**(3), 243-252, 1981,
<http://dx.doi.org/10.1086/208861>,
- [50] Eminler, O.: *A Study on The Mediator Role of Customer Satisfaction, Customer Loyalty and Store Affect to The Relationship Between Store Atmosphere and Recommendation Behavior*. Ph.D. Thesis.
Sakarya University of Applied Science, Sakarya, 2019,
- [51] Gwinner, K.P.; Gremler, D.D. and Bitner, M.J.: *Relational benefits in services industries: the customer's perspective*.
Journal of the Academy of Marketing Science **26**(2), 101-114, 1998,
<http://dx.doi.org/10.1177/0092070398262002>,
- [52] Jacoby, J. and Chestnut, R.W.: *Brand loyalty: Measurement and management*.
John Wiley & Sons, New York, 1978,
- [53] Dick, A.S. and Basu, K.: *Customer loyalty: Toward an integrated conceptual framework*.
Journal of the Academy of Marketing Science **22**(2), 99-113, 1994,
<http://dx.doi.org/10.1177/0092070394222001>,
- [54] Oliver, R.L.: *Whence Customer Loyalty*.
Journal of Marketing **63**(Special Issue), 33-44, 1999,
<http://dx.doi.org/10.2307/1252099>,
- [55] Lai, F.; Griffin, M. and Babin, B.J.: *How quality, value, image, and satisfaction create loyalty at a Chinese telecom*.
Journal of Business Research **62**(10), 980-986, 2009,
<http://dx.doi.org/10.1016/j.jbusres.2008.10.015>,
- [56] Öcel, Y.: *Investigation of the relationship between social media use and brand awareness and brand loyalty*.
Turkish Studies - Social **15**(2), 257-279, 2020,
<http://dx.doi.org/10.29228/TurkishStudies.40027>,
- [57] Oliver, R.L.: *Satisfaction: A Behavioral Perspective on the Consumer*.
Routledge, New York, 2014,
<http://dx.doi.org/10.4324/9781315700892>,

- [58] Aaker, D.: *Managing Brand Equity*. The Free Press, New York, 1991,
- [59] Lee, J.Y. and Jin, C.H.: *The role of ethical marketing issues in consumer-brand relationship*. Sustainability **11**(23), No. 6556, 2019, <http://dx.doi.org/10.3390/su11236556>,
- [60] Burnett, M.; Pettijohn, C. and Keith, N.: *A Comparison of the Ethical Perceptions of Prospective Personal Selling and Advertising Employees*. Marketing Management Journal **18**(1), 77-83, 2008,
- [61] Alrubaiee, L.: *Exploring the relationship between ethical sales behavior, relationship quality, and customer loyalty*. International Journal of Marketing Studies **4**(1), 7-25, 2012, <http://dx.doi.org/10.5539/ijms.v4n1p7>,
- [62] Vitell, S.J.; Lumpkin, J.R. and Rawwas, M.Y.: *Consumer ethics: An investigation of the ethical beliefs of elderly consumers*. Journal of Business Ethics **10**(5), 365-375, 1991, <http://dx.doi.org/10.1007/BF00383238>,
- [63] Johnston, J.: *The citizen-consumer hybrid: ideological tensions and the case of Whole Foods Market*. Theory and Society **37**(3), 229-270, 2008, <http://dx.doi.org/10.1007/s11186-007-9058-5>,
- [64] Kumar, P.: *Ethical marketing practices viewed through consumer spectacles*. Market-Tržište **28**(1), 29-45, 2016,
- [65] Kotler, P. and Lee, N.: *Best of breed: When it comes to gaining a market edge while supporting a social cause, "corporate social marketing" leads the pack*. Social Marketing Quarterly **11**(3-4), 91-103, 2005, <http://dx.doi.org/10.1080/15245000500414480>,
- [66] Brunk, K.H.: *Exploring origins of ethical company/brand perceptions - A consumer perspective of corporate ethics*. Journal of Business Research **63**(3), 255-262, 2010, <http://dx.doi.org/10.1016/j.jbusres.2009.03.011>,
- [67] Holden, R.K.: *An exploratory study of trust in buyer-seller relationships*. Boston University, Boston, 1990,
- [68] Chen, M. and Mau, L.: *The impacts of ethical sales behavior on customer loyalty in the life insurance industry*. The Service Industries Journal **29**(1), 5974, 2009, <http://dx.doi.org/10.1080/02642060802116339>,
- [69] Wray, B.; Palmer, A. and Bejou, D.: *Using neural network analysis to evaluate buyer-seller relationships*. European Journal of Marketing **28**(10), 32-48, 1994, <http://dx.doi.org/10.1108/03090569410075777>,
- [70] Beatty, S.E.; Mayer, M.; Coleman, J.E.; Reynolds, K.E. and Lee, J.: *Customer-sales associate retail relationships*. Journal of Retailing **72**(3), 223-247, 1996, [http://dx.doi.org/10.1016/S0022-4359\(96\)90028-7](http://dx.doi.org/10.1016/S0022-4359(96)90028-7),
- [71] Strutton, D.; Pelton, L.E. and Tanner Jr, J.F.: *Shall we gather in the garden: The effect of ingratiatory behaviors on buyer trust in salespeople*. Industrial Marketing Management **25**(2), 151-162, 1996, [http://dx.doi.org/10.1016/0019-8501\(95\)00074-7](http://dx.doi.org/10.1016/0019-8501(95)00074-7),
- [72] Kennedy, M.S.; Ferrell, L.K. and LeClair, D.T.: *Consumers' trust of salesperson and manufacturer: an empirical study*. Journal of Business research **51**(1), 73-86, 2001, [http://dx.doi.org/10.1016/S0148-2963\(99\)00039-9](http://dx.doi.org/10.1016/S0148-2963(99)00039-9),

- [73] Islam, J.U. and Rahman, Z.: *The impact of online brand community characteristics on customer engagement: An application of Stimulus-Organism-Response paradigm*. *Telematics and Informatics* **34**(4), 96-109, 2017, <http://dx.doi.org/10.1016/j.tele.2017.01.004>,
- [74] Stanko, M.A.; Bonner, J.M. and Calantone, R.J.: *Building commitment in buyer-seller relationships: A tie strength perspective*. *Industrial Marketing Management* **36**(8), 1094-1103, 2007, <http://dx.doi.org/10.1016/j.indmarman.2006.10.001>,
- [75] Cater, B. and Zabkar, V.: *Antecedents and consequences of commitment in marketing research services: The client's perspective*. *Industrial Marketing Management* **38**(7), 785-797, 2009, <http://dx.doi.org/10.1016/j.indmarman.2007.10.004>,
- [76] Doney, P.M. and Cannon, J.P.: *An examination of the nature of trust in buyer-seller relationships*. *Journal of Marketing* **61**(2), 35-51, 1997, <http://dx.doi.org/10.1177/002224299706100203>,
- [77] Karande, K.; Ha, J. and Singhapakdi, A.: *The role of contextual factors in relationship commitment of buyers to foreign suppliers: A survey of Korean importers*. *Industrial Marketing Management* **37**(7), 856-862, 2008, <http://dx.doi.org/10.1016/j.indmarman.2008.01.010>,
- [78] Sanzo, M.J.; Santos, M.L.; Vázquez, R. and Álvarez, L.I.: *The role of market orientation in business dyadic relationships: Testing an integrator model*. *Journal of Marketing Management* **19**(1-2), 73-107, 2003, <http://dx.doi.org/10.1080/0267257X.2003.9728202>,
- [79] Ganesan, S.: *Determinants of long-term orientation in buyer-seller relationships*. *Journal of Marketing* **58**(2), 1-19, 1994, <http://dx.doi.org/10.1177/002224299405800201>,
- [80] Aggarwal, P.: *The effects of brand relationship norms on consumer attitudes and behavior*. *Journal of Consumer Research* **31**(1), 87-101, 2004, <http://dx.doi.org/10.1086/383426>,
- [81] Jin, C.; Yoon, M. and Lee, J.: *The influence of brand color identity on brand association and loyalty*. *Journal of Product & Brand Management* **28**(1), 50-62, 2019, <http://dx.doi.org/10.1108/JPBM-09-2017-1587>,
- [82] Park, C.W. and MacInnis, D.J.: *What's in and what's out: Questions on the boundaries of the attitude construct*. *Journal of Consumer Research* **33**(1), 16-18, 2006, <http://dx.doi.org/10.1086/504122>,
- [83] Becerra, E.P. and Badrinarayanan, V.: *The influence of brand trust and brand identification on brand evangelism*. *Journal of Product & Brand Management* **22**(5/6), 371-383, 2013, <http://dx.doi.org/10.1108/JPBM-09-2013-0394>,
- [84] Moorman, C.; Deshpande, R. and Zaltman, G.: *Factors affecting trust in market research relationships*. *Journal of Marketing* **57**(1), 81-101, 1993, <http://dx.doi.org/10.1177/002224299305700106>,
- [85] Schirmer, N.; Ringle, C.M.; Gudergan, S.P. and Feistel, M.S.G.: *The link between customer satisfaction and loyalty: the moderating role of customer characteristics*. *Journal of Strategic Marketing* **26**(4), 298-317, 2018, <http://dx.doi.org/10.1080/0965254X.2016.1240214>,
- [86] Hennig-Thurau, T.; Gwinner, K.P. and Gremler, D.D.: *Understanding relationship marketing outcomes: An integration of relational benefits and relationship quality*. *Journal of Service Research* **4**(3), 230-247, 2002, <http://dx.doi.org/10.1177/1094670502004003006>,

- [87] Fornell, C.; Johnson, M.D.; Anderson, E.W.; Cha, J. and Bryant, B.E.: *The American customer satisfaction index: nature, purpose, and findings*.
Journal of Marketing **60**(4), 7-18, 1996,
<http://dx.doi.org/10.1177/002224299606000403>,
- [88] Bolton, R.N. and Lemon, K.N.: *A dynamic model of customers' usage of services: Usage as an antecedent and consequence of satisfaction*.
Journal of Marketing Research **36**(2), 171-186, 1999,
<http://dx.doi.org/10.1177/002224379903600203>,
- [89] Hyun, S.S.: *Predictors of relationship quality and loyalty in the chain restaurant industry*.
Cornell Hospitality Quarterly **51**(2), 251-267, 2010,
<http://dx.doi.org/10.1177/1938965510363264>,
- [90] Ayinaddis, S.G.: *The Relationship Between Service Innovation, Customer Satisfaction, and Loyalty Intention in Emerging Economies: An Evidence from Ethio Telecom*.
Journal of the Knowledge Economy **14**, 4045-4063, 2023,
<http://dx.doi.org/10.1007/s13132-022-01025-7>,
- [91] Naqvi, M.H.A.; Hongyu, Z.; Naqvi, M.H. and Kun, L.: *Impact of service agents on customer satisfaction and loyalty: mediating role of Chatbots*.
Journal of Modelling in Management **19**(2), 470-491, 2024,
<http://dx.doi.org/10.1108/JM2-01-2023-0004>,
- [92] Kara, Ü. and İrge, N.T.: *The effects of customers' life style and values, volunteer simplicity and quality of service perception on customer satisfaction and loyalty*.
Journal of Business Research-Turk **13**(2), 1491-1511, 2021,
<http://dx.doi.org/10.20491/isarder.2021.1211>,
- [93] Festinger, L.: *A theory of cognitive dissonance*.
Row & Peterson, Evanston, 1957,
<http://dx.doi.org/10.1515/9781503620766>,
- [94] Burnham, T.A.; Frels, J.K. and Mahajan, V.: *Consumer switching costs: A typology, antecedents, and consequences*.
Journal of the Academy of Marketing Science **31**(2), 109-126, 2003,
<http://dx.doi.org/10.1177/0092070302250897>,
- [95] Dubinsky, A.J.; Jolson, M.A.; Michaels, R.E.; Kotabe, M. and Lim, C.U.: *Ethical perceptions of field sales personnel: An empirical assessment*.
Journal of Personal Selling & Sales Management **12**(4), 9-21, 1992,
<http://dx.doi.org/10.1080/08853134.1992.10753924>,
- [96] Milliman, R.E., and Decker, P.J.: *The use of post-purchase communication to reduce dissonance and improve direct marketing effectiveness*.
The Journal of Business Communication **27**(2), 159-170, 1990,
<http://dx.doi.org/10.1177/002194369002700203>,
- [97] Nill, A. and Schibrowsky, J.A.: *Research on marketing ethics: A systematic review of the literature*.
Journal of Macromarketing **27**(3), 256-273, 2007,
<http://dx.doi.org/10.1177/0276146707304733>,
- [98] Laczniak, G.R. and Murphy, P.E.: *The role of normative marketing ethics*.
Journal of Business Research **95**(2), 401-407, 2019,
<http://dx.doi.org/10.1016/j.jbusres.2018.07.036>,
- [99] Selnes, F.: *An examination of the effect of product performance on brand reputation, satisfaction and loyalty*.
European Journal of Marketing **27**(9), 19-35, 1993,
<http://dx.doi.org/10.1108/03090569310043179>,
- [100] Ou, W.M.; Shih, C.M.; Chen, C.Y. and Tseng, C.W.: *Effects of ethical sales behaviour, expertise, corporate reputation, and performance on relationship quality and loyalty*.
The Service Industries Journal **32**(5), 773-787,
<http://dx.doi.org/10.1080/02642069.2010.531268>,

- [101]Gezici Arslanhan, A. and Çiçek, I.: *Developing Ethic Values in Terms of Sectorial Differentiations*.
Journal of Business Research-Turk **11**(4), 2924-2943, 2019,
<http://dx.doi.org/10.20491/isarder.2019.785>,
- [102]Turkish Statistical Institute.: *2020 Address Based Population Registration System Results*.
<https://data.tuik.gov.tr/Bulten/Index?p=Adrese-Dayali-Nufus-Kayit-Sistemi-Sonuclari-2020-37210>,
accessed 11th August 2022,
- [103]Kline, P.: *An Easy Guide to Factor Analysis*.
Routledge, New York, 1994,
- [104]Vitell, S.J.; Rallapalli, K.C. and Singhapakdi, A.: *Marketing norms: The influence of personal moral philosophies and organizational ethical culture*.
Journal of the Academy of Marketing Science **21**(4), 331-337, 1993,
<http://dx.doi.org/10.1007/BF02894525>,
- [105]Yoo, B. and Donthu, N.: *The effects of marketing education and individual cultural values on marketing ethics of students*.
Journal of Marketing Education **24**(2), 92-103, 2002,
<http://dx.doi.org/10.1177/0273475302242002>,
- [106]Türkmendağ, T.; Türkmendağ, Z. and Hassan, A.: *Determining the Relationship Between Marketing Education and Marketing Ethics in Tourism: The Case of Atatürk University Faculty of Tourism*.
The Journal of Social Sciences Research **7**(2), 230-245, 2018,
- [107]Demirgüneş, B.K.: *Ethical behavior of salesperson: the impact of consumer's perception on trust, satisfaction and repeat purchasing behavior*.
Turkish Journal of Business Ethics **8**(1), 5-46, 2015,
<http://dx.doi.org/10.12711/tjbe.2015.8.1.0009>,
- [108]Ingram, R.; Steven, J.; Skinner, V. and Taylor, A.: *Consumers' evaluation of unethical marketing behaviors: The role of customer commitment*.
Journal of Business Ethics **62**(3), 237-252, 2005,
<http://dx.doi.org/10.1007/s10551-005-1899-0>,
- [109]Roman, S. and Ruiz, S.: *Relationship outcomes of perceived ethical sales behaviour: The customer's perspective*.
Journal of Business Research **58**(4), 439-445, 2005,
<http://dx.doi.org/10.1016/j.jbusres.2003.07.002>,
- [110]Levy, M. and Dubinsky, A.J.: *Identifying and addressing retail salespeople's ethical problems: A method and application*.
Journal of Retailing **59**(1), 46-66, 1983,
<http://dx.doi.org/10.1515/mks-1983-660111>,
- [111]Varinli, İ. and Kurtoğlu, R.: *Ethical Perceptions of Salespeople: An Application in The Retail Sector*.
Journal of Economics and Administrative Sciences **6**(2), 1-21, 2005,
- [112]Özgül, E.: *Evaluations of Consumers' Socio-Demographic Characteristics in Terms of Hedonic Consumption and Voluntary Simplicity Life Styles*.
Ege Academic Review **11**(1), 25-38, 2011,
- [113]Shama, A.: *The voluntary simplicity consumer*.
Journal of Consumer Marketing **2**(4), 57-63, 1985,
<http://dx.doi.org/10.1108/eb008146>,
- [114]Iwata, O.: *Attitudinal and Behavioral Correlates of VS Lifestyles*.
Social Behavior and Personality **25**(3), 233-240, 1997,
<http://dx.doi.org/10.2224/sbp.1997.25.3.233>,
- [115]Iwata, O.: *An Evaluation of Consumerism and Lifestyle as Correlates of a Voluntary Simplicity Lifestyle*.
Social Behavior and Personality **34**(5), 557-568, 2006,
<http://dx.doi.org/10.2224/sbp.2006.34.5.557>,

- [116]Wang, Y. and Lo, H.P.: *Customer-Focused Performance and Its Key Resource-Based Determinants in Dynamic Environments*.
The Journal of Management Development **22**(6), 483-526, 2003,
<http://dx.doi.org/10.1108/02621710310478486>,
- [117]Cronin Jr, J.J.; Brady, M.K. and Hult, G.T.M.: *Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments*.
Journal of Retailing **76**(2), 193-218, 2000,
[http://dx.doi.org/10.1016/S0022-4359\(00\)00028-2](http://dx.doi.org/10.1016/S0022-4359(00)00028-2),
- [118]Eid, R. and El-Gohary, H.: *The role of Islamic religiosity on the relationship between perceived value and tourist satisfaction*.
Tourism Management **46**(1), 477-488, 2015,
<http://dx.doi.org/10.1016/j.tourman.2014.08.003>,
- [119]Oviedo-García, M.Á.; Vega-Vázquez, M. and Castellanos-Verdugo, M.: *CRM and RQ as key factors in retail setting services in an economic crisis context. The case of travel agencies*.
Service Business **9**(4), 663-685, 2015,
<http://dx.doi.org/10.1007/s11628-014-0244-z>,
- [120]Saylan, U.: *A research on the effects of the activities of customer relations management of travel agencies on the value, satisfaction and loyalty perceived by the customers*. Ph.D. Thesis.
Balıkesir University, Balıkesir, 2018,
- [121]Altunoğlu, A.E. and Saraçoğlu, N.T.: *The Effects of Corporate Social Responsibility Practices on Customer Trust, Customer Loyalty and Company Image: A Study in Hotel Businesses*. In Turkish.
Sakarya İktisat Dergisi **2**(2), 69-86, 2013,
- [122]Kabadayı, E.T. and Aygün, İ.: *Determinants of brand loyalty and the link between brand loyalty and price tolerance*.
Bogazici Journal of Economics and Administrative Sciences **21**(1-2), 21-35, 2007,
<http://dx.doi.org/10.21773/boun.21.1.2>,
- [123]Lau, G.T. and Lee, S.H.: *Consumers' Trust in a Brand and the Link to Brand Loyalty*.
Journal of Market Focused Management **4**, 341-370, 1999,
<http://dx.doi.org/10.1023/A:1009886520142>,
- [124]Eren, S.S. and Erge, A.: *The effects of brand trust, brand satisfaction and customer value on brand loyalty of customers*.
Journal of Yaşar University **26**(7), 4455-4482, 2012,
- [125]Zeithaml, V.A.; Berry, L.L. and Parasuraman, A.: *The behavioral consequences of service quality*.
Journal of Marketing **60**(2), 31-46, 1996,
<http://dx.doi.org/10.1177/002224299606000203>,
- [126]Özbek, V. and Külahlı, A.: *Do customers' involvement, satisfaction and loyalty levels differ according to gender?*
Business & Management Studies: An International Journal **4**(3), 316-340, 2016,
<http://dx.doi.org/10.15295/bmij.v4i3.171>,
- [127]Baydaş, A. and Uslu, A.: *A Research Entertainment Enterprises in Bingöl Province for Determining the Effect of Religious Belief into the Perceived Service Quality, Client Satisfaction and Faithfulness*.
Journal of Current Researches on Business and Economics **8**(2), 1-20, 2018,
- [128]Mayers, A.: *Introduction to statistics and SPSS in psychology*.
Pearson Education Limited, Harlow, 2013,
- [129]Kline, R.B.: *Principles and Practice of Structural Equation Modeling*. 5th edition.
The Guilford Press, New York, 2011,
- [130]Akkaya, Ş. and Pazarlıoğlu, M.V.: *Ekonometri 2*.
Erkan Matbaası, İzmir, 1998,

- [131]Kalaycı, Ş.: *SPSS Applied Multivariate Statistical Techniques*. 5th edition.
Asil Press, Ankara, 2010,
- [132]Salkin, N.J. and Rasmussen, K.: *Encyclopedia of Measurements and Statistics*.
Sage Publications, 2007,
- [133]Alpar, C.R.: *Applied Statistics and Validity and Reliability with Examples from Sports, Health and Education Sciences*.
Detay Press, Ankara, 2016,
- [134]George, D. and Mallery, P.: *SPSS for Windows Step by Step: A Simple Guide and Reference, 11.0 update*. 4th edition.
Allyn & Bacon, Boston, 2003,
- [135]Lord, F.M.: *Practical Applications of Item Response Theory*.
Hillsdale, New Jersey, 1980,
- [136]Büyüköztürk, Ş.: *Handbook of Data Analysis for Social Sciences: Statistics, Research Design, SPSS Applications and Interpretation*. 7th edition.
Pegem Academy Press, Ankara, 2007,
- [137]Gürbüz, S.: *Structural Equation Modeling with AMOS*.
Seçkin Press, Ankara, 2019,
- [138]Brown, T.A.: *Confirmatory factor analysis for applied research*.
The Guilford Press, New York, 2006,
- [139]Jose, P.E.: *Doing statistical mediation and moderation*.
Guilford Press, New York, 2013.