

The Effect of Ethical Behavior on E-Customer Loyalty Mediated By E-Customer Satisfaction and E-Customer Trust

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ABSTRACT

This research seeks to examine the effect of ethical behavior on e-customer loyalty, with e-customer satisfaction and e-customer trust serving as mediating variables, among customers of Bank Syariah Indonesia in Banda Aceh City. The study involved a total of 182 respondents. Data were gathered through the distribution of questionnaires, using a non-probability sampling technique. The analytical approach employed was Structural Equation Modeling (SEM) using IBM SPSS AMOS software to assess the relationships among the studied variables. The findings indicate that ethical behavior does not have a direct impact on e-customer loyalty. However, ethical behavior shows a positive and significant influence on both e-customer satisfaction and e-customer trust. Furthermore, e-customer loyalty is positively impacted by both e-customer satisfaction (not significant), and e-customer trust (significant). These results suggest that while ethical behavior alone may not directly lead to customer loyalty, it contributes indirectly by enhancing satisfaction and trust. Additionally, the study confirms that the relationship between ethical behavior and e-customer loyalty is partially mediated by e-customer trust, highlighting their critical role in shaping customer loyalty in the digital banking context.

Keywords: ethical behavior, e-customer satisfaction, e-customer trust, e-customer loyalty

INTRODUCTION

Indonesia has the largest Muslim population in the world, with over 204 million Muslims. The country's Islamic banking sector has significant growth potential under current conditions. Amidst global economic uncertainty and dynamic developments, the Indonesian banking sector faces increasingly fierce competition. Competition to attract customers is intensifying due to the emergence of many new banks offering innovative products. This pressure has also impacted the Islamic banking industry.

In 2008, the Indonesian government passed Resolution No. 21 concerning Islamic Banking. Its aim was to support the development of Islamic banking with an emphasis on Islamic finance. Aceh is the only region in Indonesia that officially implements Islamic law and is a key player in the development of Islamic banking. Since the enactment of the Islamic Banking Law, according to Islamic Finance Institute (ILI) Resolution No. 11 of 2018, all financial transactions in the region must comply with Islamic law. In accordance with Islamic Sharia, voters are provided with ATMs, cash machines, and other facilities. This has encouraged a migration to Islamic banking, including account opening and other services, such as Bank Syariah Indonesia (BSI).

BSI's customer base has grown significantly compared to the same period last year, particularly in Banda Aceh. The figures below show the number of BSI users in Banda Aceh:

Table 1. Number of Bank Syariah Indonesia Customers in Banda Aceh City Per Year

| Year | Total |
|------|--------|
| 2021 | 50.000 |

| | |
|------|---------|
| 2022 | 100.000 |
| 2023 | 118.250 |

Source: Bank Syariah Indonesia (BSI), year of 2021,2022,2023

The financial report as of June 30, 2024, recorded that the number of BSI customers in Banda Aceh reached 206,571. While this number is considered high, customer loyalty to BSI remains a significant issue. A pre-survey of 30 customers in Banda Aceh revealed that only 4 respondents (13 percent) considered BSI their sole bank. Meanwhile, the other 26 respondents (87 percent) also held other savings accounts at banks such as BCA, BRI, BAS, and BTN Syariah. This finding indicates that customer loyalty to BSI remains relatively low.

The suspected cause of low customer loyalty is unethical behavior by some employees, which undermines customer trust and satisfaction with the bank's services. Analysis of digital reviews and field observations revealed a number of issues related to unethical behavior within the Islamic banking environment, as explained below:

Table 2. Results of the Analysis of Digital Reviews of Bank Syariah Indonesia

| No. | Unethical Behavior Issues | Cases | Impact on Customers |
|-----|---|--|--|
| 1 | Products are not fully Sharia-compliant | Murabahah contracts, which in practice resemble interest-bearing loans. | Decreased trust in Sharia principles. |
| 2 | Lack of contract transparency | Customers are not given detailed explanations about profit margins or risks. | Confusion, potential for future conflict. |
| 3 | Excessive marketing | Unrealistic profit-sharing promises (nisbah). | Disappointment if results do not meet expectations. |
| 4 | Pressure on sales targets | Employees force customers to take products without analyzing their needs. | Customers feel manipulated. |
| 5 | Misuse of Sharia funds | Financing projects that conflict with Islamic values (e.g., gambling). | Damage to the bank's reputation. |
| 6 | Ineffective DPS | The Sharia Supervisory Board (DPS) is merely a formality, not overseeing operations. | Sharia principles are ignored. |
| 7 | Unethical competition | Attracting customers from other banks without adequate education. | Customers misunderstand Sharia products. |
| 8 | Embezzlement of customer funds | BSI KCP employee Indra Makmu (AD, 30) is suspected of withdrawing Rp700 million from a customer's deposit without permission, opening a new account in the customer's name, and transferring funds to his personal account via EDC on June 4–13, 2024. | Customers lost funds, felt disappointed and unsafe, interest in changing banks increased, and BSI's reputation fell. |

Source: secondary data (processed), 2026

The various forms of unethical behavior demonstrated above have negatively impacted public trust in the principles and services of Islamic banks. When customers feel they haven't been given honest information,

experience manipulation, or encounter actions that contradict Islamic principles, this directly impacts their satisfaction and loyalty to the bank.

To further understand the state of customer loyalty, researchers conducted a pre-survey of 30 BSI customers in Banda Aceh. The results showed that although the average score for the E-Customer Loyalty variable was relatively good (3.42), there were still statements with low scores. This indicates that loyalty is not yet fully optimal.

Other variables, such as E-Customer Trust and E-Customer Satisfaction, also showed relatively poor average scores (3.14 each), indicating that certain aspects are not yet optimal. Meanwhile, Ethical Behavior received the lowest average score (3.10), indicating that perceptions of employee behavior are still lacking, indicating considerable space for improvement.

Customer loyalty is a strong commitment to continue using a company's services over the long term, even amidst temptations from competitors. In the context of Islamic banking, this loyalty is crucial for retaining customers and supporting the sustainability of Islamic financial institutions. According to Yulianti et al. (2019), customer loyalty reflects the value a company provides to its customers and is a crucial part of its strategy to face increasingly complex business competition.

Based on the general overview above, several important points can be summarized as follows:

Phenomenon:

Unethical behavior by Bank Syariah Indonesia (BSI) employees in Banda Aceh has reduced customer trust and satisfaction, thus affecting their loyalty. Although BSI has made efforts to improve its sharia-compliant services and products, issues related to unethical behavior persist, negatively impacting the bank's reputation.

Theoretical Gap:

Previous research has shown that ethical behavior has a positive influence on customer satisfaction and loyalty. However, there is still a lack of research on the influence of ethical behavior on customer loyalty in the context of Islamic banking in Indonesia, particularly in Banda Aceh.

Empirical Gap:

Pre-survey results indicate that BSI customer loyalty in Banda Aceh remains relatively low, with only 13% of customers considering BSI their sole bank. This suggests there is still room for improvement in enhancing customer loyalty.

Research Novelty:

This study has several novelties, namely:

1. **More specific contextualization:** This study was conducted in the context of Islamic banking in Banda Aceh City, which has unique characteristics in the application of Islamic law. Unlike previous, more general studies, this study focuses on a specific local context, thus providing more relevant and accurate results.
2. **More comprehensive testing of mediating roles:** This study examines the mediating role of e-Customer Satisfaction and e-Customer Trust in the relationship between Ethical Behavior and e-Customer Loyalty. Unlike previous studies that only tested one mediating variable, this study simultaneously tests two mediating variables, thus providing more comprehensive results.
3. **Use of more accurate primary data:** This study uses primary data from BSI customers in Banda Aceh City, allowing for more accurate and locally relevant analysis.

The selection of this research topic is premised on the escalating prevalence of unethical digital practices, including data misuse and deceptive marketing, which have eroded consumer trust yet remain understudied in e-loyalty literature. Drawing on S-O-R and Trust-Commitment Theory, the study tests dual mediation through e-satisfaction and e-trust to clarify how ethical behavior fosters loyalty. Timely amid Indonesia's Personal Data Protection Law, the findings may identify which pathway more strongly drives e-loyalty, informing ethical digital strategies for Islamic banking in Banda Aceh City.

Banda Aceh City is chosen due to its rapid e-commerce growth combined with strong Islamic values under Qanun Syariah, shaping distinct consumer expectations of ethical behavior. The city has also faced rising online fraud cases, making trust and satisfaction critical. Thus, Banda Aceh provides a relevant context to examine how ethical conduct influences e-loyalty where religious norms and digital transactions intersect.

Based on the description above, this study aims to analyze the influence of Ethical Behavior on E-Customer Loyalty, as well as to test the mediating role of E-Customer Satisfaction and E-Customer Trust in the relationship between these variables on Bank Syariah Indonesia's customers in Banda Aceh City.

LITERATURE REVIEW AND HYPOTHESIS

E-Customer Loyalty

According to Kusumasasti and Hadiwidjojo (2017), e-customer loyalty is a consistent tendency to purchase goods or use services from a business. Another definition of e-customer loyalty is a strong desire to remain loyal to a service, potentially leading to a change of heart (Hengestu & Iskandar 2017). According to Griffin (2005) and Kotler & Keller (2012), the following metrics are used to measure e-customer loyalty: 1) Repeat purchases, 2) Retention, 3) Recommendations, 4) Cross-purchase of products and services, 5) Advocacy, and 6) Demonstrated resistance to competitors' appeals.

Ethical Behavior

According to Wedatama et al. (2019), ethical behavior is action that involves conforming to accepted norms, such as honesty, transparency, responsibility, and integrity. Meanwhile, Mansouri et al., (2022) defines unethical sales behavior as short-term actions of salespeople that generate profits at the expense of customer interests. Indicators used to measure ethical behavior (ethical behavior of sellers) according to Wedatama et al., (2019) are: 1) Employees respect customer rights, 2) Employees offer services according to customer needs, 3) Employees do not force customers to use services, 4) Employee behavior provides a sense of security to customers during transactions, 5) Employees can maintain the security of customer personal data, 6) Employees can maintain the confidentiality of customer personal data, 7) Employees provide truthful service information, 8) Employees provide information about the services offered, 9) Employees provide information about the advantages and disadvantages of services to customers.

E-Customer Satisfaction

Kotler and Keller (2018) define e-customer satisfaction as the customer's happiness or disappointment when the company's and customer's expectations are compared with the company's performance. Pranithsari and Siddhi (2021) state that customer satisfaction is an emotional experience. Customer satisfaction is considered a feeling when customers compare their expectations with their perceptions of performance. Positive feelings are created when performance meets or exceeds expectations. According to Pranithsari and Siddhi (2021), e-customer satisfaction indicators are: 1) Overall satisfaction; 2) Conformity to expectations; 3) Performance relative to the customer's ideal product or service; 4) Product meets customer expectations; 5) Service matches the information received; 6) Satisfaction with the service.

E-Customer Trust

According to Adji & Samuel (2014), e-customer trust is the consumer's confidence in the salesperson, brand, and company. Meanwhile, according to Darsono (2010), e-customer trust is a person's willingness to trust

another party in a transaction because they consider the party to be known and reliable. The dimensions used to measure e-customer trust are: 1) Trusting Belief (Integrity, Benevolence, Competence) and 2) Trusting Intention (Willingness to depend, Subjective probability of dependency).

Ethical Behavior Influences E-Customer Loyalty

Ethical behavior is a crucial management tool in the sales process because salespeople interact personally with customers during the sales process. Therefore, employee or salesperson ethics can influence both customers and consumers (Lin 2012). In other words, ethical sales behavior is crucial for maintaining quality customer relationships (Ou et al., 2015). Previous research has shown that ethical sales behavior positively influences customer loyalty (Oliver, 1999). Therefore, this suggests that good behavior can increase online customer loyalty at Bank Syariah Indonesia Banda Aceh, Indonesia. Based on the above description, the following hypothesis can be proposed:

H1: Ethical behavior positively influences e-customer loyalty of Bank Syariah Indonesia customers in Banda Aceh.

Ethical Behavior Influences E-Customer Satisfaction

According to Schnaars (1991) in Wihartonom (2013), creating ethical behavior in sales or service delivery is essentially the primary goal of a business. The quality and reliability of a company's services (Roman & Ruiz, 2005) will positively influence customer trust (Mehrani and Akhyar, 2012). The results of the current study align with previous research showing that ethical behavior significantly increases online customer satisfaction (Lee et al., 2018). The satisfaction provided by the sales team or employees is key to a business's ability to meet client demands and maintain relationships with customers, as they feel satisfied. Therefore, it can be concluded that ethical behavior can increase online customer satisfaction. Therefore, the following hypothesis can be proposed:

H2: Ethical behavior positively influences customer satisfaction at Bank Syariah Indonesia in Banda Aceh.

Ethical Behavior Influences E-Customer Trust

Customer trust in a company is confidence in the company's services (Roman and Ruiz, 2005). Ethical behavior from company employees can positively influence customer trust (Maharani and Achyar, 2013). Furthermore, this premise aligns with other research showing that salesperson honesty increases consumer trust (Tolba et al., 2015). According to Tolba et al.'s (2015) conclusion, salesperson behavior can help build trust between salespersons and customers. Therefore, good behavior indicates increased customer trust among online users of Bank Syariah Indonesia. Therefore, the following hypothesis can be proposed:

H3: Ethical behavior positively influences customer trust at Bank Syariah Indonesia in Banda Aceh.

E-Customer Satisfaction Influences E-Customer Loyalty

Loyalty can be defined as the fulfillment of satisfaction (Rozanas and Velila, 2003). The level of customer loyalty is an important consideration for service-oriented companies (Agnihotri et al., 2012). According to the definition provided by Tjiptono (2004) in a study by Tuan (2015), customer satisfaction refers to the conscious or cognitive evaluation of a product's performance and whether it is suitable for its intended use. This study's findings align with other research that found a positive correlation between customer satisfaction and customer loyalty (Vesel & Zabkar, 2009). Therefore, customer satisfaction plays a crucial role or is an important antecedent of customer loyalty (Roman & Manuera, 2005). Therefore, the better the online customer satisfaction, the better the customer loyalty at Bank Syariah Indonesia in Banda Aceh. Therefore, the following hypothesis can be proposed:

H4: E-customer satisfaction has a positive effect on customer loyalty at Bank Syariah Indonesia in Banda Aceh.

E-Customer Trust Influences Customer Loyalty

Previous research found that trust has a positive and significant effect on customer loyalty. This means that increased trust increases loyalty. In other words, loyalty can be built through trust (Josep & Velilla, 2003). A trust-oriented company pays special attention to customer loyalty levels (Agnihotri et al., 2012). This indicates a positive and substantial relationship between trust and customer loyalty, which aligns with other research findings. Thus, consumer loyalty to a business is highly dependent on consumer trust (Maharani & Achyar, 2013). Therefore, this study suggests that having a high level of trust will increase customer loyalty at Bank Syariah Indonesia in Banda Aceh. Therefore, the following hypothesis can be proposed:

H5: E-customer trust has a positive effect on customer loyalty at Bank Syariah Indonesia in Banda Aceh.

E-Customer Satisfaction as a Mediator of the Effect of Ethical Behavior on E-Customer Loyalty

Ethical behavior is a crucial tool in behavioral management. This is because, in this process, salespeople interact face-to-face with customers, salesperson behavior has a strong impact on customer loyalty (Maharani and Achyar 2013). However, customer satisfaction has little impact on customer loyalty. This study is consistent with previous research showing that ethical sales behavior is important and can increase customer loyalty (Maharani & Achyar 2013). Therefore, it can be shown that good ethical sales behavior at Bank Syariah Indonesia in Banda Aceh can directly increase customer loyalty through customer satisfaction. Therefore, the following hypothesis can be proposed:

H6: Online customer satisfaction will mediate the effect of ethical behavior on online customer loyalty of Bank Syariah Indonesia customers in Banda Aceh.

E-Customer Trust as a Mediator of the Influence Between Ethical Behavior and E-Customer Loyalty

Ethical behavior demonstrated toward customers will impact their trust. Ethical behavior is a way to increase customer loyalty, as it involves personal interactions with consumers during the sales process (Maharani and Achyar 2013). Another example is gaining customer trust through honest behavior toward salespeople (Tolba et al., 2015). According to Swann et al.'s (2015) conclusion, salespeople's behavior helps build trust between them and their customers, which in turn impacts loyalty. Therefore, trust acts as a partial arbitrator in enhancing the relationship between customer loyalty and ethical sales practices at Bank Syariah Indonesia in Banda Aceh. Therefore, the following hypothesis can be proposed:

H7: E-customer trust influences ethical behavior toward e-customer loyalty among Bank Syariah Indonesia customers in Banda Aceh.

Based on the above description, the following research model or framework can be developed

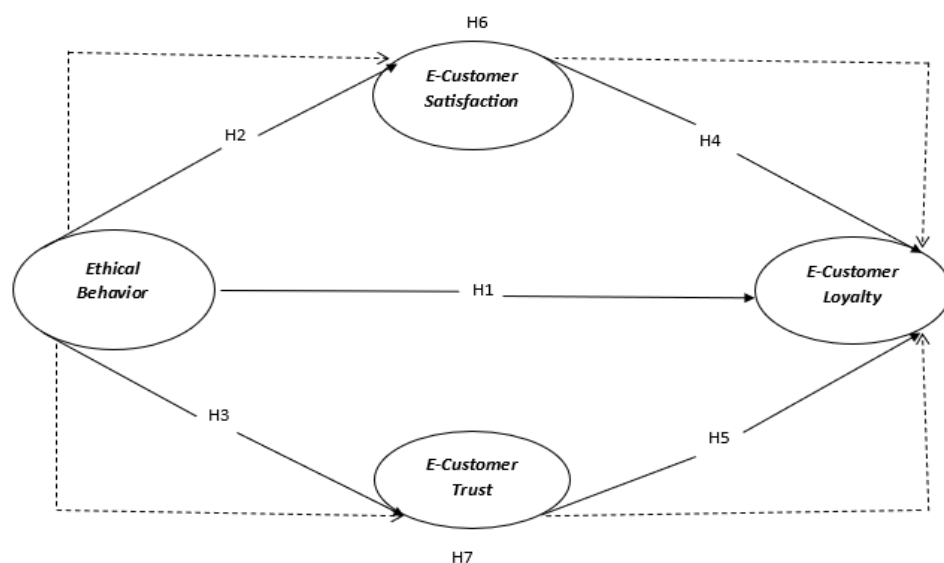


Figure 1. Theoretical Framework Model of the Research

RESEARCH METHODS

Population and Sample

The researcher identified all Bank Syariah Indonesia customers in Banda Aceh as the study population. A total of 26 indicators were used in this study. Consequently, the number of indicators was multiplied by seven, resulting in a sample size of 182 respondents.

Data Collection Techniques

The Google Forms platform was used to distribute an online questionnaire to collect data. With the provided instructions, respondents could access and complete the questionnaire online. The primary tool for measuring data in this study was the Likert scale.

Data Analysis Methods

To evaluate the hypotheses in this study, the researcher processed the collected data using Structural Equation Modeling (SEM) and Analysis of Moment Structure (AMOS) software. The SEM analysis process included the following steps: 1) Ensuring that the observed data was consistent with the theory. 2) Creating a route plan; 3) Using confirmatory factor analysis (CFA) to transform the flowchart criteria into an equation or measurement model. 4) Selecting the type of input matrix and evaluating the proposed model. 5) Determine the scope of the independence problem; 6) Check the durability of the model. 7) Interpret the proposed model. 8) Make changes to the model. 9) Interpret the test results and perform conversion tests. Hypothesis and variance tests are then performed.

RESULTS AND DISCUSSION

Respondent Characteristics

The respondents in this study were 182 Bank Syariah Indonesia customers in Banda Aceh. This section presents a description of the respondents' characteristics based on several demographic aspects, namely gender differences, age range, marital status, type of employment, and income level. A descriptive description of these respondent characteristics is presented in the following section:

Table 3. Respondent Characteristics

| No | Description | Frequency | Percentage |
|-------|---------------|-----------|------------|
| 1 | Gender: | | |
| | · Male | 51 | 28,0 |
| | · Female | 131 | 72,0 |
| Total | | 182 | 100 |
| 2 | Age: | | |
| | · < 20 Years | 4 | 2.2 |
| | · 21-25 Years | 52 | 28.6 |
| | · 26-30 Years | 114 | 62.6 |
| | · 31-35 Years | 10 | 5.5 |

| | | | |
|-------|------------------------------|-----|------|
| | · 36-40 Years | 1 | 0.5 |
| | · > 40 Years | 1 | 0.5 |
| Total | | 182 | 100 |
| 3 | Marital Status: | | |
| | · Unmarried | 169 | 92.9 |
| | · Married | 12 | 6.6 |
| | · Widower | 1 | 0,5 |
| Total | | 182 | 100 |
| 4 | Occupation: | | |
| | · Student | 149 | 81.9 |
| | · Employee | 7 | 3.8 |
| | · Civil Servant | 3 | 1.6 |
| | · Self-Employed | 23 | 12.6 |
| Total | | 182 | 100 |
| 5 | Income: | | |
| | · < Rp 1,500,000 | 134 | 73.6 |
| | · Rp 1,500,000- Rp 2,500,000 | 23 | 12.6 |
| | · Rp 2,500,000- Rp 3,500,000 | 6 | 3.3 |
| | · Rp 3,500,000- Rp 4,500,000 | 8 | 4.4 |
| | · > Rp 5,000,000 | 11 | 6.0 |
| Total | | 182 | 100 |

Source: Analysis of Primary Data (2026)

Validity Test

The validity of the data in this study was determined using the product-moment correlation coefficient test, and the test method used SPSS. The correct test results are shown in the table below:

Table 4. Output of Validity Test

| No | Persyaratan | Variable | Cooefficient of Correlation | <i>Critical Value 5%</i> <i>(N = 182)</i> | Condition |
|----|-------------|----------|-----------------------------|--|-----------|
| 1. | ECL1 | | 0,712 | 0,145 | Valid |

| | | | | | |
|----|------|---------------------------------|-------------------------|-------|-------|
| 2 | ECL2 | <i>E-Customer Loyalty</i> | 0,788 | | |
| 3 | ECL3 | | 0,702 | | |
| 4 | ECL4 | | 0,637 | | |
| 5 | ECL5 | | 0,765 | | |
| 6 | ECL6 | | 0,695 | | |
| 7 | ECT1 | | <i>E-Customer Trust</i> | | |
| 8 | ECT2 | 0,814 | | | |
| 9 | ECT3 | 0,781 | | | |
| 10 | ECT4 | 0,821 | | | |
| 11 | ECT5 | 0,820 | | | |
| 12 | ECS1 | <i>E- Customer Satisfaction</i> | | 0,836 | 0,145 |
| 13 | ECS2 | | 0,896 | | |
| 14 | ECS3 | | 0,867 | | |
| 15 | ECS4 | | 0,917 | | |
| 16 | ECS5 | | 0,889 | | |
| 17 | ECS6 | | 0,886 | | |
| 18 | EB1 | <i>Ethical Behavior</i> | 0,789 | 0,145 | Valid |
| 19 | EB2 | | 0,816 | | |
| 20 | EB3 | | 0,687 | | |
| 21 | EB4 | | 0,760 | | |
| 22 | EB5 | | 0,836 | | |
| 23 | EB6 | | 0,845 | | |
| 24 | EB7 | | 0,840 | | |
| 25 | EB8 | | 0,743 | | |
| 26 | EB9 | | 0,797 | | |

Source: Analysis of Primary Data (2026)

Each question in the checklist is considered valid, as shown in the table above, because the variables used in this investigation have been verified and their Pearson correlation ratings are higher than the significance threshold of 0.05 or 5%. This ensures that all requirements of each survey are met.

Reliability Testing

This section discusses the testing of the research instrument and explains the reliability test. Set competitive standards.

Table 5. Output of Reliability Test

| No. | Variable | Indicator | Cronbach's Alpha | Condition |
|-----|-------------------------|-----------|------------------|-----------|
| 1. | E-Customer Loyalty | 6 | 0,805 | Reliable |
| 2. | E-Customer Trust | 5 | 0,781 | Reliable |
| 3. | E-Customer Satisfaction | 6 | 0,942 | Reliable |
| 4. | Ethical Behavior | 9 | 0,924 | Reliable |

Source: Analysis of Primary Data (2026)

From the reliability analysis, the alpha value of each respondent's perception variable can be seen across several variables. Specifically, the Ethical Behavior (X) variable obtained a Cronbach's Alpha value of 0.924. The E-Customer Satisfaction (Z1) variable obtained a Cronbach's Alpha value of 0.942. The E-Customer Trust (Trust) variable obtained a Cronbach's Alpha value of 0.78; and the E-Customer Loyalty variable obtained a Cronbach's Alpha value of 0.805. Therefore, the Cronbach's Alpha measurements for all study variables were above 0.70, indicating that, according to Hair et al. (2013), all indicators for each variable are reliable.

Standardized regression weights were used to measure the relationship between indicators and their constructs through loading factors. The extent of an indicator's role in each variable can be assessed by the height of its loading factor (Hair et al., 2013). The following table will show more clearly the loading factor values of each indicator forming the variable.

Table 3. Output of Loading Factor

Standardized Regression Weights: (Group number 1 - Default model)

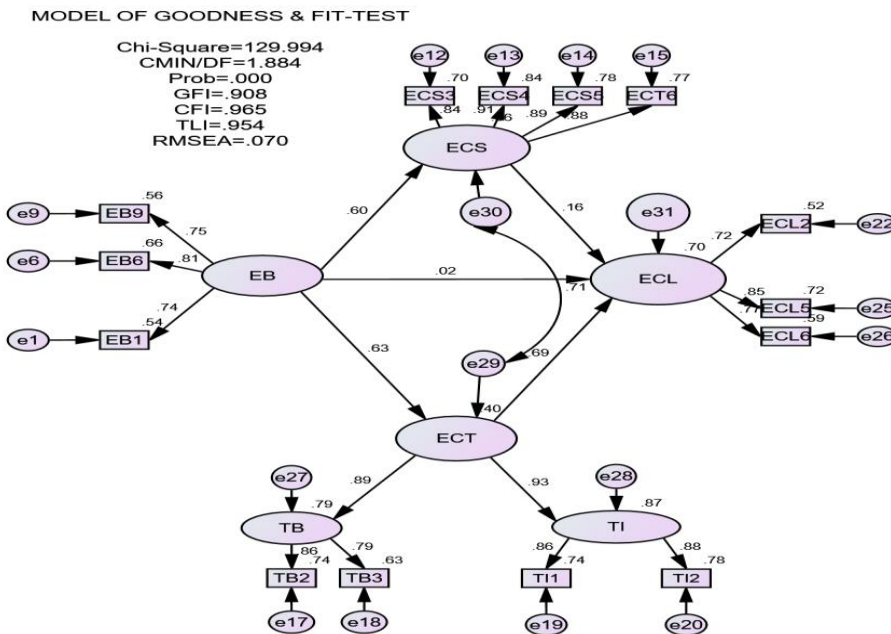
| | | | Estimate |
|------|------|-----|----------|
| ECL5 | <--- | ECL | .849 |
| ECL6 | <--- | ECL | .769 |
| ECL2 | <--- | ECL | .719 |
| ECS4 | <--- | ECS | .914 |
| ECS5 | <--- | ECS | .886 |
| ECS6 | <--- | ECS | .880 |
| ECS3 | <--- | ECS | .837 |
| TI2 | <--- | TI | .884 |
| TI1 | <--- | TI | .859 |

| | | | |
|-----|------|----|------|
| TB2 | <--- | TB | .858 |
| TB3 | <--- | TB | .791 |
| EB6 | <--- | EB | .811 |
| EB9 | <--- | EB | .749 |
| EB1 | <--- | EB | .738 |

Source: Analysis of Primary Data (2026)

The table above presents that in the E customer loyalty variable, the highest loading factor is ECL5 which means the ECL5 indicator (0.849) is the strongest reflecting e customer loyalty. Furthermore, E customer satisfaction can be measured by 4 indicators, where the ECS4 indicator has the highest loading factor (0.914) which indicates the strongest indicator forming the E customer satisfaction variable. In the E trust variable, which is divided into 2 dimensions, namely TI and TB. The IT dimension is most strongly reflected by TI2 with a loading value of 0.884, and the TB dimension is most strongly reflected by the TB2 indicator with a loading value of 0.858. Finally, the independent ethical behavior variable can be formed by 3 indicators, where the strongest is reflected by the EB6 indicator with a loading factor value of 0.811.

Based on the validated data according to the measurement equation model, further analysis can be conducted using a structural equation modeling approach. The results of the measurement model have achieved acceptable fit indices, with statistically feasible and significant parameters. The structural modeling approach explains the causal relationships between constructs. The following is a test of the structural model for direct and mediating effects:



Source: Output of SEM-AMOS. 2026

Figure 2. Full-SEM for Hypothesis Testing

The output in the figure above shows that the structural equation model is a satisfactory fit for the sample data, where $\chi^2 (182) = 129.994$ at $p < .001$; $\chi^2/df = 1.884 < 2.000$; $GFI = 0.908$, $CFI = 0.965$, and $TLI = 0.954 > 0.9$; and $RMSEA = 0.070 < 0.08$ (Hair et al., 2013).

Direct Effect Test

The results of the AMOS test on the full model for hypothesis testing after meeting SEM assumptions are more clearly shown in Table 5 below:

Table 6. Output of SEM Analysis

Regression Weights: (Group number 1 - Default model)

| | | | Estimate | S.E. | C.R. | P | Label |
|-----|------|-----|----------|------|-------|------|--------|
| ECL | <--- | EB | .017 | .095 | .181 | .856 | par_1 |
| ECS | <--- | EB | .714 | .103 | 6.969 | *** | par_14 |
| ECT | <--- | EB | .621 | .093 | 6.713 | *** | par_15 |
| ECL | <--- | ECS | .123 | .109 | 1.120 | .263 | par_2 |
| ECL | <--- | ECT | .657 | .170 | 3.874 | *** | par_9 |

Source: Output of SEM-AMOS. 2026

The data analysis results show that:

- The regression coefficient of ethical behavior on online customer loyalty is 0.017. This means that changes in ethical behavior can only increase online customer loyalty by 1.7% for each magnitude of change. A P-value of 0.856 (p-value > 0.05) indicates that ethical behavior does not significantly increase customer loyalty (the hypothesis is not accepted).
- Ethical behavior has a regression coefficient of 0.714 with online customer satisfaction. This means that each change in ethical behavior can increase online customer satisfaction by 0.714, or 71.4% of the magnitude of the change in ethical behavior. A P-value of 0.00 < 0.05 indicates that the effect of this change is significant (the hypothesis is not rejected).
- Ethical behavior also has a correlation coefficient of 0.621 with customer trust. These results indicate that each change in ethical behavior can increase customer trust by 62.1% of the magnitude of the change in ethical behavior. The P-value is 0.000 (P-value < 0.05). This indicates a significant change between ethical behavior and customer trust (the hypothesis is not rejected).
- The regression coefficient for online customer satisfaction on online customer loyalty is 0.123. This means that changes in online customer satisfaction can only increase online customer loyalty by 12.3% for each magnitude of the change. A P-value of 0.263 (p-value > 0.05) indicates that online customer satisfaction can insignificantly increase online customer loyalty (the hypothesis is not rejected).
- Online customer trust has a regression coefficient of 0.657 on customer loyalty. These results indicate that each change in online customer trust can increase online customer loyalty by 65.7% for each magnitude of the change in customer trust. The P-value of 0.000 (P-value < 0.05) shows that changes in online customer trust can significantly impact online customer loyalty (the hypothesis is not rejected).

Moreover, coefficient determination is representative by squared Multiple correlation as presented in the following table:

Table 5. Coefficient Determination

Squared Multiple Correlations: (Group number 1 - Default model)

| | | | Estimate |
|-----|--|--|----------|
| ECT | | | .398 |
| ECS | | | .362 |
| ECL | | | .698 |

Source: Output of SEM-AMOS. 2026

The coefficient of determination table above illustrates that the ethical behavior variable is able to explain 39.8% (R2) of the variance (Squared Multiple Correlation) towards online customer trust. This also means that online customer trust can still be explained by other variables by 60.2% (100% - 39.8%). The coefficient of determination or Squared Multiple Correlation (SMC) = 36.2% (R2) or the estimated variance indicates that online customer satisfaction can be explained by the ethical behavior variable by 36.2%. This means that online customer satisfaction can still be explained by other variables/predictors by 63.8%. Overall, it is estimated that the predictors (ethical behavior, trust and online customer satisfaction) can explain 69.8% (R2) of the variance towards online customer loyalty, which means the error variance for predicting online customer loyalty is around 30.2% (100% - 63.8%) because it is explained by other factors not included in this study.

Indirect Effect Testing

The Sobel test for hypotheses 6 and 7 was conducted to determine the mediation effect. The results are as follows:

- For hypothesis 6, the test results showed a value of 0.021 and were significant at the $\alpha = 0.078$ confidence level (p-value > 0.05). This finding indicates that e-customer satisfaction acts as a non-significant mediator in the relationship between ethical behavior and e-customer loyalty.
- For hypothesis 7, the Sobel test yielded a value of 0.497 and was significant at $\alpha = 0.000$ (p-value < 0.05). This indicates that e-customer trust also plays a role as a full mediator in the relationship between ethical behavior and e-customer loyalty, as the trust variable significantly influences loyalty, and the direct relationship between ethical behavior and loyalty proved insignificant.

DISCUSSION

Statistical test results indicate that ethical behavior has a positive but insignificant effect on online customer loyalty. In other words, if customer ethics improves, customer loyalty levels increase insignificantly. This finding is inconsistent with Lin (2012), who explained that ethical behavior is a crucial management tool in the sales process because salespeople interact personally with customers during the sales process. Therefore, employee or salesperson ethics can influence customers and consumers (Lin 2012). This study's results also deviate from previous research that ethical sales behavior is crucial for maintaining quality customer relationships (Mansouri et al., 2022). Therefore, it indicates that ethical behavior has not been able to directly significantly increase e-customer loyalty at Bank Syariah Indonesia Banda Aceh, Indonesia.

Statistical test results also indicate that ethical behavior has a positive and significant effect on e-customer satisfaction. Higher levels of employee ethics lead to higher online customer satisfaction. This finding is consistent with Maharani and Achyar (2012) and Lee et al. (2018) found that ethical behavior significantly increased e-customer satisfaction. Thus, the good performance at Bank Syariah Indonesia Banda Aceh indicates that ethical behavior in e-commerce can increase online customer satisfaction at Bank Syariah Indonesia in Banda Aceh.

Furthermore, the test results showed that ethical behavior had a positive and significant effect on consumer e-trust. This means that the better the employee's ethics, the more trust e-customers have in the bank. This finding aligns with other research showing that honesty towards salespeople increases consumer trust (Tolba et al., 2015). According to Tolba et al.'s (2015) conclusion, salesperson behavior can help build trust between salespeople and customers. Therefore, good behavior indicates increased customer trust among e-Indonesia Islamic Bank users in Banda Aceh.

The findings of this study also indicate that online customer loyalty is not significantly influenced by online customer satisfaction. This finding is inconsistent with Tuan's (2015) findings, which argue that customer satisfaction refers to a conscious or cognitive evaluation of a product's performance and whether it is suitable for its intended purpose or use. The study's findings also align with other research that found a positive correlation between customer satisfaction and customer loyalty (Vesel & Zabkar, 2009). Therefore, customer satisfaction does not play a significant role in shaping online customer loyalty at Bank Syariah Indonesia in Banda Aceh.

Based on statistical tests of the data in this study, it was found that trust has a positive and significant effect on customer loyalty. This means that increasing online customer trust can significantly increase online customer loyalty. This is consistent with the findings of Josep & Velilla (2003), who found that loyalty can be determined by customer trust. Companies that prioritize maintaining trust have a particular impact on customer loyalty levels (Agnihotri et al., 2012). Therefore, consumer loyalty to a business is highly dependent on consumer trust, which aligns with Maharani & Achyar (2013). Therefore, this condition shows that Bank Syariah Indonesia Banda Aceh is able to maintain high online customer trust in increasing customer loyalty in Banda Aceh.

The statistical analysis results showed no significant mediating effect of online customer satisfaction on the relationship between ethical behavior and online customer loyalty. However, ethical behavior can still increase online customer satisfaction because salespeople interact directly with customers online (Maharani and Achyar, 2013). However, customer satisfaction has little effect on online customer loyalty. Therefore, this study remains inconsistent with previous research that suggests that online customer satisfaction is important and can increase customer loyalty (Maharani & Achyar, 2013). Therefore, it can be shown that good ethical sales behavior at Bank Syariah Indonesia Banda Aceh can directly increase customer satisfaction.

The findings indicate that trust fully mediates the relationship between ethical behavior and online customer loyalty. This means that the better the ethical behavior demonstrated toward bank customers, the greater their trust, which in turn impacts customer loyalty. This is consistent with the idea that increasing customer loyalty can be achieved by improving ethical behavior among employees interacting with customers online during transactions (Maharani and Achyar, 2013). Another example is gaining customer trust through honest behavior toward salespeople (Tolba et al., 2015). According to Tolba et al.'s (2015) research, salespeople's behavior helps build trust between them and their customers. Therefore, this suggests that trust plays a partial arbitrage role in enhancing the relationship between client loyalty and ethical sales practices at Bank Syariah Indonesia Banda Aceh.

Additionally, these findings reveal a trust-dominant mechanism in Islamic digital banking: although ethical behavior significantly increases both e-satisfaction and e-trust, only trust drives e-loyalty, while satisfaction does not. In Banda Aceh's Qanun Syariah context, customers likely perceive ethical conduct as a religious and regulatory baseline, making satisfaction a hygiene factor that prevents dissatisfaction but fails to build loyalty. The non-significant direct effect suggests an "ethics perception-action gap," where mandatory compliance under Sharia and Indonesia's Personal Data Protection Law reduces the signaling value of ethics. Thus, for Bank Syariah Indonesia, ethical behavior must be made salient through proactive transparency and innovation, such as Sharia-compliant AI disclosures, to convert trust into loyalty, indicating that future research should examine "ethical salience" as a moderator using longitudinal data.

CONCLUSION

This study indicates that ethical behavior has a positive and significant influence on online customer satisfaction and trust, but does not significantly influence online customer loyalty. Online customer trust has a positive and

significant influence on online customer loyalty, while online customer satisfaction has no significant influence. The results also indicate that online customer trust mediates the relationship between ethical behavior and online customer loyalty, implying that online customer trust is a key factor in increasing online customer loyalty.

RECOMMENDATIONS

To increase online customer loyalty, Bank Syariah Indonesia Banda Aceh should optimize employee ethical behavior and develop a customer trust strategy through transparency and accountability. Improving service and product quality is also crucial for increasing customer satisfaction. In this way, the bank can increase online customer loyalty, and it achieves better business goals.

Future research should test when ethical behavior influences e-loyalty by examining moderators such as religiosity and ethical salience. Longitudinal studies are needed to capture delayed effects of trust on loyalty. Researchers should also break down ethical behavior into Sharia, procedural, and distributive dimensions, and explore other mediators like perceived risk. Replication in other Islamic regions and mixed-method approaches will strengthen generalizability of the trust-dominant pathway found in this study.

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