



The Ethical Behaviour of Employees in Travel Agencies - A Case Study of Tunisian Travel Agencies-

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Abstract:

In this study, an attempt is made to focus on the ethical behaviour of employees in Tunisian travel agencies and to clarify the ethical practices of the employees and how they affect customer satisfaction. This is based on a methodology grounded in a descriptive and analytical perspective through the formulation of a questionnaire to collect data, then analyzing them using SPSS software for a sample which consists of 136 clients who have relationships and dealings with Tunisian travel agencies. The results of the data analysis showed that the general level of customer satisfaction was high and statistically significant, in light of the multiple dimensions governing the adoption of ethical behaviours in dealing with clients.

Key words: Ethical behaviour, Employees, Travel agencies, Customer satisfaction.

JEL Classification Codes: D63, M5, L83, D91.

Introduction :

The Tunisian tourism sector is recognized as one of the fundamental and strategic sectors of the economy, mainly for its capacity to attract foreign currency and create employment opportunities. Given the intensifying competition in the international tourism market, maintaining the position of Tunisian tourism requires more than scenic views, infrastructure, and material facilities. Comprehensive quality, and at its core the ethical behaviour of employees in the tourism sector, has become a fundamental determinant in shaping tourists' experiences and defining the extent of their satisfaction, particularly with regard to employees in travel agencies. Due to their constant interaction with clients, they represent the face of the sector, and their unethical practices, such as misleading tourists and financial exploitation, contribute to distorting the image of the agency and the sector in the long term.

From here, the following problem is raised:

a- The problematic:

- How do the behaviours of employees in Tunisian travel agencies affect customer satisfaction?

b- The hypothesis:

- Employees in Tunisian travel agencies are characterized by high ethical behaviours that give a positive impression to customers.

c- Objectives of the study:

Through our study, we aim to:

- Analyze the ethical behaviours prevailing among employees in Tunisian travel agencies.
- Present a case study on a sample of clients dealing with employees of Tunisian travel agencies in order to document and analyze current practices.
- Work on providing practical recommendations for human resources management in Tunisian travel agencies with the aim of strengthening the ethical practices of employees, such as setting training programs that contribute to improving the quality of services, and thereby enhancing the Tunisian tourism sector in general.

d- Importance of the study:

The importance of our study lies in the fact that it sheds light on the extent of the impact of the ethical behaviours of employees in Tunisian travel agencies on customer satisfaction, and the study focuses specifically on the category of clients since they are the direct counterparts of the employees.

e- Methodology of the study:

In designing our research, we will rely on the procedural and methodological considerations that are based on tackling the research problem and answering the central question posed, in accordance with the approach that relies on a descriptive and

analytical perspective related to the subject. This will be done by describing and diagnosing the research phenomenon through addressing the various basic concepts related to the ethical behaviours of employees in Tunisian travel agencies and customer satisfaction. The case study method will also be relied upon by taking a sample of clients who have previously dealt with Tunisian travel agencies, who were reached through the design of a questionnaire and its distribution via Google Form for the collection of data, which was then analyzed using SPSS software.

1. The nature of ethical behaviours:

1.1.The concept of human behaviour:

It is a series of actions and reactions performed by the human being in his continuous attempts to achieve his goals and to satisfy his evolving and changing desires. It also represents the actions or responses through which the human being expresses his acceptance or rejection of the influences directed toward him by the surrounding environmental elements, whether human or otherwise (Affan Othman & Abdelghani, 2023, p. 12).

Human behaviour relies on several determinants, among which are (motives and incentives - personality - perception - attitudes - values - organizational learning). By understanding these determinants, every institution seeks to overcome anything that may hinder the production process, as the institution's knowledge of the personalities of all employees and its effort to guide them in the right direction serve both the objectives of the employees and the objectives of the institution (Mahmoudi & Mahmoudi, 2020, p. 76).

1.2.The concept of ethical behaviour:

Ethical behaviour in the workplace refers, in general, to a set of guiding principles that specify the standards of ethical and moral behaviour expected inside the company or the organization. These principles often influence how employees interact with each other, with clients, and with leadership. The presence of strong ethical guidelines encourages positive and wise behaviour, and encourages employees to act with integrity during work. Some employees may also adopt ethical standards higher than those that are defined (Indeed, 2025).

2. The concept of customer satisfaction:

According to Kotler and Keller, customer satisfaction consists of feelings of happiness or disappointment resulting from the comparison between the expected performance of employees in travel agencies and their actual performance. If the performance is less than expectations, then the customers are dissatisfied. If it matches their expectations, then they are satisfied. And if it exceeds their expectations, then the satisfaction is of a high degree. Institutions can increase customer satisfaction through

several means, including lowering prices, diversifying services, continuously improving them, and providing quality (Kotler & Armstrong, 2006, p. 144).

In the context of travel agencies, ethical behaviour extends beyond personal morality and is seen as a strategic asset that directly impacts customer trust and loyalty. Abdel-Aty and Deraz (2021) emphasize that in service-oriented industries such as hospitality and tourism, employees' ethical conduct—including honesty, transparency, and respect—plays a crucial role in shaping customers' perceptions and satisfaction. These ethical practices help foster long-term relationships and enhance the reputation of travel agencies, which is critical in a highly competitive market environment.

Furthermore, recent studies highlight the importance of personalized and responsive customer service as key determinants of satisfaction in travel agencies. Nagpal et al. (2024) show that responsiveness, customization, and reliability of service delivery significantly affect customers' satisfaction levels. Maaiah (2023) adds that the perception of an agency's ethical stance positively influences tourists' behavioural intentions, such as repeat visits and recommendations. These findings align with the conceptual framework of this study, which includes customer's experiences and ethical perceptions as central variables influencing satisfaction outcomes.

3. Analysis of the results:

3.1. Methodology and procedures of the field study:

3.1.1. Methods and techniques of data collection:

In order to answer the problem related to this study, primary sources were mainly relied upon, as the collection of primary data was carried out through the questionnaire tool, which was constructed as follows:

- **The first axis:** related to personal (demographic) data of the sample characteristics.
- **The second axis:** the ethical behaviour of employees.
- **The third axis:** customer satisfaction.

3.2. Defining the population and sample of the study:

With regard to this study, it revolves around the ethical behaviour of employees in Tunisian travel agencies and its effect on customer satisfaction, where the hypotheses of this study are examined and verified through the study and analysis of the data collected from a sample of clients of Tunisian travel agencies. Accordingly, the population of the study consists of a group of individuals who have dealt with Tunisian travel agencies. The questionnaires were distributed electronically, and 136 questionnaires were collected, valid for analysis, and thus, the sample consists of 136 individuals.

3.2.1. Demographic characteristics of the study sample:

The demographic characteristics of the sample represent a fundamental entry point for understanding the nature of the study participants, and they contribute to

explaining the orientation and context of their responses. The demographic factors of the sample relate to the personal characteristics of its individuals, and the demographic factors of the studied sample can be detailed as follows:

- **Distribution of the study sample according to gender:**

The statistical distribution of the sample according to the gender variable can be presented as follows:

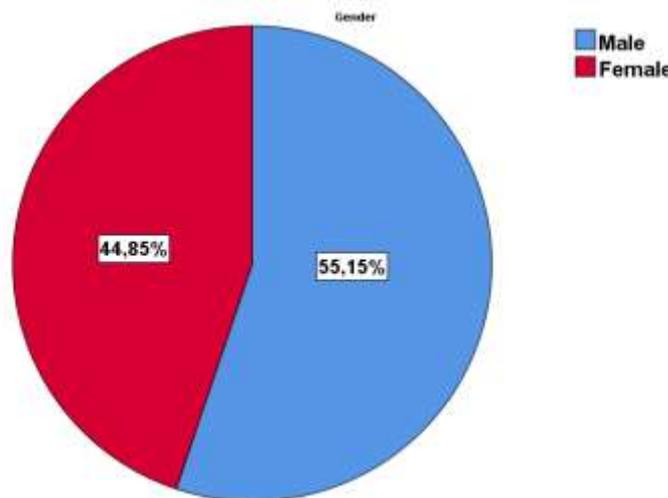
Table (1): Distribution of the study sample individuals according to the gender variable

Number	Variable	Category	frequency	Percentage
01	Gender	Male	75	55,1
02		Female	61	44,9
	Total		136	%100

Source: Compiled from SPSS 25 outputs.

The results presented in the table above can also be illustrated through the following figure:

Figure (1): The distribution of the sample individuals according to the gender variable.



Source: Compiled from SPSS 25 outputs.

The results show closeness in the percentages of male and female participants, with a relative majority for males. This closeness can be explained as reflecting a balanced distribution in society, since making decisions about travel and tourism is no longer

limited to one gender rather than the other. The relative superiority of males may also indicate that they are still, in many cases, the ones responsible for the financial and procedural arrangements of family travel in the Tunisian cultural context, which makes them in more direct contact with the employees of tourism agencies. This balance gives the results of the study credibility and broader representation, as it reflects the views and perceptions of both genders.

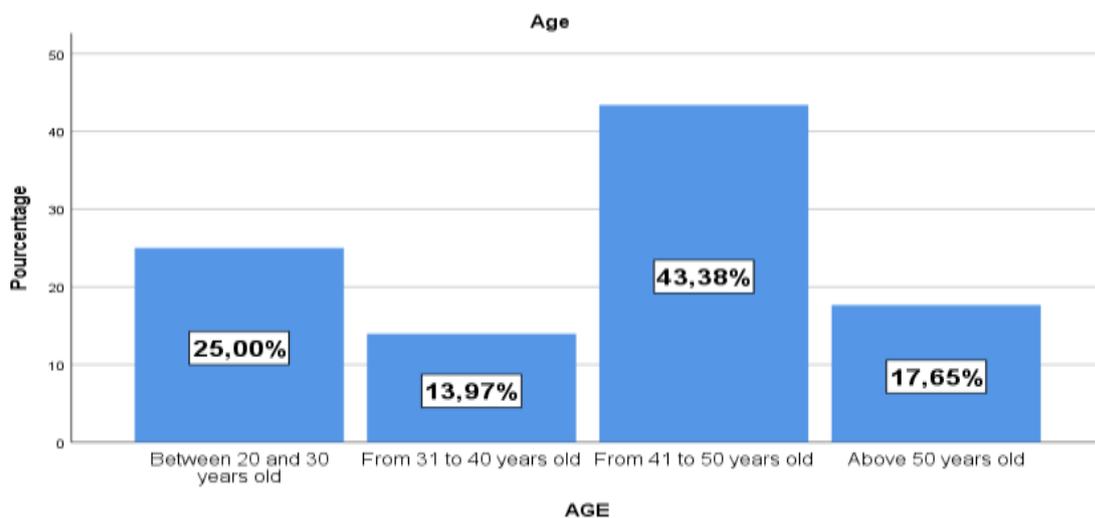
- **Distribution of the study sample according to age:**

Table (2): The distribution of the sample members according to the age variable

Number	Variable	Category	Frequency	Percentage
01	Age	Between 20 and 30 years old	34	25,0
02		From 31 to 40 years old	19	14,0
		From 41 to 50 years old	59	43,4
		Above 50 years old	24	17,6
	Total		136	%100

Source: Compiled from SPSS 25 results.

Figure (2): The distribution of the sample members according to the age variable



Source: Compiled from SPSS 25 outputs.

It is noted that the age group most represented in the sample is “41 to 50 years,” followed by the group “20 to 30 years.” This predominance of the middle age group shows that the study mainly includes individuals with professional experience and financial stability, many of whom are heads of households. This group is usually more demanding regarding service quality and ethical behaviour, as they seek reliability and security in their dealings. At the same time, the presence of the younger group shows their interest in organized travel through agencies. In general, the diversity of age

groups adds value to the study, as it reflects the views of two generations with different expectations and needs from tourism services.

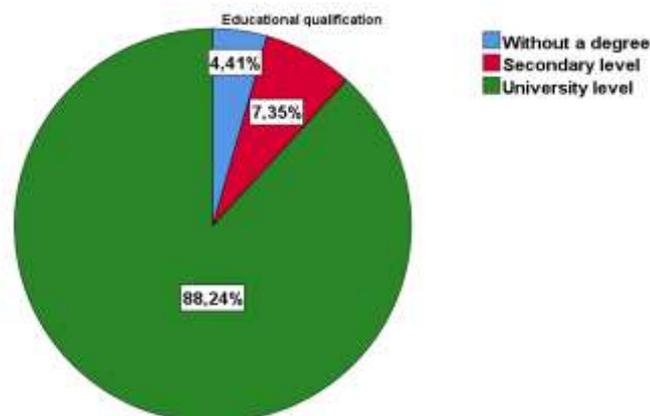
- **Distribution of the study sample by educational qualification:**

Table (3): The distribution of the study sample according to educational qualification

Number	Variable	Category	Frequency	Percentage
01	Educational qualification	Without a degree	6	4,4
02		Secondary level	10	7,4
		University level	120	88,2
		Total	136	%100

Source: Generated from SPSS 25 results.

Figure (3): The distribution of the study sample according to educational qualification



Source: Compiled by the researcher based on SPSS 25 software.

The results that we have obtained shows that there is an overwhelming dominance of the “university level” category, which constituted the largest proportion by a wide margin compared to the other categories. This finding is pivotal and casts its influence over all the study’s results. The sample’s advanced educational background points to a group of customers with elevated awareness and analytical acumen, making them more adept at recognizing and judging ethical versus unethical behaviours. Such awareness limits their tolerance for misleading or opaque practices and lends substantial weight to their satisfaction, which arises from rational evaluation rather than momentary perception. Consequently, any positive evaluation from this segment regarding the ethical conduct of agency employees carries substantial qualitative weight.

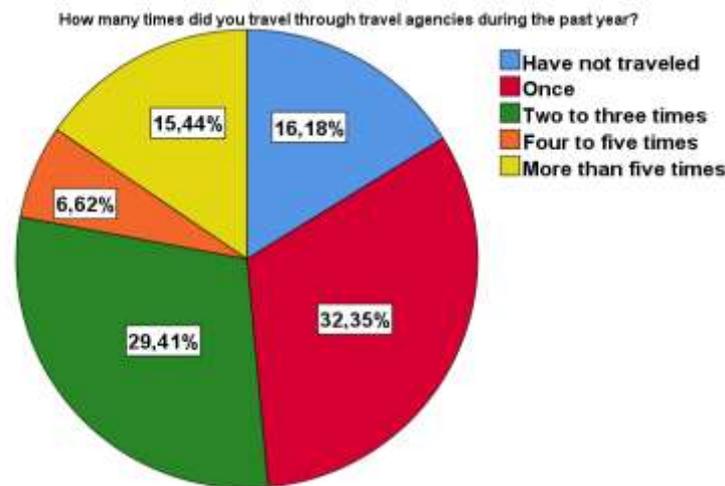
- Distribution of the study sample according to travel with agencies:

Table (4): The distribution of the study sample based on travel with agencies

Number	Variable	Category	Frequency	Percentage
01	How many times did you travel through travel agencies during the past year?	Have not traveled	22	16,2
02		Once	44	32,4
		Two to three times	40	29,4
		Four to five times	9	6,6
		More than five times	21	15,4
	Total :		136	%100

Source: Compiled by the researcher based on SPSS 25 software.

Figure (4): The distribution of the study sample based on travel with agencies



Source: Compiled from SPSS 25 outputs.

The results we obtained show that the largest proportion of the sample traveled "once" or "two to three times" during the past year, while a notable proportion did not travel at all. This distribution reflects that a significant part of agency clients are not frequent travelers, but rather may be seasonal tourists or those planning specific trips (such as Omrah or annual vacations). For this segment, the experience of dealing with the agency is crucial, as it may constitute the only experience on which they base their decision to return to the same agency or the sector as a whole in the future. On the other hand, the presence of a proportion of frequent travelers (more than four times) is also

important, since the loyalty of these clients depends directly on the trust and credibility embodied in the ethical behaviour of the employees.

3.3. Validity and reliability of the study instrument:

3.3.1. Face validity

3.3.2. Reliability

Reliability is considered one of the essential conditions that must be met in research instruments. By this, we mean that the instrument should yield the same scores across different administrations when used with the same individual whose trait or characteristic is being measured, or it should remain consistent as long as the same conditions are maintained during measurement.

We calculated the reliability of the questionnaire using the Cronbach's alpha test through the Statistical Package for the Social Sciences (SPSS). The results are presented in the following table:

Table (5): The Cronbach's alpha coefficient for the questionnaire

Number of items	Cronbach's alpha value	Level of significance
17	0,937186	Significant at the 0.01 level

Source: Prepared based on the outputs of SPSS 25.

It is evident from Table 4 that the reliability coefficient for the study's dimensions is high, as it reached 0.9372. This indicates that the questionnaire possesses a high degree of reliability and can be considered dependable for field application in the study.

3.4. Statistical analysis of the study variables and interpretation of results:

3.4.1. Examination of the ethical behaviour of employees:

The ethical behaviour dimension of employees consists of eight statements. The Student's t-test was used to analyze the trend in order to verify the extent to which each statement of the dimension, as well as the dimension as a whole, is realized, based on the responses of the sample members, using a hypothetical mean value of 3, at a confidence level of 95%. The results obtained can be presented in the following table:

Table (6): Presentation of the outcomes for the employee behaviour axis

Statement	Student's t-test value	Significance (sig)	Mean value	Interpretation of the statistical result (trend)
The employee provides me with accurate and complete information regarding the availability of services (trips, hotels, transportation, etc.).	11,363	0,000	3,81	The Student's t-test significance is less than 0.05 and its value is positive, indicating that there is a statistically significant difference between the hypothetical mean and

				the actual mean in a positive direction, meaning that the statement is realized.
The employee transparently presents the advantages, limitations, and conditions of the various services (accommodations, bookings, tickets, organized trips, insurance, Omrah, etc.).	7,681	0,000	3,64	The significance of the Student's t-test is less than 0.05 and its value is positive, this indicates a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, meaning that the statement is fulfilled.
The employee refrains from recommending services that I do not actually need or that are not consistent with my expectations.	3,601	0,000	3,31	The Student's t-test significance is below 0.05, and its value is positive, this indicates a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, which means that the statement is confirmed.
The employee responds to all my questions about the different services (destinations, accommodations, prices, procedures, etc.) with accuracy and competence.	10,187	0,000	3,80	The Student's t-test significance is less than 0.05, and its value is positive, indicating a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, meaning that the statement is achieved.
The employee does not exert any pressure or use any manipulative tactics to complete the sale.	4,741	0,000	3,46	The Student's t-test significance is less than 0.05, and its value is positive, indicating a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, which confirms that the statement is realized.
The employee informs me of all potential fees and costs before completing the booking.	11,009	0,000	3,84	The significance of the Student's t-test is less than 0.05, and its value is positive, indicating a statistically significant difference between the hypothetical mean and the actual mean in a positive direction. This means that the statement is realized.
The employee respects the privacy of my personal information and does not share it for unauthorized purposes.	11,746	0,000	3,89	The Student's t-test significance is less than 0.05, and its value is positive. This indicates that there is a statistically significant difference

				between the hypothetical mean and the actual mean in a positive direction, which means that the statement is fulfilled.
The employee offers sufficient and adequate after-sales support in case any problem or change occurs.	5,122	0,000	3,43	The significance of the Student's t-test is less than 0.05, and its value is positive, indicating a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, which means that the statement is confirmed.
Employee behavior	11,614	0,000	3,646	The Student's t-test significance is less than 0.05, and its value is positive, indicating a statistically significant difference between the hypothetical mean and the actual mean in a positive direction, this means that the statement is achieved.

Source: The table was prepared based on SPSS outputs.

This dimension reveals customers' perceptions of the ethical practices of travel agency employees. The results showed a strong overall positive trend, with the sample largely agreeing that most of the statements were realized.

- Statement 1: Providing accurate and complete information by the employee

The strong agreement with this statement suggests that truthfulness and transparency in delivering information form a central pillar of the relationship between employees and customers in Tunisian travel agencies. This can be explained by the high level of competition in the tourism market, which obliges agencies to safeguard their reputation. Misleading information, if circulated, can quickly spread through social media platforms and online reviews, causing direct harm to the agency. For this reason, employees are likely to be trained to view credibility as a key factor in winning customer trust and securing sales.

- Statement 2: Transparent presentation of benefits and conditions

This outcome reinforces the earlier finding and points once more to the value of transparency. Customers today, especially those with higher educational backgrounds, as in our sample, are less willing to accept unclear terms or hidden conditions. The strong agreement with this item suggests that agencies understand the risks of

withholding information. And therefore, by making all aspects of bookings, accommodations, and costs explicit, they not only reduce the chance of future disputes but also strengthen satisfaction and long-term loyalty among their clients.

- **Statement 3: Not recommending services the customer does not need**

This statement touches on a sensitive issue: how employees balance sales goals, such as upselling, with the customer's actual needs. The results are positive, though not as strong as those related to honesty and transparency. This may reflect the reality that, even with an overall ethical commitment, employees sometimes face pressure to meet sales targets and may suggest extra services. Yet, the generally favorable responses indicate that customers do not perceive these suggestions as pushy or misleading. Instead, they are seen as remaining within acceptable limits, where the employee still appears to prioritize the client's interests.

- **Statement 4: answering all questions with accuracy and efficiency**

The strong level of agreement reflects both a professional and an ethical dimension. Providing accurate answers shows that the employee has good knowledge of the tourism product, but it also signals respect for the customer's time and right to be informed. When an employee responds with precision, it gives the impression of competence and reliability, which in turn reassures the customer and strengthens confidence in the purchase decision.

- **Statement 5: avoiding pressure or manipulative tactics**

Similar to the point about not recommending unnecessary services, this statement highlights the sales aspect of employee behaviour. The positive result suggests that customers generally do not feel pushed into making rushed decisions. This may be due to a shift in sales practices toward relationship-building rather than hard selling, and to the awareness among agencies that a pressured customer might buy once, but is unlikely to return or recommend the agency to others.

- **Statement 6: disclosing all potential fees and charges**

Among the items examined, this statement received one of the highest levels of agreement. The finding confirms once again the centrality of transparency in the client–agency relationship. In the tourism sector, hidden costs are often the main trigger of dissatisfaction and complaints. The strong approval recorded here indicates that Tunisian travel agencies have become aware of this risk and now tend to adopt either an all inclusive pricing approach or, at the very least, clear disclosure of any additional charges. This practice strengthens the sense of fairness and contributes directly to the trust that clients place in the agency.

- **Statement 7: Respect for the privacy of personal information**

Nowadays, with the heavy use of digital systems, customers are very concerned about what happens to their personal data. The high agreement on this statement shows that travel agencies are seen as respecting the privacy of details such as names, phone numbers, or passport information. This behaviour reflects an ethical duty, but at the same time it may also be explained by the existence of data protection laws that require such conduct. For the client, it is important to feel that this information is kept safe and is not used or shared in ways they did not allow.

- **Statement 8: Provision of adequate after-sales support**

This statement appears to have one of the lowest levels of agreement, although it still falls within the positive range. In many cases, customer attention tends to peak before the completion of the sale and may decline somewhat afterward. The positive result here indicates that follow-up and after-sales service are present, but the fact that it is not as strong as other statements suggests that it remains an area for improvement and development. Strengthening this dimension could help agencies further enhance customer loyalty.

- **Statement 9: Adequate after-sales support**

The results for this statement show a positive level of agreement. Customers indicate that employees in Tunisian travel agencies are often characterized by ethical behaviour in their work. In general, respondents give a very favorable picture of employees' ethical conduct, with clear attention given to honesty, transparency, and integrity.

3.4.2. Examining the reality of customer satisfaction:

The customer satisfaction dimension consists of nine statements. A Student's t-test was employed to analyze the trend and to verify the extent to which each statement, as well as the overall dimension, was achieved, based on the responses of the sample. The test was conducted using a hypothetical mean value of 3 at a 95% confidence level. The results obtained can be presented in the following table:

Table (7): Presentation of the results related to customer satisfaction

Statement	Student's t-test value	Significanc (sig)e	Mean value	Comment on the statistical result (trend)
Customer satisfaction	11,242	0,000	3,7092	The significance level of Student's t-test is less than 0.05 and its value is positive, which means that there is a statistically significant difference between the hypothetical mean and the actual mean in the positive direction, indicating that the dimension of job performance requirements is achieved.

Source: Table prepared based on SPSS results.

3.4.3. Study of the impact of employees' ethical behaviour on customer satisfaction with Tunisian travel agencies

The main hypothesis of the study states that there is a statistically significant effect at the 0.05 level of employees' ethical behaviour on customer satisfaction with Tunisian travel agencies. By applying linear regression (to verify the presence of an effect through the variance in the regression line), we obtained the results shown in the table below:

Table (8): Results of the one-way ANOVA test of the regression line based on the main hypothesis of the study

	Source of variance	Sum of squares	Degree of freedom (DF)	Mean square	Calculated F-value	Significance (SIG) level	R	R2
Regression	Between groups	47,840	1	47,840	254,159	0,000	0,809	0,655
Error	Within groups	25,223	134	,188				
Total		73,063	135	/				

Source: Developed using SPSS 25 outputs.

The statistical data presented in the table above indicate that the significance level of the regression variance is less than 0.05, which means that there is a statistically significant effect at the 0.05 level for the axis of employees' ethical behaviour on customer satisfaction with Tunisian travel agencies. These results require the acceptance of the null hypothesis and the rejection of the alternative hypothesis.

It is also noted that the coefficient of determination equals $R^2 = 0.655$, which means that the independent variable (employees' ethical behaviour) explains 65.5% of the variance in the dependent variable, namely customer satisfaction.

The results showed that customer satisfaction was high and statistically significant. This is logical and was somewhat expected, given the strong positive ratings for the ethical behaviour of employees. Satisfaction does not come just from hotels or flights. It is also shaped by the whole service experience which starts with the employee. When customers feel they are treated with respect, honesty, and transparency, they are more likely to feel satisfied overall, even if small issues arise.

- **Analysis of the impact of employees' ethical behaviour on customer satisfaction:**

This represents the core of the study, as the main hypothesis is being tested. The results of the regression analysis were decisive and very strong.

Statistical significance of the model: the significance value was far below the adopted threshold, which implies the rejection of the null hypothesis and the acceptance of the alternative hypothesis. In other words, there is indeed a substantial and statistically confirmed effect of employees' ethical behaviour on customer satisfaction. This result is not due to chance, but rather, it reflects a real and tangible relationship between the two variables in the context of Tunisian travel agencies.

The strength of the effect (coefficient of determination, R-squared) revealed that employees' ethical behaviour explains a very large proportion of the variance in customer satisfaction. This high value (65.5%) is the most important of all, as it not only indicates the presence of an effect but also determines the size of this effect as "very large." This means that ethical behaviour is not merely one factor among several, but it is the main and fundamental driver of customer satisfaction in this sector. Employees' commitment to professional ethics is what makes the greatest difference in the customer experience and in their ultimate satisfaction.

Conclusion:

This study confirms that the relationship between employees' professional ethics and customer satisfaction is not merely a theoretical assumption, but a direct causal relationship with a strong effect. The results revealed a strong and consistent positive evaluation by the study sample of the ethical behaviour of employees in travel agencies, with particular emphasis on the principles of honesty and transparency.

Main findings:

The study showed that investing in professional ethics is not a luxury, but a direct investment in the company's core capital, which is human capital. Employees' ethical behaviour, from providing honest information to respecting data privacy, is not merely a commitment to social responsibility, but represents the real product that the employee delivers. The customer does not buy only a service but also "trust" and "peace of mind," values that only the employee can provide through their conduct. This strong

link between professional ethics and high customer satisfaction demonstrates that the behaviour of frontline employees is the fundamental pillar for the success and sustainability of travel agencies.

Recommendations:

Drawing upon the findings, travel agencies should make professional ethics a central part of their training and management strategies. Training should go beyond technical skills and should also focus on strengthening ethical values as a foundation for customer interactions. Reward systems should not focus only on sales figures; they should also recognize the quality of ethical behaviour in dealings with clients to ensure that positive practices continue. Adopting these strategies and putting them into action can boost and strengthen the agencies' market competitiveness and ensure their long-term stability.

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