**Effect of Business Ethics and Product Offering on Customer Loyalty in The Disruption Age: An Analysis of The Banking Sector in Bangladesh**

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**Abstract**

**Purpose of the Study:** This study aims to analyze the effect of Business ethics and e-satisfaction toward customer loyalty in the context of the banking sector in Bangladesh.

**Methodology:** The research used an FGD technique to acquire information regarding end-users (bank’s client) experiences and feedback.

**Findings:** The competition is fierce in the current market environment and so every company is under pressure to survive and make more margin which is associated with and requires a huge amount of investment too. Strategic tools are used by all organizations in their style to sustain in the local and/or global market. Among others, ethical practices, product offerings, and technological facilities that are provided (i.e. online transactions) are important strategies that need to be considered in this fiercely competitive market. Hence, the paper identified potential factors are business ethics, Product offering, and technology disruption are the priority to the significant benefits of the business environment.

**Implication**s: This study investigates the effect of business ethics on customer loyalty due to customer satisfaction with online banking (e-satisfaction) and products offered by the bank which would be beneficial for all stakeholders of the sector.

**Limitations and** **Future Direction:** Availability of the data was the major challenge to the research as Banks do not want to disclose their information as privacy of their clients as well as business secrecy. Further research may be conducted with empirical data via any of the big data analysis techniques for more accurate direction for customer service delivery improvement or loyalty enhancement in the banking sector of Bangladesh.