

# ENHANCING CUSTOMER SATISFACTION IN TERMS OF SERVICE QUALITY IN SUPERMARKET - THE CASE STUDY OF BIG C SUPERMAKET IN HCMC

*Trinh Thuy Anh, Ho Chi Minh City Open University*

*Phan Minh Tai, Saigon M&C Real Estate JSC*

## ABSTRACT

*This paper aimed at determining factors effecting customer satisfaction in terms of service quality as well as evaluating satisfaction level of shoppers in Big C Supermarket. A survey of 158 shoppers in various Big C supermarkets in HCMC has evaluated retail service quality according to Retail Service Quality Scale (RSQS) which composes of 5 dimensions namely physical aspects, reliability, personal interaction, problem solving and policy. The findings show that there are three factors mainly effecting on customer satisfaction in Big C, those factors are Reliability, Problem Resolving and Policy. Based on the result of survey, practice solutions recommended to Big C for improvement of service quality in order to close gaps that could lead to increasing customer satisfaction.*

**Keywords:** customer satisfaction, service quality, RSQS, supermarket, HCMC.

## INTRODUCTION

According to statistics, up to 2011, there were 450 supermarkets, around 80 commercial centers and over 2,000 stores all over Vietnam. Besides the modern distribution system, there were 8,591 traditional markets and about 1,200 temporary markets. The existing of many retail distribution channels bring customers many choices of shopping. Therefore, the competition between traditional markets, Supermarkets, etc. become more fierce. To survive and develop in the current economic situation, a business has to understand the customers' perceptions toward its service quality then has the proper improvements to meet customers' expectation, that will create an advantage of getting customers' intimacy. Basing on that rationale, this paper concerns on assessing current service quality of a modern supermarket (a common retail model in big cities in Vietnam) and finding solutions to enhance it.

Among players in Vietnam retail market, HCMC Big C Supermarket was chosen (a modern retail business is managed under the umbrella of Casino group) which many Vietnam people are familiar with.

## LITERATURE REVIEW

### Customer satisfaction

Shortly, customer satisfaction is defined as "overall attitude towards a service provider" (McDougall, 1990) or "an emotional reaction to the difference between what customers anticipate and what they receive" (Zineldin, 2000).

Zeithaml V.A. (2006) interprets that customer satisfaction is influenced by perceptions of five factors: service quality, product quality, price, situational factors such as family member opinions, and personal factors such as customer's mood or emotional state.

Service quality is one of the elements

that affect strongly to satisfaction of customer. It also indicates that the higher service quality customers perceive, the more satisfied they are. In five elements affecting customer satisfaction, Service quality is chosen for this paper in order to enhance satisfaction level of Big C's customers.

### Service Quality and Measuring Scales for Retail Industry

In the past decades, many practitioners and researchers have paid attention to service quality for retail. Amongst various service quality models proposed, three models are used widely: SERVQUAL and GAP model, SERVPERF, and Retail Service Quality Model (RSQS).

Servqual Scale (by Parasuraman et al.) includes five dimensions: tangibles, reliability, responsiveness, assurance and empathy. According to this model, there are five gaps which influence customer's perception toward service quality. These gaps occur in the internal process of delivering service; they define the difference between what is expected and what is perceived. Clarified the basic premise (Parasuraman et al, 1985).

Based on findings from Parasuraman et al, Cronin and Taylor (1992) developed a service quality measurement as "performance - based" called SERVPERF. Theoretically the previous research explored the decisive factors affecting the customer perception on service. Cronin and Taylor made a further step into operationalizing service quality measurement. Different from SERVQUAL in a combination of expectations and perceptions, SERVPERF maintains only what exists in the mind of customer (customer's perceptions for service quality).

Dabholkar et al. (1996) developed a spatial model of 28-item scale called Retail Service Quality Model (RSQS) to

apply into retail industry, 28 items of scale includes 17 items kept from SERVPERF scale and 11 items found out from a qualitative research and are divided into 5 dimensions which are Physical aspects, Reliability, Personal interaction, Problem solving, Policy.

**Physical aspects:** Physical aspects are widely recognized as the factor of evaluation process of service quality. Three forces primarily cause the assessment: equipment and fixtures, physical facilities, materials. Accordingly, the authors define ease of physical amenities and layouts. Their perspectives are concerned with tangible dimension and more meaningful than SERVQUAL is. The layout of physical facilities also has been put in high consideration. The more favorable comments on physical we receive, the better our service is.

**Reliability:** The researcher notes there is no difference between reliability construction in their models in a comparison with SERVQUAL model. Reliability can be described as keeping promise, offering exact service, remaining the availability of merchandise and recording error-free sales transactions. They notice that marketing needs to address reliability as their own positive features in obtaining customer service satisfactions.

**Personal Interaction:** The dimension of personal interaction is another variable that affects service quality assessment. It is made based on staffs' knowledge to answer questions, stimulating confidence, giving service offers, keen to take action to customer's requests, paying attention to giving private customers, staying consistent courtesy with customers and even treating all your phone customers properly. The more favorable interpersonal contact, the greater the likelihood of good service evaluation is.

**Problem Solving:** Problem solving examines the solution of returns, exchanges and complaints. The researchers categorize problem handling into two continuums: willingness to solve return and exchange matters and sincere interest in dealing with customer complaints promptly.

**Policy:** In scope of retail industry, policy from retailers put a straight affect on service quality. It comes from upscale quality merchandise, easy access of parking and working hours as well as main credit card acceptance. The fact that policy could be highly appreciated is consistent with favorable evaluation within service management.

Servqual and Servperf are measuring scales applied into many types of service industries (retailing, banking, restaurants,...), however, each specific service industry has its own characteristic. These general scales therefore should be tested and revised carefully to fit particular traits of that service. Retail Service Quality Scale (RSQS) was developed from results of Servqual and Servperf to build a new scale which used to measure quality of retail service only. In many earlier studies, this model was used as an appropriate instrument to measure service quality in certain types of retailers such as department stores, supermarkets and discount stores over the the world, in Western and Eastern countries as well as in Vietnam.

After Dabholkar, Thorpe and Rentz (1996) replicated their own study and found all RSQS dimensions and sub-dimensions to be valid in the US, Mehta, Lalwani and Han (2000) found the RSQS five - dimensional structure appropriate for measuring the service quality perceptions of supermarket consumers in Singapore. According to Kim and Jin (2002), RSQS is a useful scale for measuring service quality of discount stores across two

different cultural contexts of the US and South Korea though they reported empirical support for a four-and not a five-dimensional structure. Boshoff and Terblanche (1997), in a replication of the Dabholkar, Thorpe and Rentz (1996) study, report highly encouraging results for the RSQS applicability in the context of department stores, specialty stores, and hypermarkets in South Africa.

Nguyen Thi Mai Trang (Journal of Science and Technology Development – Social Sciences Humanitites and Management, Vol. 9 No 10, pp.57-70, 2006) describe service quality formation. She encountered the issue in term of the associations between service quality, customer satisfaction and loyalty in supermarkets in HCMC. Nguyen Dang Duy Nhat & Le Nguyen Hau (Journal of Science and Technology Development – Social Sciences Humanitites and Management, Vol. 10, No 08, 2007) also made a research of identifying components of retail service quality in Vietnamese Supermakets. Basing on argument above, RSQS is the most suitable for this paper.

## RESEARCH METHODOLOGY

### Research Method

The objective of this study is to investigate satisfaction of customers in terms of service quality. The result of the paper can help Big C supermarket improve the service quality, retain current customers, attract new customers and get more profit. Retail Service Quality Scale (RSQS) shall be used for this research.

Research model consists of five factors basing on RSQS with hypothesis as following:

**H1:** Physical aspects have positive impact on overall evaluation of retail service quality.

**H2:** Reliability has positive impact on overall evaluation of retail service quality.

**H3:** Personal interaction has positive impact on overall evaluation of retail service quality.

**H4:** Problem solving has positive impact on overall evaluation of retail service quality.

**H5:** Policy has positive impact on overall evaluation of retail service quality.

To determine which factors impacting on customer satisfaction, linear regression analysis is applied. Linear regression model is a regression form in which the relationship between dependent variables (dimensions of service quality) and independent variable (customer satisfaction) is described by a linear function in order to explain the impact of changes in a independent variable on the dependent variable (Berenson et al. 2004). Linear regression equation is represented as below

$$Y = \hat{a}_0 + \hat{a}_1 x_i + \hat{a}_i$$

Where Y: dependent variable (dimension of customer satisfaction)

$X_i$ : dependent variable (dimensions of service quality)

$\beta_0$ : intercept

$\beta_1$ : slope coefficient

$\varepsilon_i$ : random error (residual)

After determining specific factors impacting on customer satisfaction, theory of Gap 5 in Five Gaps Model will be applied to evaluate customer satisfaction level for those factors. According to Parasuraman and associates (1988), gap scores is the best most effective way to assess customer satisfaction, Gap scores are obtained by subtracting perception scores from expectation scores.

Gap score = Perceptions (P) – Expectations (E)

The highest score of satisfaction indicates customers' expectation.

Perceptions will base on mean value of scores for variables.

### Items building and survey

The research is carried out through two main stages: pilot study which has been conducted by qualitative research via group discussion/ trial interview to construct and test measuring scales, actual study has been conducted by quantitative research to get primary data for analysis.

Customer satisfaction (SAT) of shopping in Big C supermarket is theoretically affected by five dimensions that are Physical aspects (PHY), Reliability (REL), Personal interaction (PER), Problem solving (PRO), Policy (POL).

Original RSQS model of Dabholkar including 28 dependent variables. Dependent variable is dimension of customer satisfaction including three questions based on framework proposed by Lassar et al (2000) for customer satisfaction: (1) overall satisfaction level about service, (2) recommendation of current customer to potential customer, (3) continuing of using service.

After a qualitative survey, one variable (question number 28) of Policy dimension removed from scale due to unsuitable to supermarket in Vietnam, most of members in group discussion agreed this conclusion. Therefore, the official questionnaire includes 30 questions formally, 27 questions from RSQS and 3 questions from customer satisfaction theory.

Sample size depends on data analysis method. Factor analysis need sample size at least five times of observed variables (Hair, 1994). The number of observed variables in research model is 30. So sample size need at least  $30 \times 5 = 150$  responses



Table 1: Service quality and Customer satisfaction scale

No.	Label	Description	Source
Physical aspects (PHY)			
01	PHY_01	Big C has modern-looking equipment and fixtures	Servperf Scale
02	PHY_02	Big C and its physical facilities (trial rooms and restrooms) are visually attractive	Servperf Scale
03	PHY_03	Materials associated with Big C’s service (such as shopping bags, loyalty cards, and catalogues) are visually appealing	Servperf Scale
04	PHY_04	Big C has clean, attractive, and convenient physical facilities (restrooms, fitting rooms)	RSQS Model
05	PHY_05	The layout of Big C makes it easier for customers to find what they need	RSQS Model
06	PHY_06	The layout of Big C makes it easier for customers to move around in store	RSQS Model
Reliability (REL)			
07	REL_01	When Big C promises to do something (such as repairs, alterations) by a certain time, it will do so	Servperf Scale
08	REL_02	Big C provides its services at the time it promises to do so	Servperf Scale
09	REL_03	Big C performs the service right the first time	Servperf Scale
10	REL_04	Big C has merchandise available when the customers want it	RSQS Model
11	REL_05	Big C insists on error-free sales transactions and records	Servperf Scale
Personal Interaction (PER)			
12	PER_01	Employees in Big C have the knowledge to answer customers’ questions	Servperf Scale
13	PER_02	The behaviour of employees in Big C instils confidence in customers	Servperf Scale
14	PER_03	Customers feel safe in their transactions with Big C	Servperf Scale
15	PER_04	The employees in Big C give prompt service to customers	Servperf Scale
16	PER_05	Employees in Big C tell customers exactly when services will be performed	Servperf Scale
17	PER_06	Employees in Big C are never too busy to respond to customer’s requests	Servperf Scale
18	PER_07	Big C gives customers individual attention	Servperf Scale
19	PER_08	Employees in Big C are consistently courteous with customers	Servperf Scale

20	PER_09	Employees in Big C treat customers courteously on the telephone.	RSQS Model
<b>Problem Solving (PRO)</b>			
21	PRO_01	Big C willingly handles returns and exchanges	RSQS Model
22	PRO_02	When a customer has a problem, Big C shows a sincere interest in solving it	Servperf Scale
23	PRO_03	Employees of Big C are able to handle customer complaints directly and immediately.	RSQS Model
<b>Policy (POL)</b>			
24	POL_01	Big C offers high quality merchandise	RSQS Model
25	POL_02	Big C provides plenty of convenient parking for customers	RSQS Model
26	POL_03	Big C has operating hours convenient for all their customers	Servperf Scale
27	POL_04	Big C accepts all major credit cards	RSQS Model
<b>Customer satisfaction (SAS)</b>			
28	SAT_01	You are satisfied when shopping in Big C Supermarket.	Custmer
29	SAT_02	You will increase the frequency of shopping in supermarket in the future.	
30	SAT_03	You will continue to shop in Big C Supermarket in the future	

To get the rate of answers, Likert five points scale is used for measuring satsfaction level of customer basing on rule: 1 for very disagreed (the less satisfied), 2 for disagreed, 3 for neutral, 4 for agreed and 5 for strongly agreed (the most satisfied).

#### 4. RESULT ANALYSIS AND FINDINGS

##### 4.1 Result analysis

Using SPSS version 16.00 to analyse the result. Firstly, checking reliability of Scales by Cronbach's alpha index in order to ensure the measuring scale is reliable and consistent. The result shows that all Cronbach's alpha of dimensions are higher 0.7 and no Corrected Item-Total Correlation of any variable less than 0.33, the scale therefore is reliability and kept unchanged (no variable rejected). Table 2 shows the result in detail.

Table 2 : Cronbach’s Alpha Coefficient

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach’s Alpha if Item Deleted
PHYSICAL (PHY): Alpha = 0.889				
PHY_01	17.54	11.231	.805	.855
PHY_02	17.56	11.879	.694	.872
PHY_03	17.86	12.184	.637	.881
PHY_04	17.53	11.270	.828	.852
PHY_05	17.30	11.767	.615	.885
PHY_06	17.33	10.732	.696	.875
RELIABILITY (REL): Alpha = 0.846				
REL_01	13.95	6.087	.686	.805
REL_02	13.89	6.688	.709	.805
REL_03	13.90	6.194	.746	.790
REL_04	13.85	6.754	.468	.867
REL_05	14.04	6.075	.702	.801
PERSONAL INTERACTION (PER): Alpha = 0.924				
PER_01	26.64	23.557	.724	.916
PER_02	26.60	22.407	.807	.910
PER_03	26.60	22.063	.829	.909
PER_04	26.72	22.256	.833	.909
PER_05	26.88	23.126	.803	.911
PER_06	26.93	23.976	.693	.918
PER_07	26.94	24.467	.494	.931
PER_08	26.74	22.856	.712	.917
PER_09	26.61	23.780	.676	.919
PROBLEM SOLVING (PRO): Alpha = 0.898				
PRO_01	6.62	2.084	.766	.881
PRO_02	6.64	2.041	.801	.852
PRO_03	6.72	1.963	.827	.828
POLICY (POL): Alpha = 0.738				
POL_01	10.65	3.453	.585	.650
POL_02	10.94	3.252	.421	.766
POL_03	10.57	3.597	.613	.643
POL_04	10.58	3.493	.560	.664
CUSTOMER SATISFACTION (SAT): Alpha = .855				
SAT_01	7.04	1.966	.756	.769
SAT_02	7.23	2.079	.678	.842
SAT_03	6.90	1.951	.747	.777

After evaluating the reliability of measuring scale, factor analysis is apply to test if variable group of each dimension keeps unchanged or separates into different factors, and to reach to the underlying factors that have their most effect in customer satisfaction. As SPSS result, all KMO index much higher than 0.50 (the lowest one is 0.62) with significant level of Bartlett's Test of Sphericity - Sig. = 0.000. This indicates that using EFA is appropriate. All factor loadings of variables of six dimensions are higher than 0.5, thus variables of each dimension are adequate to represent the data for each factor.

Correlation coefficient analysis was used for testing the relation between dimensions of service quality and customer

satisfaction dimension. The result shows that the correlation between Customer Satisfaction (SAT) and Physical respect (PHY), Reliability (REL), Personal (PER) interaction, Problem resolving (PRO) and Policy (POL) are positive and statistically significant (Correlation coefficients between SAT and others are all higher than 0.33 with significants at the 0.01 level less than 0.00).

Linear regression run shows the result as table 1, the significant level of regression coefficients of one Constant and five explanatory variables (Physical respect, Reliability, Personal interaction, Problem solving, Policy) are 0.950, 0.388, 0.021, 0.225, 0.002 and 0.000 respectively.

**Table 1: Regression: Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
Constant	.015	.237		.063	.950	-.453	.482		
PHY	.067	.078	.066	.865	.388	-.086	.220	.436	2.292
REL	.215	.092	.196	2.33	.021	.033	.397	.360	2.775
PER	.125	.102	.109	1.22	.225	-.077	.327	.321	3.117
PRO	.238	.077	.242	3.08	.002	.085	.390	.415	2.408
POL	.370	.074	.325	5.01	.000	.224	.517	.607	1.647

Result shows that only three dimensions (Reliability, Problem solving, Policy) have the small significant level and can be accepted, so they are remained in the research model to explain for Customer Satisfaction. The regression equation of research model is bellow:

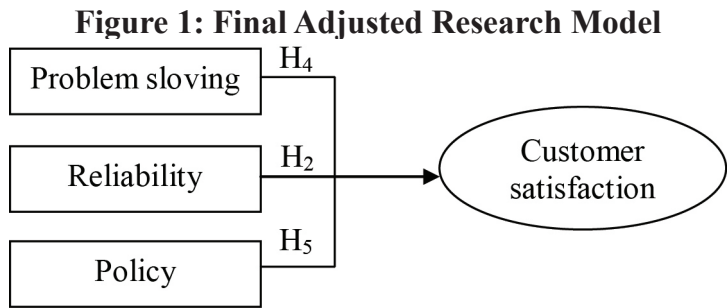
$$SAT = 0.196 * REL + 0.242 * PRO + 0.325 * POL$$

Among three coefficients, coefficients of Policy (0.325) are much

higher than coefficient of Problem Resolving (0.242) and Reliability (0.196). As the result, Reliability dimension Problem Resolving dimension have weaker influence to Customer Satisfaction than Policy dimension.

Basing on regression analysis result, the theoretical research model has been adjusted to be adequate to Big C supermarket context as following:





**4.2 Gap analysis**

Obtaining the score of each of three dimensions including 12 statements, the Gap score of the statements are calculated. According to Parasuraman and associate (1998) using gap scores is the most effective way to assess customer satisfaction. Gap score are obtained by subtracting perception scores from expectation scores.

$$\text{Gap score} = \text{Perceptions (P)} - \text{Expectation (E)}$$

As mentioned aboved, the highest score of satisfaction (five on the five – point scale) indicated customers’ expectation of shopping in Big C supermarket in general. Therefore all the expectation got the score of 5.

**Table 2: Gap Score**

No.	Dimension	Overall		
		P	E	P-E
1	Reliability	3.48	5.00	-1.52
2	Problem solving	3.33	5.00	-1.67
3	Policy	3.56	5.00	-1.44
4	Customer satisfaction	3.53	5.00	-1.47

In comparision on gaps score between customer perception and expectation of retail service quality, the problem solving dimension got the most negative ratings and the Policy dimension received the least negative ratings.

**CONCLUSION AND RECOMMENDATION**

**CONCLUSION**

From practical perspective, this research helps Big C Supermarket perceive the current level of service quality and customer satisfaction in the service they are providing, understand impact of different components affect the quality of service and customer satisfaction. From that, Big C Supermarket can have suitable modification to improve service quality and customer satisfaction.

This paper can be seen as a reference source contribute to customer satisfaction study of supermaket at a specific market.

**RECOMMENDATION**

The paper shows that customers although are quite satisfaction (but not very high) with current services and intend to continue shopping in Big C in future, but Big C has to improve a lot if it wants to continue developing and keep customers in this current difficult economy. Authors would like to give some final and overall recommendations to improve customer satisfaction as following.

Due to health issue, customers notice the quality and origin of goods most. Therefore, Big C should not only focus on the competitive price but also pay attention to the trustworthy quality.

Recently, a number of Vietnam consumers avoid buying merchandises which have unclear origin or Chinese origin because of doubting quality, Big C should consider this market tendency.

HCMC is a biggest city in Vietnam and people have no habit of taking public transport, therefore, parking for vehicle is a big problem of City. As a whole city, Big C supermarket is also facing this trouble and needs have the right solution to make customers more satisfied by ensuring enough space for them parking. A practical solution is multi-floor parking building which is pre-engineering steel structure. This construction can store a lot of vehicles, especially it is simple and takes short time to install.

Factors relating to the convenient operating hours and accepting all major credit card for payment are highly appreciated by customers, and Big C indeed has implemented these things well so it should uphold.

In doing business, Big C always has commitments with its customers regarding terms of return/ exchange/ repairs/ alternation for damaged/ error merchandises as well as giving feedback for complaints by customers. In fact, the research shows that these factors really make a strong impact on customer satisfaction, however unfortunately the research also tells us that customers do not give Big C high score for these factors. Therefore, Big C promptly improves the customer service team to take care of customers better, as well as probably re-defines the terms of return/ exchange/ repairs/ alternation for damaged/ error

merchandises and giving feedback for complaints how to meet customers' expectation (such as shortening the process time, making procedure simple and convenient).

In addition, Big C also should strengthen relationship with customers by building reliability on them through: always do right things at right time for any promises, ensure merchandises always available on the shelves to avoid making customers disappointed when they come, make sure sales transactions smoothly and no mistakes, belongings of customer kept safety in locker when they are shopping.

#### Limitation and future works

Due to limited time, the survey only focuses on Service Quality, meanwhile Customer Satisfaction also affected by other components: product quality, price, situational factors and personal factors. In addition, the research is only conducted with customers who already shopped at Big C Supermarket in HCMC. The content of the research will be more comprehensive if subject of survey is going to open to other areas in Vietnam.

From limitation mentioned above, it is suggested for further study in future could considerate product quality, price, situational factors as well as personal factors and then extending to other areas in Vietnam. This will have better and more confident result in investigating customer satisfaction due to larger sample size. Future study should be conducted in longer time for better result. The future study can apply modern statistical technique like structural equation modeling (SEM) for better result.

## REFERENCE

- Gordon H.G. McDougall, Douglas W. Snetsinger, (1990) «*The Intangibility of Services: Measurement and Competitive Perspectives*», Journal of Services Marketing, Vol. 4 Iss: 4, pp.27 – 40.
- Mosad Zineldin, (2000) «*Beyond relationship marketing: technologicalship marketing*», Marketing Intelligence & Planning, Vol. 18 Iss: 1, pp.9 - 23.
- Zeithaml V.A., B. M. (2006). *Services Marketing: Integrating customer focus accross the firm* (4th ed.). McGraw-Hill/Irwin, p.107.
- Kathryn Bishop Gagliano, Jan Hathcote, (1994) «*Customer Expectations and Perceptions of Service Quality in Retail Apparel Specialty Stores*», Journal of Services Marketing, Vol. 8 Iss: 1, pp.60 – 69.
- Parasuraman A., Zeithaml V.A., and Berry L.L., *A conceptual model of service quality and its implications for future research*, (1985).
- Parasuraman, A.; Leonard L.Zeithaml. Valarie A.; Berry, Leonard L. (1986-1998) “Perceived Service Quality as a Customer-Based Performance Measure: An Empirical examination of Organization Barriers using an Extended Service Quality Model” Human Resource Management.
- Parasuraman, A.; Zeithaml. Valarie A.; Berry, Leonard L (1988). “*Servqual: A Multiple-item scale of measuring consumer perception of service quality*”, Journal of Retailing.
- Parasuraman. A; Berry L.; and Zeithaml V. (1991) “Refinement and Reassessment of the SERVQUAL Scale” Journal of Retailing 67, Winter 94).
- Parasuraman. A; Leonard. L Berry; Valarie A Zeithaml (1996) “The behavioral consequences of service quality” Journal of Marketing: 60.
- Cronin, J.J. & Taylor, S.A (1992) “Measuring service quality: A reexamination and extension”, Journal of Marketing, 56 (July):pp 55-68.
- Lee, J., Lee,J. & FEick, L. (2001) “The Impact of Switching Cost on the Customer Satisfaction Loyalty Link: Mobile phone Service in France”, Journal of Service Marketing: pp. 35-48
- Brady, M.K., Cronin, J.J. & Brand, R.R., (2002) “Performance-only Measures of Service Quality: A Replication an Extension”, Journal of Business Research: pp. 17-31.
- Dabholkar, P.; Thorpe, D. and Rentz, J. *A Measure of Service Quality for Retail Stores: Scale Development and Validation*, Journal of the Academy of Marketing Science, 24 (Winter),pp 3-16, (1996).
- Nguyen, Thi Mai Trang, *Service Quality, Customer Satisfaction and Loyalty: A study of supermarkets in Ho Chi Minh City*, Journal of Science and Technology Development – Social Sciences Humanitites and Management, Vol. 9 No 10, pp.57-70, (2006)
- Nguyen Dang Duy Nhat & Le Nguyen Hau, Determinants of Retail Service Quality – a study of supermarkets in Vietnam, Journal of Science and Technology Development – Social Sciences Humanitites and Management, Vol. 10, No 08, pp.15-23 (2007)
- Lassar, W.M., Manolis, C. & Winsor, R.D. (2000) “Service quality perspectives and satisfaction in private banking”, International Journal of Bank Marketing.
- Hair, J.F., Anderson, R.E., Tatham, R.L. and Black, W.C. *Multivariate Data Analysis*, 5<sup>th</sup>

---

edition. Prentice-Hall. New Jersey, (1998).

Farris, Paul W.; Neil T. Bendle; Phillip E. Pfeifer; David J. Reibstein (2010). *Marketing Metrics: The Definitive Guide to Measuring Marketing Performance*.

Hoang Ngoc Nham (2008). *Econometric*

Hoang Trong, Chu Nguyen Mong Ngoc (2005). *Data analysis with SPSS*