

FACTORS AFFECTING CUSTOMER SATISFACTION ON SERVICE QUALITY AT SAN HA RETAIL GROUP, VIETNAM

Nguyen Thanh Tu^{1*}, Nguyen Thi Thu An², Truong Thi Minh Thu³

Abstract – *This study proposes a research model of the factors affecting customer satisfaction with the service quality of San Ha Retail Group. The study proposes a service quality measurement model with five factors and 20 observed variables. The study used the method of testing the reliability of the model scale by Cronbach's alpha coefficient, the exploratory factor analysis, and the multivariate regression analysis to explore the results of interviews with 130 customers who have used products and services of San Ha Retail Group. The results show that customer satisfaction with the service quality of San Ha Retail Group is influenced by five factors, including empathy, responsiveness, tangibles, reliability, and service capacity. The findings from the research suggest solutions to increase customer satisfaction when using products and services for San Ha Retail Group.*

Keywords: *factor affecting satisfaction, San Ha Retail Group, service quality.*

I. INTRODUCTION

Nowadays, with the continuous development of the social economy, people's living standards are constantly improving, so their needs are also increasingly diverse. Therefore, customer service plays a crucial role in the choices of products and services. Besides the quality of products and services determining the success or failure of businesses in the market, customer service retains customers and attracts new ones. Therefore, businesses need to study the factors affecting customer satisfaction with their products and services. On that basis, the businesses provide strategies and measures for improving service quality

to satisfy customers, contributing to increasing their competitive position in the market.

Tran Mai Thanh [1] argued that today's retail industry is also increasingly volatile. Supermarkets are gradually replacing traditional markets and roadside stalls as consumers gradually distrust traditional markets. According to Quan Minh Nhut et al. [2], currently, the chain of supermarkets in Vietnam is increasingly rich and diverse such as Coopmart, Vinmart, and Bach Hoa Xanh. One of the recent prominent product retail chains is San Ha Retail Group (SanHaGroup), with more than 25 stores in Ho Chi Minh City and other provinces.

However, the customer satisfaction model when using products and services at SanHaGroup has not yet received adequate attention. Building a research model on customer satisfaction when using SanHaGroup's products and services is essential, helping SanHaGroup improve service quality, attract more customers, and contribute competitive advantage over their competitors.

II. LITERATURE REVIEW AND RESEARCH MODEL

According to Vietnamese Standards and ISO 9000, service quality is the measurement of conformity of a supplier's products and services with customer requirements. Lehtinen et al. [3] argued that service quality must be assessed on two aspects: the service delivery process and service results. Gronroos [4] identified two areas of service quality: technical quality and functional quality. Parasuraman et al. [5] stated that service quality can be considered a degree of responsiveness of the service to the needs or expectations of the customer, the gap between the customer's expectations and their perception when using the service. Because this characteristic of the service is intangible, it is not measurable in quality terms. Parasuraman et al. [5] also built

^{1,2}Can Tho University of Technology, Vietnam

³Mekong University, Vietnam

*Corresponding author: nthanhtu@ctu.edu.vn

Received date: 14th November 2022; Revised date: 30th January 2023; Accepted date: 30th January 2023

the service quality model called SERVQUAL (Service Quality Model), which is used to assess customers' perceptions of service quality and has five service quality characteristics expressed through observed variables including: (1) Tangible, representing the appearance and costumes of service staff and equipment to perform the service; (2) Reliability, representing the ability to perform services appropriately and on time; (3) Responsiveness, representing the willingness of employees to provide timely service to customers; (4) Service capacity (Assurance), representing professional qualifications and polite and welcoming service to customers; and (5) Empathy, representing care for each customer factor. Research by Plooy et al. [6] also found four factors directly affecting customer satisfaction, including empathy, tangibles, reliability, and assurance.

Customer satisfaction is a determining factor in the success of an enterprise [7]. According to Oliver [8] and Zeithaml et al. [9], customer satisfaction is the overall emotional response of a customer to a service provider on the basis of comparing the difference between what they received and their previous expectations. Simplistically, customer satisfaction is the perceived state of the customer towards the service provider after using that service [10]. Kotler [7] also stated that satisfaction is the level of a person's sensory state resulting from comparing the results obtained from a product or service with the person's expectations. Oliva et al. [11] argued that customer satisfaction is a business's mission expressed through the relationship between the value of that product or service and customers' previous expectations. Research by Brown et al. [12] concluded that satisfaction is a state in which what customers need, want, and expect from a product or service package is satisfied or exceeded, resulting in repeat purchases, loyalty, and the value of word of mouth.

Parasuman et al. [5] defined service quality as the gap between service expectations and customer perceptions when using the service. Zeithaml [13] explained that service quality represents customers' assessments of reality. It is a form of attitude and consequences from a comparison between what is expected and

perceived of customers. Service quality is a decision of the customer based on experience with the product or service, measured against customer requirements. These requirements may or may not be stated, consciously or unconsciously. Vu Thi Kim Tham [14] developed the SERVQUAL model to research the customer satisfaction of Co.opmart Tam Ky, finding that customer satisfaction is related to the service quality of the business. Service quality plays an important role in the existence of enterprises contributing to market development as well as business profits. Nguyen Van Thanh [15] said that service is a creative labor to increase the value of products and services and diversify, enrich, differentiate, and highlight the brands and business cultures, resulting in satisfied customers. According to research by Nguyen Thi Mai Trang [16], service quality is one of the critical elements in satisfying and increasing customer loyalty. Quan Minh Nhut et al. [2] also argued that customer satisfaction largely depends on the display, service capacity, space, safety level and variety of goods. Cronin et al. [17] suggested that service quality and customer satisfaction are a measurement of the suitability of the service provided with the service expected by the customer. And Spreng et al. [18] also showed that service quality is an antecedent of customer satisfaction.

Dabholkar et al. [19] studied the service quality of different types of retail stores and proposed a model of retail service quality for supermarkets. The model called RSQS (Retail Service Quality Scale) is developed from the SERVQUAL model with 28 observed variables and five components including personal interaction, material aspect, reliability, problem-solving, and supermarket policy. The RSQS scale has been evaluated comprehensively [20]. Mehta et al. [20] verified the SERVQUAL and RSQS models and developed them into a formal model to measure the quality service of electronic retailing in supermarkets in Singapore.

For the current domestic retail service sector in Vietnam, many studies use the SERVQUAL model to measure customer satisfaction, such as Vu Thi Kim Tham [13], Tran Minh Tanh [1], and Quan Minh Nhut et al. [2]. The studies have

borrowed and adjusted the observed variables in the model to suit each research object. This study borrowed the service quality model of Parasuraman et al. [5] and adjusted variables to match the business context. The research model comprises the factors of tangibles, reliability, responsiveness, service capacity, and empathy.

Tangibles: Tangibles are the external image of the company's facilities, equipment, staff, and service quality characteristics. For customers, the tangible factor is the core of the service. The better this factor is, the more satisfied the customer will be. From the above argument, the author hypothesizes H1 as follows:

Hypothesis H1: Tangibles are positively related to customer satisfaction.

Reliability: Reliability shows the stability and accuracy of services provided to customers. Customers' trust has an impact on the service quality of enterprises. From the above argument, the author hypothesizes H2 as follows:

Hypothesis H2: Reliability is positively correlated with customer satisfaction.

Responsiveness: Responsiveness is the service provider's readiness to provide services promptly to customers, such as providing a service timely when customers need it. This is a factor directly affecting customer satisfaction. From the above, the author hypothesizes H3 as follows:

Hypothesis H3: Responsiveness is positively correlated with customer satisfaction.

Service capacity: Service capacity is the assurance of showing professional qualifications, service style, and professionalism of employees in providing services. Customers will be more satisfied with the quality of service when the service provider has a team of skilled and highly qualified staff who provide services wholeheartedly and thoughtfully. From the above argument, the author hypothesizes H4 as follows:

Hypothesis H4: Service capacity is positively related to customer satisfaction.

Empathy: Empathy is the attentive care which caring for customers, the most thoughtful treatment to help customers feel that they are the guests of the company and are always warmly welcomed at all times. Customers will have sympathy for the service provider, which in turn affects customer satisfaction. From the above

argument, we have hypothesized H5 as follows:

Hypothesis H5: Empathy is positively correlated with customer satisfaction.

The research model is presented in Figure 1.

III. RESEARCH METHODOLOGY

A. Forming and adjusting the research scale

The research model and scales are borrowed and adjusted from previous studies [12]. The scale of the variables in the model is used a 5-point Likert scale, from 1 representing strongly disagree to 5 representing strongly agree.

The author carried out exploratory qualitative research by random interviewing nine experts on January, 2022 in Cuu Long University, to adjust the observed variables for the research object before conducting formal data collection. The scale and observations in the model were adjusted as shown in Table 1.

B. Sampling and data collection

The research data was collected by the convenient sampling method through customer interviews at the sales department at SanHaGroup's stores through many forms, including face-to-face meetings and surveys via Google Forms. The collection period is from February to June 2022.

A total of 130 questionnaires were collected. The descriptive information about the study sample is presented in Table 2.

C. Research methods

Qualitative method

The study was included a qualitative and quantitative research phase to test the scale before conducting formal research. Qualitative research was carried out through one-on-one interviews with nine experts to explore the measurement scales and adjust the observed variables of the research model.

Quantitative method

A quantitative method was then used to test the hypotheses by linear regression analysis. Before performing regression analysis, the author tested the reliability and value of the scales (convergent and discriminant) by Cronbach's alpha (Cronbach alpha and the correlation coefficient of the total variable Item-to) and exploratory factor analysis (EFA) (tested by KMO and Bartlett's index).

Table 1: The scale of research model

Code	Variables	Source scale
Scale of Satisfaction		
SAT1	Are you satisfied with the products of the store?	Parasuraman et al. [5].
SAT2	Do you continue to use the store's products and services?	
SAT3	Will you recommend to acquaintances to buy from the store?	
Scale of Tangibles		
TAM1	Parking area for customers is convenient and safe for customers to buy with confidence.	Parasuraman et al. [5].
TAM2	Neat, polite staff uniforms and agile sales style.	
TAM3	The store has modern equipment to keep the goods fresh.	
Scale of Reliability		
REL1	SHG staff can solve problems quickly;	Parasuraman et al. [5].
REL2	Products always ensure shelf life and food safety;	
REL3	Sales staff sale and quick returns the products;	
REL4	Payment is always correct.	
Scale of Responsiveness		
RES1	Security guards always fulfill their responsibilities when keeping the vehicle;	Parasuraman et al. [5].
RES2	The staff welcomes you warmly and attentively;	
RES3	Product variety.	
Scale of Service capacity		
SER1	Store staff are always polite to customers;	Parasuraman et al. [5].
SER2	Staff attitude creates customer trust;	
SER3	Customers always feel safe when using the store's services.	
Scale of Empathy		
EMP1	Convenient form of payment;	Parasuraman et al. [5].
EMP2	Short payment time;	
EMP3	Reasonable product price;	
EMP4	The working time of the stores are convenient for customers.	

Table 2: Information from the sample of study

Criteria		Frequency	Ratio (%)
Gender	<i>Male</i>	60	46.20
	<i>Female</i>	70	53.80
	Total	130	100.00
Group of age	<i>From 18 – 30</i>	56	43.10
	<i>From 31 – 40</i>	44	33.80
	<i>From 41 – 50</i>	22	16.90
	<i>Over 50</i>	8	6.20
	Total	130	100.00
Income	<i>From 5 – 10 M VND</i>	99	76.20
	<i>From 10 – 20 M VND</i>	26	20.00
	<i>From 20 – 30 M VND</i>	3	2.30
	<i>Over 30 M VND</i>	2	1.50
	Total	130	100.00

IV. RESEARCH FINDINGS

A. Evaluation of scale reliability by Cronbach's alpha

The results of testing the scales in the research model in Table 3 show that all scales have Cronbach's alpha coefficient > 0.5. The correlation coefficients of the total variables (Item-Total correlation) are all > 0.3, so it was concluded that the scales are all reliable. The test results are presented in Table 3.

B. Exploratory factor analysis

EFA independent variables of the research model

According to Nguyen Dinh Tho [21], when EFA is the research model, the variables must have the same type of independent or dependent variables. Moreover, the research model is simple, and the role of the variable is clearly defined. Many independent variables affect one dependent variable. This study performed EFA by the Varimax rotation method and selected Suppress

Table 3: Cronbach’s alpha of the scale in the research model

No.	Scale	Code	Observations	Cronbach alpha	Cronbach's alpha if item deleted
1	Satisfaction	SAT	3	0.886	0.823
2	Tangibles	TAM	3	0.803	0.677
3	Reliability	REL	4	0.849	0.775
4	Responsiveness	RES	3	0.861	0.709
5	Service capacity	SER	3	0.882	0.799
6	Empathy	EMP	4	0.923	0.886

small coefficients ≥ 0.5 . The EFA results show that there are 5 factors extracted with the initial eigenvalue criterion (Initial Eigenvalue > 1), with a cumulative total variance of 77.90%. The result presented in Table 4 shows 17 observed variables with factor loading coefficient (Factor Loading) > 0.5.

Based on the results of the EFA factor analysis in Table 4, it is seen that the research model of factors affecting customer satisfaction on service quality of SanHaGroup consisted of five factors. The result of testing the suitability of the research model by the KMO = 0.899 index was satisfactory ($0.5 < KMO = 0.768 < 1$); Bartlett’s test on the correlation of observed variables has Sig.= 0.00 (Sig < 0.05); and test cumulative variance = 77.90% (variance extracted > 50%). The EFA results of the scales in the research model are presented in Table 4.

EFA the satisfaction scale

The satisfaction scale includes three observed variables. The author conducted exploratory factor analysis using the principal components method and Varimax rotation. The results of exploratory factor analysis for the scale are shown in Table 5. The EFA results of the scale show that the KMO = 0.704 (KMO ranges from 0.5 to 1.0); Bartlett’s test on the correlation of observed variables with value Sig = 0.000 (< 0.5) shows that covariates are closely related [22]; Factor loading coefficients are all greater than 0.5; and the total variance extracted = 70.432% (> 50%) shows that the EFA exploratory factor analysis results are appropriate.

Table 4: EFA results of the model scale

Observations	Factors loading				
	1	2	3	4	5
EMP2	.923				
EMP3	.883				
EMP1	.869				
EMP4	.863				
REL3		.870			
REL2		.855			
REL4		.846			
REL1		.805			
SER2			.927		
SER1			.925		
SER3			.763		
TAM2				.818	
TAM3				.807	
TAM1				.786	
RES1					.844
RES2					.742
RES3					.722
KMO	0.768				
Sig	0.000				
Extracted variance	77.90%				

Table 5: FEA results for satisfaction scale

Observations	Factor loading
SAT1	0.678
SAT2	0.704
SAT3	0.863
KMO	0.704
Sig	0.000
Total Extracted variance (%)	70.432%

Regression analysis

Multi regression analysis of the model aims to determine the important role of each factor in evaluating the relationship between the dependent variable and the independent variable through the coefficient of determination R^2 and adjusted R^2 .

Table 6: Regression analysis results of the research model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.726 ^a	0.527	0.508	0.70153619	1.114

The results from Table 6 show that the coefficient $R^2 = 0.527$ means that the multiple linear regression model is suitable for the data set of 52.7%. In other words, with the obtained data set, about 52.7% of the differences between the factors affecting customer satisfaction with the service quality of SanHaGroup can be explained by five factors: empathy, reliability, responsiveness, tangibles, and service capacity. The factors affecting customer satisfaction with the service quality of SanHaGroup are also explained by another factor that the research has not mentioned.

Check for multicollinearity

To analyze whether the factors in the model have multicollinearity or not, the author tested the Variance Inflation Factor (VIF). Based on Table 7, the variance exaggeration factor VIF is 1 (less than 10), so it shows that the independent variables in the research model do not have multicollinearity [22]. Therefore, the relationship between the independent variables does not significantly affect the results of the regression model interpretation.

From the results, the significance level of Sig = $0.000 < 0.05$ shows that the multiple regression model is suitable for the overall study and can be used.

To analyze the factors in the model with multicollinearity or not, we checked the VIF coefficient. Based on the coefficients in Table 7, the VIF is equal to 1 (less than 10), illustrating that the independent variables in the research model do not have multicollinearity. Therefore, the relationship between the independent variables does not significantly affect the results of the regression model interpretation. From the test results, the research model does not violate the assumptions such as a linear relationship between the independent variables and the dependent variable, the variance of the errors is constant, residuals are normally distributed and uncorrelated, and there is no multicollinearity. The results of

this test show that the model’s assumptions are not violated. Therefore, the research model and hypothesis are accepted.

Based on the regression coefficients in Table 7, the author built the regression equation for the research model as follows:

$$SAT = 1,041 + 0,641 * EMP + 0,294 * RES + 0,120 * TAM + 0,113 * REL + 0,056 * SER$$

Research findings show that the customer satisfaction evaluation model for SanHaGroup has five groups of factors, including (i) Empathy, (ii) Responsiveness, (iii) Tangibles, (iv) Reliability, and (v) Service capacity. The empathy factor was shown to have the strongest impact, with an impact coefficient of 0.641. Next factor was the responsiveness factor with an impact coefficient of 0.294, the tangibles factor with an impact level of 0.120, the reliability factor with an impact level of 0.113, and the service capacity factor with a coefficient of 0.056.

V. CONCLUSIONS AND MANAGEMENT IMPLICATIONS

The findings of this research confirm the model of this study, which theorizes that satisfaction of customers of SanHaGroup is affected by five factors including empathy, responsiveness, tangible mean, reliability, and service capacity. Based on the research results, the author proposes management implications for SanHaGroup leaders as follows.

First, management should enhance empathy with customer needs. Based on the results of empathy analysis, customers expect SanHaGroup to provide prices that are not higher than in markets and other stores and supermarkets. In addition, customers also want employees to be friendly, cheerful and enthusiastic. Leaders of SanHaGroup need to regularly adjust the following prices to suit the product and balance it with other supermarkets and stores. For items that need to be consumed quickly, prices should be updated regularly, making it easy for customers to remember prices. Management might arrange more checkout counters during peak hours and reduce waiting time for customers. It is necessary to regularly train staff on complaints handling issues to be polite and answer customers’ questions

Table 7: Statistical parameters of regression in the research model

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	Constant	1.041	0.062		3.450	.000		
	EMP	0.641	0.041	0.641	3.370	.000	1.000	1.000
	REL	0.113	0.031	0.113	1.826	.007	1.000	1.000
	TAM	0.120	0.034	0.120	1.939	.005	1.000	1.000
	RES	0.294	0.035	0.294	4.760	.000	1.000	1.000
	SER	0.056	0.044	0.056	4.911	.045	1.000	1.000
Sig = 0.000 Durbin-Watson = 1.114 Adjusted R ² = 0.508								

so that customers feel satisfied and will return again next time.

Second, management should enhance the perceived reliability of SanHaGroup, including its products and services. Reliability always occupies a high position in the heart of every customer. They are always concerned about the reputation and prestige of the company. From there they always decide where they shop and consume. Therefore, to enhance reliability with customers, leaders of SanHaGroup need to train employees in good communication, ensuring trust for customers. Employees must have a clear understanding of each product and sales operation to solve customer questions. Goods must always check the expiry date by day/week/month to ensure the expiry date. Employees should be trained to always be proficient in payment operations, especially new employees who are always accurate and quick to help.

Third, management should enhance tangibles. To increase customer satisfaction, SanHaGroup needs to take measures such as building a spacious parking lot for customers. Stalls should be arranged scientifically to make it easier for customers to find products. Stalls displaying fresh produce should be clean and unhealthy foods should be removed. The store must regularly update customers' opinions to contribute to building a better sales system. Staff need to greet customers as soon as they enter, they must be agile and have a cheerful attitude, and they must regularly communicate with customers to promptly meet the needs of customers. Besides, the store should introduce new products to customers regularly.

Fourth, management should improve responsiveness. This is a measure of direct impact when customers come to shop, making customers feel served promptly. SanHaGroup needs to improve responsiveness with several measures, including training agile security to help customers save time in parking and searching for their vehicles; always providing a full range of daily consumables and fresh food; observing customers in close range to exploit suitable goods and providing more diversified products; and shortening service delivery time with quick customer response and cheerful attitudes.

Fifth, management should improve service capacity. The company needs to take several measures such as regular supervision, and encouraging employees to help customers with polite, friendly and enthusiastic attitudes. It is necessary to improve the knowledge and skills of employees to be able to clearly and convincingly explain product issues. Stores need to have a specific price list for each type of product. And the costs of products must be clear so that customers trust and are satisfied with the service quality of SanHaGroup.

REFERENCES

- [1] Tran Minh Tanh. *Research on customer satisfaction about service quality at department store chain Co.op Smile*. [Nghiên cứu sự hài lòng của khách hàng về chất lượng dịch vụ tại chuỗi cửa hàng bách hóa Co.op Smile]. Master thesis. Ho Chi Minh City: Open University of Ho Chi Minh City; 2018.
- [2] Quan Minh Nhut, Vien Ngoc Anh. An evaluation of the customers' satisfaction on service quality supplied by CoopMart system in the Mekong Delta. [Đánh giá mức độ hài lòng của khách hàng đối với chất lượng dịch vụ của hệ thống Coopmart tại Đồng bằng sông

- Cửu Long]. *Can Tho University Journal of Science [Tập chí Khoa học Đại học Cần Thơ]*. 2014;32: 54–60.
- [3] Lehtinen U, Lehtinen JR. Service quality: A study of quality dimensions. *Service Management Institute*. 1982;5: 25–32.
- [4] Gronroos C. A service quality model and its marketing implications. *European Journal of Marketing*. 1984;18(4): 36–44.
- [5] Parasuraman A, Zeithaml V, Berry LL. SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*. 1988;64(1): 12–40.
- [6] Du Plooy AT, De Jager JW, Van Zyl D. Drivers of perceived service quality in selected informal grocery retail stores in Gauteng, South Africa. *Southern African Business Review*. 2012;16(1): 94–121.
- [7] Kotler P. *Marketing management*. 11th ed. Upper Saddle River: Prentice-Hall; 2003.
- [8] Oliver RL. Whence consumer loyalty?. *Journal of Marketing*. 1999;63(4): 33–44.
- [9] Zeithaml VA, Bitner MJ. *Service marketing: Integrating customer focus across the firm*. 2nd ed. Berkshire: McGraw-Hill Publishing Company; 2000.
- [10] Levesque T, McDougall GH. Determinants of customer satisfaction in retail banking. *International Journal of Bank Marketing*. 1996;14(7): 12–20.
- [11] Oliva TA, Oliver RL, Bearden WO. The relationships among consumer satisfaction, involvement, and product performance: A catastrophe theory application. *Behavioral Science*. 1995;40(2): 104–132.
- [12] Brown TJ, Churchill GA, Peter JP. Research note: Improving the measurement of service quality. *Journal of Retailing*. 1993;69(1): 127–139.
- [13] Zeithaml V. *Defining and relating price, perceived quality, and perceived value*. Cambridge, MA, USA: Marketing Science Institute; 1987.
- [14] Vu Thi Kim Tham. *Research on customer satisfaction for Co.opmart in Tam Ky supermarket, Quang Nam Province. [Nghiên cứu sự hài lòng của khách hàng đối với siêu thị Co.opmart thành phố Tam Kỳ, tỉnh Quảng Nam]*. Master thesis. Da Nang: Da Nang University; 2016
- [15] Nguyen Van Thanh. *Services marketing. [Marketing dịch vụ]*. [Lecture] Hanoi University of Science and Technology. 2017.
- [16] Nguyen Thi Mai Trang. Service quality, customer satisfaction and loyalty: a study of supermarkets in Ho Chi Minh City. [Chất lượng dịch vụ, sự thỏa mãn, và lòng trung thành của khách hàng siêu thị tại Thành phố Hồ Chí Minh]. *VNUHCM Journal of Science and Technology Development [Tập chí Phát triển Khoa học và Công nghệ Đại học Quốc gia Thành phố Hồ Chí Minh]*. 2006;9(10): 57–70.
- [17] Cronin JrJJ, Taylor S. Measuring service quality: A reexamination and extension. *The Journal of Marketing*. 1992;56(3): 55–68.
- [18] Spreng RA, Mackoy RD. An empirical examination of a model of perceived service quality and satisfaction. *Journal of Retailing*. 1996;72(2): 201–214.
- [19] Dabholkar PA, Dayle IT, Joseph OR. A measure of service quality for retail store: Scale development and validation. *Journal of the Academy of Marketing Science*. 1996;24: 3–16.
- [20] Mehta Subhash C, Lalwani A, Son Li Han. Service quality in retailing: Relative efficiency of alternative measurement scale for different product-service environment. *International Journal of Retail and Distribution Management*. 2000;28(2): 62–72.
- [21] Nguyen Dinh Tho. *Scientific research methods in business. [Phương pháp nghiên cứu khoa học trong kinh doanh]*. Hanoi: Labour - Social Publishing House; 2012.
- [22] Hoang Trong, Chu Nguyen Mong Ngoc. *Research data analysis with SPSS. [Phân tích dữ liệu nghiên cứu với SPSS]*. Hanoi: Hong Duc Publishing House; 2008.

