

***THE SERVICE QUALITY FACTORS AFFECTING CUSTOMER  
SATISFACTION IN TRANSFERS AND PAYMENTS AT ASIA  
COMMERCIAL BANK JOINT STOCK IN HO CHI MINH CITY***

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**Abstract**

*The study was implemented to define the components affecting customer satisfaction and measure the impacted level on the factors at Asia Commercial Bank Joint Stock in Ho Chi Minh City. The study uses both of methodologies (qualitative and quantitative analysis). The qualitative analysis was conducted by 30 random customers in a particular time to understand the terms in the questionnaires. The quantitative research was conducted with 277 samples randomly, 6 independent observed variables correlates together and with a dependent variable (SAT). The collected data used for evaluating the scale through Cronbach's alpha, EFA, regression, correlation, and so on in the research model. The result of variables in the research model impacting on customer satisfaction at Asia Commercial Bank Joint Stock in Ho Chi Minh City was suggested for some solution policies of Asia Commercial Bank Joint Stock in Ho Chi Minh City.*

**Keyword:** Service quality, customer satisfaction, customer demand, transfer and payment

**1. Introduction**

The service industry in Vietnam commercial banks is always being wondered that: "How can they satisfy their customers?" What factors will directly affect the customer's decision?". That's a consideration that leaders always put on top priority for their company. In order to develop constantly in the business market, they have to elevate their quality and

upgrade their position day in day out to bring trust to customers. Many activities in Vietnam business which competitors are to use for their own empire to compete and survive in the business market. ACB is no exception, however, technology, brand, service quality, etc which this similarity is not yet popular. Therefore, creating a special signature in their own business is necessary for the current trend.

Until Vietnam is an official member of WTO, the crucial competition in bank institutions is getting fiercer. The integration trend has generated into all situations, facing many threats next to opportunities, thereby, it is necessary for companies to speed up their operations to avoid the risk of dissolution and merger due to improper regulations of the State Bank. For that main reason, customer satisfaction is as well as a vital factor in deciding success or failure. ACB is one of the competitors that understands and identifies clearly the issues to serve the customer needs well and raise income from service activities parallelly. In particular, the service, which ACB focuses on, improves the satisfaction of transfer-payment service. That's the reason why the author researches the topic: "*The service quality factors affecting customer satisfaction in transfers and payments at Asia Commercial Bank Joint Stock in Ho Chi Minh City*".

## **2. The theoretical review**

### **2.1. What is service?**

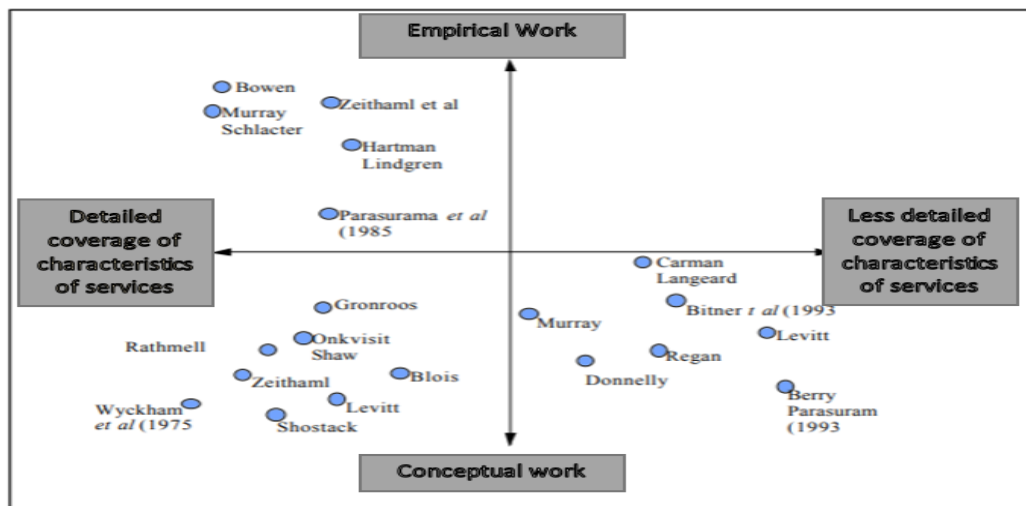
Until now, many service definitions have appeared, which many authors used and analyzed in each of their views. So, accidentally that services are understood as:

"Service is a series of actions or activities which is intangible (no necessarily usually), occurs correlation, connects customers with employees, between merchandises and materials with solutions to solve all problem when customers meet, supplied by service supplying system." (Grönroos, 1990). "Service is a transactional action, which is also invisible and without ownership, can manufacturing or non-manufacturing goods" (Philip Kotler, 1997). In addition, service is an economic activity where the source of consumption is not really a tangible product, appearing in the process of using the product and developing product value in areas such as health, beauty, etc. (V.A Zeithaml, L.L. Berry & A. Parasuraman, 1996).

In short, service is a series of actions that arise in transactions between parties A and B, supplier and consumer, commodity and material, or more. That's an idiosyncratic term in

terms of intangible, appearing the intending interaction together. Service also understood by many definitions but the general purposes of service activities are to meet human needs. Service is not merchandise but it serves directly all customer needs in society.

## 2.2. What are the characteristics of the service?



**Figure 2.1 - Positioning of literature on service characteristics**

[Source: (Wolak, R., Kalafatis, S., & Harris, P, 1998)]

Refers to relevant documents (Wolak, R., Kalafatis, S., & Harris, P, 1998), (Hartman, D. E., & Lindgren, J. H, 1993), (Bowen, J, 1990) – Research on service models without products and (Murray, K. B. and Schlacter, J.L, 1990) – How to distinguish between goods with services by consumers, the reviews and comments showed two main work contents that are the service characteristics do the key factors of the research in Figure 1.

### 2.2.1. Intangible

One of the four key properties, intangible is the primary service. “Actions, satisfaction, and benefits are open to transact and perform in purchasing goods” were ideas proposed by (Regan, W. J, 1963). “Customers can easy to see the difference between service and product through the meaning of tangible” (Darby, M. R., & Karni, E, 1973). (Onkvisit, S., & Shaw, J. J, 1991) believe that service was born in manufacturing capacity, the intangible characteristic is overrated while it is the manufacturing capacity that is the incentives, not

the tangible in incentives. Service is a means, term or definition that are always mentioned by invisible distinct ways

### **2.2.2 Inseparability**

The relationship between business and consumer will be formed from the concept of service. Service only serves customer needs, so that is the reason why it is difficult for business to adapt their customer needs. (Lâm Bảo Duy, 2016). This is difficult to manage because it does not produce before selling out and thus lacks quality (Grönroos, 1990). That is, it is difficult to make a clear in the period of production and use. Service and use are at the same time. It is different from the common product, which goes through many periods prior to taking their products to consumers. (Svensson, G, 2002) insisted that services which use a large workforce as the quality of service conversion are evident in the company that provides the service, detailed in the correlation between customers and company members. Some services have customer engagements that show opinions, which will help service companies do fewer tasks than quality control because of customer impacts. In case, customer comments are to be important.

### **2.2.3 Variability**

The variability of service is always dependent on the business, suppliers, time, space, and the methods of displaying supply services, which is reflected heavily in delivery service. (Zeithaml, V. A., Parasuraman, A., & Berry, L. L., 1985)

### **2.2.4 Perishability**

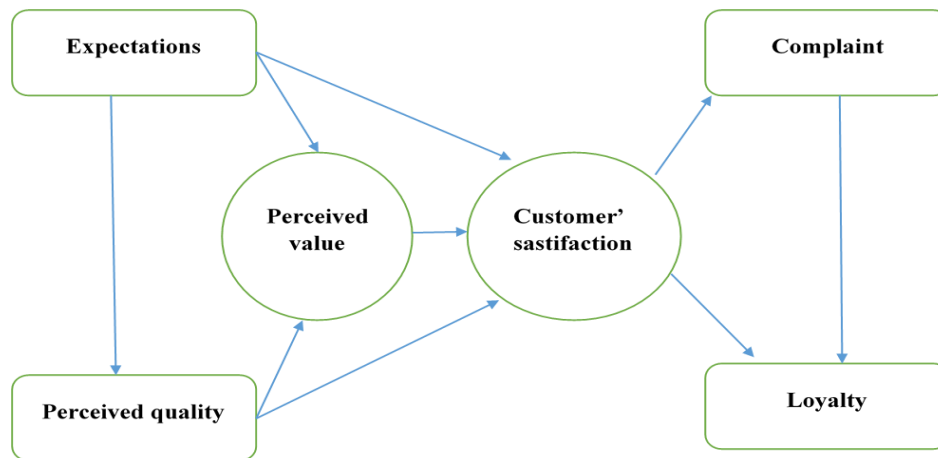
As previously mentioned, service is non-storable, equivalent to commodity or tangible products. Service is a simple thing to adjust based on each individual customer's needs (Rathmell, 1966). (Onkvisit, S., & Shaw, J. J, 1991) identified that service is perishable by time. Failure issues depend on suppliers, only when consumers lack supplying sources and wait for service that realizes that problems. (Hartman, D. E., & Lindgren, J. H, 1993)

### **2.2.5. What's service quality?**

Service related to price (Crosby, 1980), (Spreng, R. A., MacKenzie, S. B., & Olshavsky, R. W, 1996) the satisfaction of customers with the number of customers who have used services through business (Reichheld, F. F., & Sasser, W. E, 1990) and more detail in other

fields and banking sector. Service is formed between series of actions between customer and supplier through transaction (Nguyễn Đình Thọ và Nguyễn Thị Mai Trang , 2011))

### 2.2.6. Customer satisfaction and the relationship with service quality



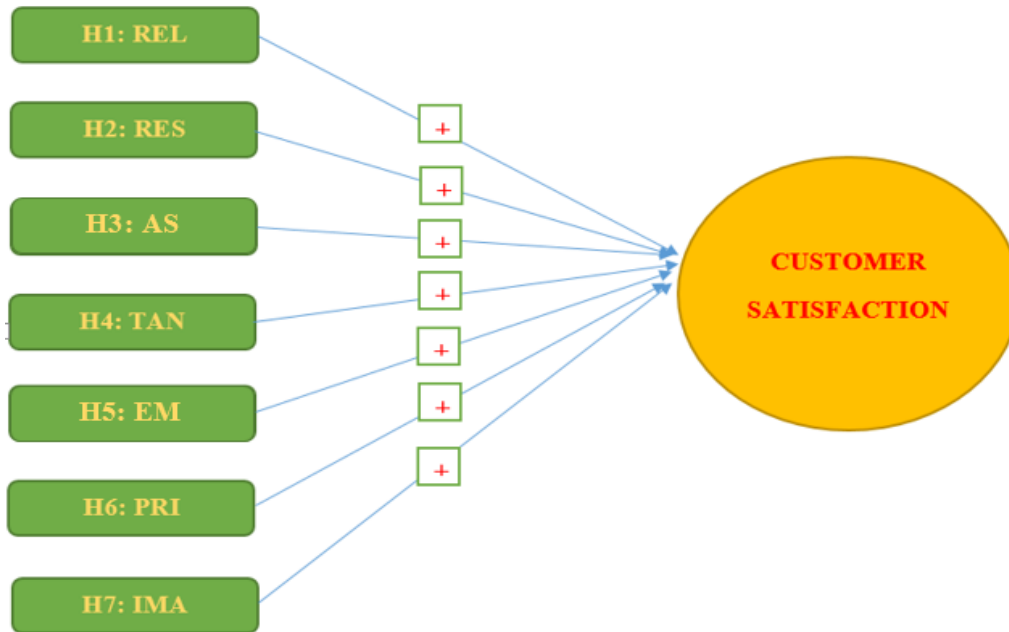
**Figure 2. American Customer satisfaction Index - ACSI**

*[Source: (Nguyễn Phương Đài, 2016)]*

Service quality and customer satisfaction have a reciprocal relationship. (Cronin & Olsen, 2002 excerpt) have proposed the ACSI model that perceived quality of perception and satisfaction as covariant. It is the similarity of this relationship that sometimes there is a similarity in the way of making the definition. The model shows the satisfaction is identified after using the results of 4 factors as Expectations, Loyalty, Complaint, and Perceived quality.

Another way, many researches shows the difference between the two definitions of satisfaction and SQ. SQ is a reason for generating customer satisfaction. SQ points out a detailed factor

### 2.2.7. Models of research and theories.



*Figure 3. Research of the relationship between customer satisfaction and service quality in transferring payment in bank.*

*(Source: By Author's research)*

Refers to SERVQUAL model, the author chose 7 factors: Reliability (REL), Responsiveness (RES), Assurance (AS), Tangible (TAN), Empathy (EM), Price (PRI), Image (IMA). To more exactly, the author has hypothesis model below:

- H1: High trust means a high level of satisfaction
- H2: If the responsiveness is good, the customer will satisfy.
- H3: Assurance and customer satisfaction is non-inverse direction.
- H4: With good Tangible, customer satisfaction is high.
- H5: High empathy means high satisfaction.
- H6: The competition in price make a customer satisfaction.
- H7: Good organizational image satisfies the customer.

## 2.2.8. STUDY DESIGN

**Table 1. Research plan.**

Stage	Type	Methodology	Technique	Time	Place
1	Preliminary	Qualitative (n=30)	Discussion	April 1 <sup>st</sup> 2021	HCMC
2	Official	Quantitative (n=100)	Interview	May 1 <sup>st</sup> 2021	HCMC

*(Source: By Author's research)*

## 3. Methodology

Using a combination of both methods, there are: quantitative and qualitative with some others such as statistics, synthesis, analysis, and comparison to come up with a suitable plan for service quality improvement.

This research goes through 2 phases:

- Official research: Using quantitative method by the ways to interview directly with the questionnaire table to determine models of scale and necessary factors affecting the customer satisfaction when using transfer-payment service at ACB.
- Data solving: Using SPSS ver.20.0 to review the scale, analyze Cronbach's alpha, EFA, regression model, etc.

Collecting the data from:

- ACB web and department related.
- Book, newspapers, journals of scientific research, and some web related.

### 3.1. Implementation of quantitative research

*Table 2. The data of quantitative research.*

Description		Range of survey	Percent (%)
Output		300	-
Input		300	100
Inside	Valid form	277	92.7
	Invalid form	23	7.3
Area	Thu Duc city	122	44.2
	District 9	71	19.7
	District 2	93	36.1

*(Source: Author)*

After collecting and filter, samples show 23 survey table is canceled because of lack of conditions like frequency, no full-fill question or no valid answers. Thus, from criteria is 300 survey tables, only have 92.7% valid (277 tables) and 7.3% invalid (23 tables). So, the final size is n=277; data will so display by SPSS software version 20.0 and detailed information will show below.

## 4. RESEARCH RESULT

### 4.1. Result of Cronbach's alpha

*Table 3. The result of Cronbach's alpha*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
REL1	14.87	11.444	.692	.838
REL2	14.86	11.907	.694	.836
REL3	14.83	12.267	.578	.867
REL4	14.47	12.692	.607	.857
REL5	14.68	11.480	.916	.788
<b>The reliability scale with Cronbach's Alpha = 0.866</b>				
RES1	10.03	9.673	.610	.783
RES2	9.62	9.482	.634	.772
RES3	9.78	9.145	.662	.759
RES4	9.85	9.576	.646	.767
<b>The responsiveness scale with Cronbach's Alpha = 0.817</b>				
AS1	11.38	4.998	.700	.785
AS2	11.29	4.936	.658	.803
AS3	11.27	4.968	.638	.812
AS4	11.23	4.896	.694	.787
<b>The assurance scale with Cronbach's Alpha = 0.839</b>				
EM1	15.17	9.603	.648	.755
EM2	15.15	10.032	.666	.750
EM3	15.11	10.179	.568	.781
EM4	14.75	10.818	.568	.780
EM5	14.67	11.397	.538	.789
<b>The empathy scale with Cronbach's Alpha = 0.809</b>				
TAN1	14.86	6.517	.584	.720

TAN2	15.04	6.615	.646	.698
TAN3	15.26	6.278	.606	.712
TAN4	15.00	7.435	.507	.746
TAN5	14.78	8.189	.401	.776
<b>The tangible scale with Cronbach's Alpha = 0.774</b>				

*(Source: Author)*

The table 3 shows the ingredients in the scale has tested the reliability through Cronbach's alpha. After tackling and analyzing groups of variables of each component in the model, all is be accepted because of suitable conditions. Although "Empathy" is approximately 0.303, it still could be accepted, others lead to a conditional Cronbach's alpha. The results are handled clearly as above.

Detailed in "Appendix no.4". Variables appeared Cronbach's alpha  $\geq 0.7$  and item-total correlation  $\geq 0.3$  is fit to the study. So, the author will change the rotated component matrix of variables the next steps.

#### 4.2. The result of analyzing factors.

**Table 4: KMO and Bartlett's test**

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		0.769
<b>Bartlett's Test of Sphericity</b>	<b>Approx. Chi-Square</b>	3336.933
	<b>df</b>	351
	<b>Sig.</b>	.000

*(Source: By author's research) – Appendix no5*

The result of table 4 shows KMO = 0.769 > 0.5, it passed the check of Bartlett's significance by 0.000 (0% error). Therefore, this factor analysis is acceptable. After evaluating the reliability of the scale, giving 27 variables belonging to 6 independent components to put into analysis. All variables are satisfied with the condition that factor loading > 0.5 and the difference between both factors > 0.3. The shorten result was displayed in table 5 below.

<b>Table 5: Rotated Component Matrix<sup>a</sup></b>						
	<b>Component</b>					
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>REL5</b>	.949					
<b>REL2</b>	.803					
<b>REL1</b>	.799					
<b>REL4</b>	.761					
<b>REL3</b>	.714					
<b>EM2</b>		.813				
<b>EM1</b>		.795				
<b>EM4</b>		.725				
<b>EM3</b>		.723				
<b>EM5</b>		.688				
<b>PRI3</b>			.888			
<b>PRI2</b>			.867			
<b>PRI1</b>			.806			
<b>PRI4</b>			.727			
<b>AS1</b>				.842		
<b>AS4</b>				.825		
<b>AS2</b>				.802		
<b>AS3</b>				.789		
<b>TAN2</b>					.792	
<b>TAN1</b>					.760	
<b>TAN3</b>					.752	
<b>TAN4</b>					.684	
<b>TAN5</b>					.533	
<b>RES3</b>						.826
<b>RES4</b>						.805
<b>RES2</b>						.786
<b>RES1</b>						.781

<b>Cronbach's Alpha</b>	<b>0.866</b>	<b>0.809</b>	<b>0.869</b>	<b>0.839</b>	<b>0.774</b>	<b>0.817</b>
<b>Initial Eigenvalues</b>	<b>4.344</b>	<b>3.591</b>	<b>2.815</b>	<b>2.52</b>	<b>2.455</b>	<b>1.604</b>
<b>% of variance</b>	<b>16.090</b>	<b>13.300</b>	<b>10.424</b>	<b>9.332</b>	<b>9.093</b>	<b>5.941</b>

(Source: By author's research) – Appendix no5

Comment: After conducting the analysis, table 5 shows that 27 included observed variables have Eigenvalue > 1, 6 factors have been extracted. Cumulative % = 64.141%, this means that 64.141% explains the 6 factors of the data. KMO = 0.769 (>0.5) meets the requirements. The Varimax rotation is satisfied. Factor loading > 0.5.

### 4.3. Regression analysis

#### 4.3.1. Test the hypothesis of regression model.

**Table 6: Evaluate the suitable levels of multivariable regression model.**

#### Model Summary<sup>b</sup>

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R <sup>2</sup> Change	F Change	df1	df2	Sig. F Change	
1	.724 <sup>a</sup>	.525	.514	.61218	.525	49.639	6	270	.000	1.884

a. Predictors: (Constant), PRI, AS, EM, RES, REL, TAN

b. Dependent Variable: SAT

(Source: SPSS - Appendix No.6)

Table 6 shows that the correlation coefficient by 0.724 > 0.5. This model is suitable for evaluating the correlation between dependent and independent variables.

Besides, analyzing F value has significant statistics really small (sig = 0.000). Thus, the linear regression model is very suitable for data and usable to research. R<sup>2</sup> = 0.525, This R<sup>2</sup> value means the linear regression model is suitable for data about 52.5%. Another speaking, 52.5% customer satisfaction using the transfer-payment service at ACB is an explanation for this regression model. Others is errors and factor impacted.

### 4.3.2. ANOVA (option)

**Table 7: Evaluate the suitable for multivariable regression model.**

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	111.619	6	18.603	49.639	.000 <sup>b</sup>
Residual	101.187	270	.375		
<b>Total</b>	212.807	276			
a. Dependent Variable: SAT					
b. Predictors: (Constant), PRI, AS, EM, RES, REL, TAN					

(Source: SPSS analysis – Appendix No.6)

Test of F about the suitability of the general linear regression model and sample data. This would check that is the dependent variable correlate with all independent variables? If Hypothesis H0:  $\beta_0=\beta_1=\beta_2=\beta_3=\beta_4=\beta_5=\beta_6=0$ .

Sig value = 0.000 (<0.05) of F statistics, although it is small, the model gives full information. The result cancels hypothesis H0. This means appearing the correlation between both variables (dependent and independent); or when connecting the independent variable can explain for dependent variable. F=49.639 # 0 in the significance of P-value = 0.000. So, skipping H0 and regression model built that is suitable for total.

### 4.3.3. Evaluate the significance of each factor.

**Table 8: Multi-variable linear regression model.**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Result
	B	Std. Error	Beta			
(Constant)	-2.461	.392		-6.274	.000*	Passed
REL	.352	.045	.341(3 <sup>rd</sup> )	7.893	.000	Passed
RES	.318	.038	.361(1 <sup>st</sup> )	8.465	.000	Passed

AS	.424	.051	.349(2 <sup>nd</sup> )	8.246	.000	Passed
EM	<del>.090</del>	<del>.048</del>	<del>.080</del>	<del>1.882</del>	<del>.061</del>	Rejected
TAN	.368	.063	.270(4 <sup>th</sup> )	5.850	.000	Passed
PRI	.198	.048	.191(5 <sup>th</sup> )	4.108	.000	Passed

a. Dependent Variable: SAT

(Source: SPSS analysis – Appendix No.6)

From table 8, considering the figure of multi-variable linear regression model, we have 5 variables data impacted the same side into SAT because sig value of 5 variables is all by 0.000.; RES = 0.361; AS=0.349; REL=0.341; TAN=0.270 and PRI=0.191. Thus, the impact of these factors on SAT, although different, it is not much. The remaining EM is a variable that has no statistical significance and a positive coefficient but is very small ( $\beta_{EM} = 0.080$ ;  $p = 0.061$ ), so it is necessary to remove this variable from the model. With  $R^2 = 0.525$  (Table 6), the model fits 52.5%, the remaining 47.5% is the residual without regression back. Therefore, this model is a "fair" model for forecasting. Through 6 predictor variables as the initial hypothesis. Thus, the model is only for reference to give managerial implications.

We have the adjusted equation bumper as follows:

$$SAT = RES*0.361 + AS*0.349 + REL*0.341 + TAN*0.270 + PRI*0.191$$

## 5. CONCLUSION AND RECOMMENDATIONS.

### 5.1. The result and administrative implications.

**Table 9. Factors impact on satisfaction.**

Factors	Coefficients
Responsiveness	0.361
Assurance	0.349
Reliability	0.341
Tangible	0.270
Price	0.191

(Source: Author)

The target of research is to find out the factors impacting on customer satisfaction at ACB in HCMC. The result of quantitative research shows the suitability between the model and the data collected. The acceptance from hypotheses brings some real significance for ACB in management and operation. Thereby contributing to increased customer satisfaction, helping attract the loyalty of customers to a service sector that ACB brings.

The result impacted clearly from strong to weak shows in table 5.1. From that, ACB needs to improve some factors such as reliability, tangible, and price which customers prioritize to use ACB's service. The combination or the tight correlation of factors will make the necessity in serving customer needs, keeping numbers of customers, and don't let them go to the opposition's service.

## **5.2. Policy implications.**

### **5.2.1. Responsiveness**

Responsiveness is the strongest impact factor to customer satisfaction who have been using the service at Asia commercial bank in HCMC with 4 observed variables (RES1-4). The result of perceived customer level about this factor has smallest fluctuated is RES1=3.065 (medium) to the highest is RES2 is 3.469 (quite good) and overview of all factors reach the average level. So, ACB needs to care about responsiveness with customers more, which helps raise customer satisfaction.

The factor that needs to improve most is RES1 “ACB’s employees always serve quickly and in time to you”. All employees need to practice agility and be ready to support customers as soon as possible. At the same time ACB's employees have to join the professional class to advance and know to arrange their scientific work to spend more time caring customer requirements.

### **5.2.2. Assurance**

Similarly, assurance comes in second in terms of impact on customer satisfaction. The variables evaluated in this factor exceed the quite good level. In general, ACB has formed a principled way of working, always giving customers a sense of security when choosing and using the service here. In addition, ACB always gives you the best solution to choose from as well as fully equipped with the knowledge to answer all questions when customers

have problems. The assurance is most standardized by the ACB system to be ready to serve customers.

### **5.2.3. Reliability**

Ranked 3rd in the factors affecting customer satisfaction. Indicators in the variables this time - analyzed by customers actually rated higher than expected. The highest is REL4 at 3,957 and the lowest is only 3,552 (quite good) at REL1. With 5 observed variables in this factor, creating a close connection helps ACB gain deep trust from customers. This shows that ACB has affirmed its competitive position and brand reputation. Therefore, ACB should prioritize maintaining and further developing the trust factor in customers along with linking other factors on the scale.

### **5.2.4. Tangible**

Tangible includes 5 observed variables (TAN1-5). Meanwhile, all variables have reached over the level of quite good, only TAN3 (medium) in 3.477. The fashion element is underestimating by a small segment of customers. Although uniformity in clothes creates uniqueness, some employees still meet the error when dressing in or not properly dressed when walking around in the company or meeting customers, the clothes are no longer neat. This small error is also focused on by customers, so employees approach customers to have to check their all necessary forms to be as completed as possible.

### **5.2.5. Price**

The price element includes 4 observed variables. All is greater than 4 (PRI 1-4). All sat at a good level. The price factors here such as free internal transfer service fee, cheap interbank transfer is well received by customers. In addition, besides the transfer service, the payment service is also supported quickly and cheaply, suitable for customers to use.

## **5.3. Some limitations and the next research path.**

The same with other research, this cannot avoid some limitations at the beginning and in the research process. It will provide directions for future research.

Firstly, appearing limitations in the range of research; this study only usable for customers who use service at ACB in HCMC. Therefore, the overall customer groups in other areas have not been evaluated and potential customers have not used the service at the bank, so the evaluation is not high, so it is difficult to apply to the organizational system.

Secondly, the objectives of customers are personal customers at ACB with the special characteristics of service needs, Criteria for assessing service quality and perception of service prices are different from corporate customers, so the research results cannot be uniform for all customers, so the accuracy is not guaranteed.

Thirdly, the time to carry out the research is very short, customers will have much distinct satisfaction each distinct time. Thus, the impact on the result of the research is not clear per step. Furthermore, customer understanding and awareness is also a serious concern.

Last but not least, the study only focuses on the satisfying element but really no-dig on other components such as individuals, circumstances, marketing, and so on. So, it should not be evaluated positively. These limitations will be the premise for future research directions.



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