

Relationship between Service Quality, Satisfaction, Word Of Mouth and Loyalty of Customers Purchasing Agricultural Products in Supermarkets: A Case Study in Ho Chi Minh City, Vietnam

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Abstract: Along with increase of living standard, customer's demand for quality of agricultural products has also increased and shopping habits of the customers have changed towards more modernization, civilization. Therefore, modern selling channels, especially in large cities, are always welcome because the customers may shop in a modern space equipped fully and could get products with high quality. To meet demand for agricultural product consumers, HCM City has got many policies and programs in planning commercial zones, market places, shops and supermarkets. In order to provide masters of supermarkets scientific and systematic information regarding relationship between services providing and customers, this study has been conducted to explore relationships between such factors as service quality, customer's satisfaction, customer's loyalty and word of mouth. By combining quantitative and qualitative methods and based on the results of the Cronbach alpha, EFA, CFA and SEM, authors of the study have analyzed and examined 150 questionnaires. With nine elements formed, the factors have been analyzed to assess the relationships mentioned in the model, the results indicate that there are positive impacts of facility, reliability and solving problems on satisfaction of customers, the results have also showed positive effect of satisfaction on loyalty and on word – of - mouth of customers purchasing agricultural products at the supermarket.

Keywords: Service quality, satisfaction, words-of-mouth, loyalty, agricultural products, supermarket, Ho Chi Minh City, Vietnam.

I. Introduction

In fact, there are many factors to contribute to efficiency of companies and customer's satisfaction is one of important factors which are needed to be considered if a master of supermarket would like to enhance competitive ability of his supermarket. Beside customers' satisfaction, service quality providing by supermarket is also a factor that creates loyalty of customer and brings a competitive advantage over others to entrepreneurs in business [1]. Another factor needs to be considered is "word-of-mouth", some studies have also stated that there is a relationship between satisfaction with this element [1], [2], [3], [4] and [5]. In order to understand willingness of customers in buying products in supermarkets in HCMC, there have regularly conducted surveying factors that could affect competitive ability of the supermarkets, the factors surveyed are customer's satisfaction, service quality, customer's loyalty and word of mouth. However, presently the relationship between customer's satisfaction, service quality, customer's loyalty and word of mouth are not well assessed and clarified for customers who buy the vegetables in the supermarkets. Moreover, customers of each country are differently aware about the service quality [6]. In Ho Chi Minh City, there are several researches which measure these relationships among service quality, customer's satisfaction and loyalty. Although the results from these researches also describe relationships in service sector in general, researchers have not given deeper considerations in supermarket, especially in word-of-mouth factor. Therefore, necessarily, there is a study to evaluate the relationship between the factors in supermarkets of Ho Chi Minh City which need to be taken.

II. Literature review

2.1. Concepts related to the research

2.1.1. Service quality

Nomarily, quality of service has to be assessed on two aspects: process of service delivery and results of the service. Meanwhile, Gronroos suggested that there are two components of quality of service: technical quality which is what customer receives and function quality which is interpreted how the services are provided [7]. Parasuraman's researches have also studied service quality, but using measurement of the studies in assessing services of supermarket has still been a problem for researchers [8] and [9]. Based on qualitative study, service theory and SERVQUAL measurement, having five basic components of retail service quality, that are physical aspect, reliability, personal interaction, problem resolving and policy [10]. However, the

measurement of retail service quality of Dabholkar et al have been considered the measurement appropriate to supermarket because supermarket is a business which is form mixed products and services [10].

2.1.2. Customer's satisfaction

The definition of customer's satisfaction has been used in many fields such as education, administration, business and so on and it is also used a lot in the field of business - services, including supermarket. Customer's satisfaction is the top factor selected to evaluate decisions of customers in purchasing products. As there are many studies regarding this concept over the world, so "customer's satisfaction concept" is quite familiar to everyone. Wong suggested that customer's satisfaction is a psychological phenomenon, describing the emotional state resulting from difference between expectation and actual effectiveness of products or services [11]. In other words, customer's satisfaction is a concept showing customer expectations and feelings prior to purchasing products or services [3]. There have been statements in some research that quality of service provided by a company will affect customer's satisfaction and it is one of the key factors to enhancing customers' value or benefits in not only at present time but also in long term in future [12] and [13].

2.1.3. Words-of-mouth

Currently, concept of word-of-mouth is mentioned by some authors. Word-of-mouth is the most important informal means of communication between consumers. It is defined as the informal communication directed at other consumers about ownership, or characteristics of particular goods and services and/or their sellers [14]. It is understood as the transfer of information from one person to another persons, it has strong power of persuasion, especially in spreading information about a new product [15]. This view has been supported by Sheth, Mittal, and Newman, according to these authors, the word of mouth is power in influencing buying decisions of customers, especially when services or products provided that can cause the high risk to customers [16]. As defined by the Harrison-Walker, it is a concept of conveying information from person-to-person, between communicator and receivers of information while assessing a brand, product, company or a service [17]. This concept is also explained further by Anderson, according to his study, the word-of-mouth is defined as all of the normal communication, including the pleasant, vivid, or novel experiences; recommendations to others; and even conspicuous display, between customers and others when evaluating products and services [2]. Thus, it is clear that the word of mouth is the communication between people with other people when evaluating or recommending a product or service sector.

2.1.4. Loyalty

Customer's loyalty is a definition related to behaviors of customers who would again purchase products or services of certain companies or organizations. Although there are many different views of loyalty, but this concept is often considered that loyalty is shown through behavior and attitudes of clients [18]. This concept has long been played an important role in researching quality of service [19] and it has also been the top target in marketing studies towards application-oriented and academic directions. Besides, researchs regarding to customer's loyalty have also referred to relationship between profitability and loyalty, loyalty of customers could positively affect profitability through cost reduction and increase of revenue of the companies [20]. According to Aksu, if companies or organizations which succeed in securing customer's loyalty, they will have significant competitive advantages [21]. Hence, it is thought that customer's loyalty is an important factor and is the hot topic for administrators, consultants or researchers [22].

III. Hypotheses and research model

3.1. Hypotheses.

According Dabholkar, the factors such as environment of stores, facilities or images are competitive factors for companies or stores which affect customers' satisfaction [10]. Previous studies also showed that relationship between physical aspects and customer's satisfaction is considerable [23], [24]. In other words, if we increase the feeling about physical aspectation, customer's satisfaction will be increased and vice versa. Based on studies mentioned, the hypothesis will be shown, as follow:

The first hypothesis could be stated "Physical aspects has positively impact customer's satisfaction" – Symbolized by H1.

According to Huang, the good providing services of stores or companies could measure reliability of customers, so the companies or stores, based on their capacity, have to ensure their services accurate without shortcoming. Therefore, to have good service requires not only good quality of products but also other factors such as accuracy in time, proper service etc. There have been some studies which have give model for impacts of reliability on customers' satisfaction [25], other studies have confirmed that this effect was significant [23] and [26].

The second hypothesis is "Reliability has positively impact on customer's satisfaction" - Symbolized by H2.

Interaction in this study can be understood is interaction between customers and staff/employees of the companies or stores and transaction processes in supermarkets have an important role in creating good impression of customers in its chains. Huang and George & Kumar also stated that company or store staff plays extremely essential roles to create a good impression toward consumers [26]. Based on the model of Deng Yingru, personal interaction is one of the factors causing relations with customer's satisfaction [27]. Therefore, it can be stated that personal interaction has positively impact customer's satisfaction.

The third hypothesis is "Personal interaction has positively impact customer's satisfaction" – Symbolized by H3.

Problem solving is activities dealing with issues which occur in during operation of companies or stores, including activities of customers. There have been studies indicating that efficient solving issues at the place would bring good perception to customers and reduce their dissatisfaction [28]. Chan & Yuen have made the idea more clear in his study, according to the author, if staff are really professional in addressing issues generated between them and the customer, it will positively impact satisfaction of customers [29]. Since then it could be hypothesized that problem solving has positively impact on customer's satisfaction.

The fourth hypothesis is "Problem Solving has positively impact customer's satisfaction" – Symbolized by H4.

Policy can be understood related factors operating rules such as hours of operation, payment methods, close customers and so on. All of these factors have been given only for the purpose of further enhancing customer's satisfaction. Some research suggested that there is the relationship between policy and customer's satisfaction [23] and [30]. Therefore, it can be stated that policy has positively impact on customer's satisfaction.

The fifth hypothesis is "Policy has positively impact customers' satisfaction" – Symbolized by H5.

There have been studies which quite clearly showed relationships between such factors as customer's satisfaction, words-of-mouth and customer's loyalty. Studies of Anderson and Sullivan; and Oliver showed the relevance of customer's satisfaction, customer's loyalty and words-of-mouth [3] and [31]. Rust and Záhořík; and File et al, have indicated that customer's satisfaction is a key factor positively affecting words-of-mouth and customer's loyalty [32] and [33]. Apart from the study of Gremler illustrates that in marketing research field, it also showed a positive effect of customer's satisfaction and words-of-mouth on customer's loyalty [34].

Hence, it could be hypothesized that "customer's satisfaction has positively impact on words-of-mouth" and "customer's satisfaction has positively impact on customer's loyalty", hereafter, these hypotheses are symbolized by H6 and H7, respectively.

3.2. Model proposed.

Based on the previous research and theory mentioned above, theoretical model which shows the relationship between elements of service quality, customer's satisfaction, word of mouth and customer's loyalty has been initiated and expressed in figure 1 below.

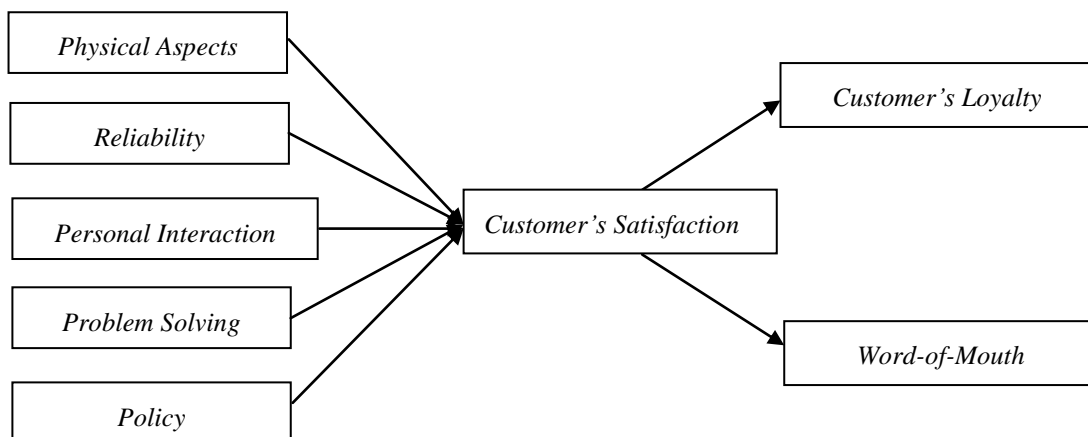


Fig.1: Research model

As can be seen from the model showing in the figure, 5 elements of the service quality component, including physical aspects, reliability, personal interaction, problem solving and policy, could impact customer's satisfaction variable. The customer's satisfaction, in turn, could impact on customer's loyalty and words-of-mouth variables.

IV. Results and Discussion

4.1. Sample features

In the study process, the authors of the study have developed and delivered 220 questionnaires to purchasers. Features including in survey-questionnaires are education, age, job, income of family and number of members in family. The questionnaires delivered have been screened and filtrated, the questionnaires which are not met the requirements have been rejected. The result of the assessment and selection has chosen 150 questionnaires that are satisfactory for subsequent analysis. Sample features and results of filtrating are presented in table 1.

Table 1: Features of survey-samples

Features of samples	Results of sample filtrating.			
	Frequency	Percent	Valid Percent	Cumulative Percent
Education				
Primary school	21	14.0	14.0	14.0
High school	46	30.7	30.7	44.7
Bechalor	66	44.0	44.0	88.7
Postgraduate	17	11.3	11.3	100.0
Age				
Under 18 year old	25	16.7	16.7	16.7
18 - 23 year old	27	18.0	18.0	34.7
24 - 30 year old	37	24.7	24.7	59.3
31 - 40 year old	42	28.0	28.0	87.3
Over 40 yaer old	19	12.7	12.7	100.0
Number of members in family				
From 1 to 3 person(s)	42	28.0	28.0	28.0
From 4 to 6 persons	67	44.7	44.7	72.7
Over 6 persons	41	27.3	27.3	100.0
Job				
Manager	9	6.0	6.0	6.0
Staff	51	34.0	34.0	40.0
Own business	15	10.0	10.0	50.0
Student	20	13.3	13.3	63.3
Housewife	40	26.7	26.7	90.0
Retirement	15	10.0	10.0	100.0
Family income				
Under 10 million vnd	9	6.0	6.0	6.0
10 - 20 million vnd	55	36.7	36.7	42.7
20,1 - 30 million vnd	38	25.3	25.3	68.0
30,1 - 40 million vnd	24	16.0	16.0	84.0
Over 40 million vnd	24	16.0	16.0	100.0

The data presented in table 1 show that group of people having tertiary education occupy highest proportion among the samples, approximately 44%, following is group of high school which is about 30% and the remaining groups have only 26%. There is distribution in accordance with age, samples of people aged between 24 and 40 years in the research occupy 53%, following is the group of people aged under 24 years with proportion less than 35%, people aged over 40 years occupy a little more than 12%. For the factor of members of family, the households with 4-6 people take highest proportion among samples filtrated, nearly 45%, while households of less than 4 people and more than 6 take smaller proportion with approximately 28% of each group. For kind of work, the majority of respondents are housewives and staff, both the two groups account for proportion of 60%, the remaining groups have much smaller proportion ranged from 6% to 13%. For household income factor, the households which have income of 10 - 20 million/month accounts for the highest proportion, following by income groups from 20-30 million/month, while groups having income from 30-40 million/month and over 40 million/month have the same proportion with about 16%.

4.2. Evaluating maesurement

Firstly, authors of study used Cronbach alpha method to eliminate items which are not justified, then these items are analysed and assessed by using EFA and CFA mthods. The process was repeated until the measured scale had no change. The last results analysed and assessed in accordance with Cronbach alpha and EFA methos and contents of elements formed are summarised and presented in table 2 and table 3, respectively..

Table 2: Results analysed by using Cronbach alpha and EFA tools.

Items	The sign of factors	Factors									Cronbach's alpha
		1	2	3	4	5	6	7	8	9	
PHY1	PHYF			.890							0.906
PHY4				.856							
PHY6				.827							
REL1	RELF1		.753								0.846
REL2			.660								
REL3			.830								
REL4			.949								
REL7			.601								
REL8	RELF2								.837	0.838	
REL9									.893		
PI1	PIF	1.019								0.948	
PI4		.849									
PI7		.872									
PI9		.879									
PS1	PSF					.742				0.887	
PS2						.795					
PS3						.970					
PS4						.752					
POL3	POLF				.747					0.881	
POL5					.936						
POL6					.779						
POL7					.760						
SA1	SAF						.916			0.802	
SA2							.667				
SA4							.627				
LOY1	LOYF							.847		0.890	
LOY2								.912			
WTM1	WTMF								.851	0.883	
WTM2									.910		

Cumulative % of Variance = 72.676%; KMO = 0.771; Sig of Bartlett's Test = 0.000

Table 3: The contents of elements formed.

Components	The sign of components	The contents of components explained
Physical aspects	PHYF	Shopping environment is clean, full of amenities and facilities attractively presented.
Reliability 1	RELF1	Supermarkets need to be: Full and various ranges of products and prices clearly displayed. Complying with the service as promised. Consistent in policies of sold defective products.
Reliability 2	RELF2	Supermarkets guarantee products to be fresh and healthy for people who buying the products.
Personal interaction	PIF	Staff of supermarkets has enough knowledge to answer customer inquiries. Staff of supermarkets are friendly, ready helping customers and offering quick services
Problem solving	PSF	Supermarkets resolve complaints efficiently, professionally and have good policies for feedbacks of customers. Staff including employee of supermarkets could instantly and accurately solve customer's feedbacks.
Policy	POLF	Available auxiliary facilities, flexible payment and membership card for loyal customers
Satisfaction	SAF	Satisfaction with the quality of products, services and prices. Satisfaction of customers compared with their expectations as well as with other places.
Loyalty	LOYF	Willing continuously buy the products at the place and priority purchasing when there are other places also with similar services
Words-of-mouth	WTMF	Telling others where to buy products, as well as communicating the good things about the products as well as sales areas.

Based on the results showing in table 2, the factor analysis for all items shows that there are nine factors extracted, KMO coefficient = 0.771 > 0.5 and Bartlett's test has the value 'Sig' by 0.000 and therefore these items are correlated. Hence, the factor analysis is appropriate. Simultaneously, extracted variance reached 72.676%, this represented 9 factors explaining 72.676% of the data variability, thus these factors are acceptable. Among the factors extracted, the factor related to reliability (REL) is divided into two elements named by the author RELF1 and RELF2. Except for PSF, LOYF and WTMF factors, the remaining factors had changes of content because the items of these factors had been excluded in the analysis process. The results of Cronbach's

alpha of the factors also showed that all measurements have Cronbach alpha value of over 0.6. Besides, the value Corrected Item-Total Correlation of the items are greater than 0.3. So the measurements are convincing in terms of reliability and will be used to analyze in the next steps.

After the measurements have been assessed reliability, the items have been included in CFA analysis. The CFA results are summarized and presented in table 4

Table 4: CFA results

Index of CFA	CMIN/DF	CFI	TLI	RMSEA
Obtained figures	1.82	0.91	0.90	0.07
Acceptable range [35]	< 3	>= 0.90	> = 0.90	< 0.08

According to the data presented in table 4, the indicators which have been assessed to be Chi-squared values/Df with (CMIN/DF) index by 1.82, CFI index by 0.91, TLI index by 0.90 and RMSEA by 0.07, all these indices are meeting the minimum requirements compared with the conditions given in table 3. Therefore, it is confirmed that this pattern is consistent with market information. In addition, the results of standardized regression weights are greater than 0.5 and the numbers which were the regression weights have been statistical significance, so all the concepts achieve the convergent validity. In order to assess the discriminant validity, the authors have verified difference of correlative coefficients with value unit (equal 1). All the P – values calculated are smaller than 0.05. So, it is stated that there are discriminant validity between the concepts. Results of assessing reliability and variance extracted are illustrated in table 5 below.

Table 5: The results of assessing composite reliability and variance extracted

Components	Number of items	Composite reliability	Variance extracted	Result
Physical aspects	3	0.913	78.2%	Accepted
Reliability 1	5	0.876	59.8%	
Reliability 2	2	0.863	76.5%	
Personal interaction	4	0.949	82.4%	
Problem solving	4	0.893	67.8%	
Policy	4	0.883	65.6%	
Satisfaction	3	0.811	59.2%	
Loyalty	2	0.896	81.2%	
Words-of-mouth	2	0.885	79.4%	

It can be seen from the results evaluating reliability, all values of composite reliability are greater than 0.6 and extracted variances are over 50%. Therefore, it is confirmed that the reliability of these components is satisfactory. In conclusion, assessing results of measurement showed that all nine factors were formed have reliability and satisfied other requirements mentioned in Crobach alpha, EFA and CFA analyses. Thus, these factors will be used in the next analysis.

4.3. Evaluating research model

After assessment based on Cronbach alpha, EFA and CFA analyses, the factors have been analyzed with the use of SEM model to verify the hypotheses set out in previous section of this paper. The analysis process have been conducted in two steps: step first analyzed all the variables and the second step eliminated variables which have no significant impacts, and re-analyzed. Results of the first assessing process with SEM model’s use are presented table 6.

Table 6: Result of the fist assesment process using SEM model

			Estimate	S.E.	C.R.	P
SAF	<---	PHYF	.461	.101	4.547	***
SAF	<---	PIF	.058	.058	1.000	.317
SAF	<---	REL1	.342	.099	3.456	***
SAF	<---	POLF	-.030	.084	-.358	.720
SAF	<---	PSF	.230	.086	2.670	***
SAF	<---	REL2	.196	.093	2.117	**
LOYF	<---	SAF	.742	.103	7.221	***
WTMF	<---	SAF	.531	.098	5.421	***

** Significance with 5% and *** Significance with 1%

From the results presented in table 6, there clearly are two impacts: PIF impacts SAF and POLF impacts SAF, P- values of these impacts are greater than 0.05 (value P > 0.05). Therefore, there are no basics to confirm the impacts of PIF and POLF on SAF in this study. Meanwhile, the remaining relationships in the

model showed p - values <0.05, therefore, the relationship has statistical significance with about 95% of confidence level.

Based on this, the authors will eliminate the two impacts (PIF and POLF impact SAF) out of the models and continue performing the analysis by using SEM model. Detailed results are presented in tables 7 and figure 2 below.

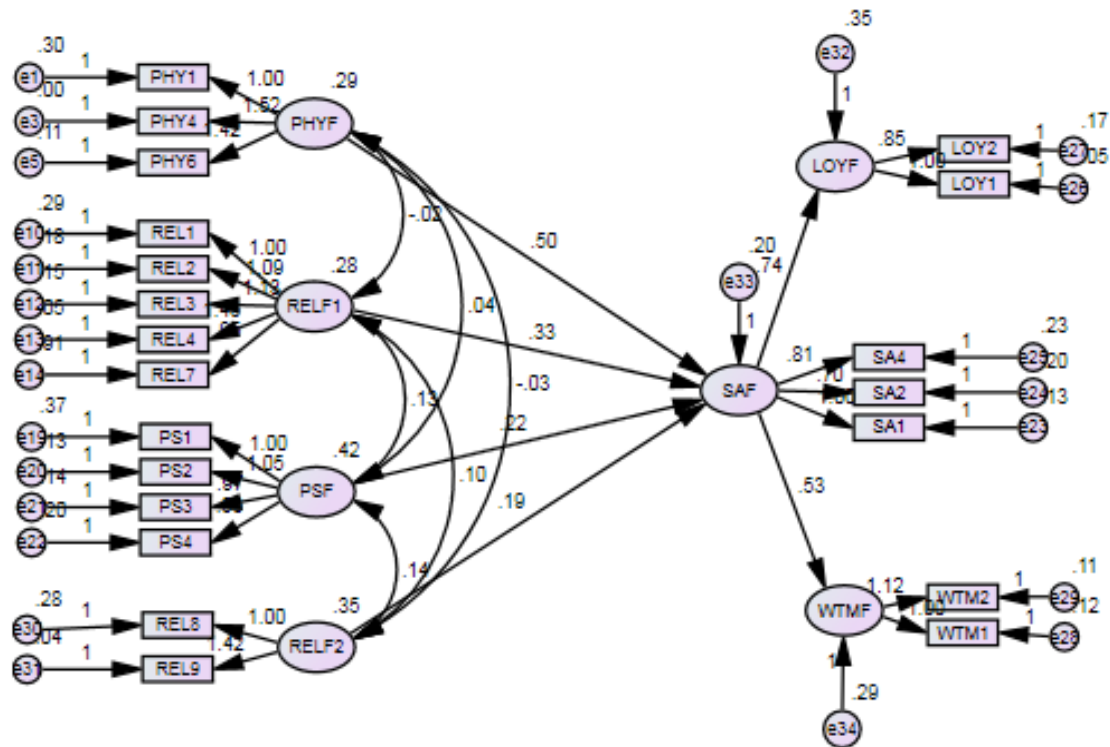


Fig.2: The final results of analyzing by SEM model.

Table 7: The final results of analyzing by SEM model

			Estimate	S.E.	C.R.	P	Estimate (Standardized)	Squared multiple Correlations
SAF	<---	PHYF	0.497	0.094	5.314	***	0.435	0.465
SAF	<---	RELF1	0.334	0.099	3.382	***	0.289	
SAF	<---	PSF	0.216	0.084	2.585	**	0.229	
SAF	<---	RELF2	0.193	0.084	2.299	**	0.186	
LOYF	<---	SAF	0.739	0.102	7.227	***	0.609	0.371
WTMF	<---	SAF	0.529	0.098	5.422	***	0.517	0.267

** significance with 5% and *** significance with 1%

The model illustrated in figure 2 expresses impacts of PHYF, RELF1, PSF and RELF2 on SAF and impact of SAF on LOYF & WTMF. Combined with the data showing in table 7, it is recognised that there are all relationships having value p <0.05, so the relationships are statistically significant, it means PHYF, RELF1, PSF and RELF2 affecting SAF and SAF also affects LOYF & WTMF. With SEM model will be considered, the authors review the results based on two processes. The first process is the impacts of PHYF, RELF1, PSF and RELF2 on SAF, with this process it is realized that all variables are positive coefficient, so these factors favourably impact on SAF. The data in table 7 also show the coefficient of PHYF is largest with beta coefficient (standardized) by 0.435. It means that among 4 variables being reviewed, the PHYF is the most powerful. In other words, facilities (PHYF) have the strongest impact on customer's satisfaction (SAF) and the more high customers assess the element the more customers satisfy. The RELF1 with the coefficient of 0.289 indicated that customers' reliability to the supermarket (the process of selling products-RELF1) increases then satisfaction of the customers' will increase. Similarly, two remaining factors: PSF (Solving problems) and RELF2 (Reliability-related to the quality of products), weaker impact on customers' satisfaction. With 4 variables being assessed impact on satisfaction, these 4 variables have explained about 46.5% of the variation of customers' satisfaction, this result is relatively acceptable. Considering the second process, it is found that the SAF have a favourable and significant impacts on LOYF and WTMF with greater regression coefficient (0.609 compared with 0.517), so the impact of SAF on LOYF more than the impact of the SAF on WTMF. In other

words, customer's satisfaction will explain more of the variation of loyalty (LOYF) compared with the level of satisfaction explanation of word of mouth (WTMF), particularly the level of explanation of satisfaction for loyalty and word of mouth is 37.1% and 26.7%, respectively.

From the analyses and assessments as presented above, the two hypotheses: H3 and H5 have been rejected and the 5 remaining hypotheses are accepted. Details of the hypotheses are shown in the table 8:

Table 8: Hypotheses accepted

Hypotheses	Content of Hypotheses	Results
H1	Physical Aspects has positively impact on Customer's satisfaction.	Accepted
H2a	Reliability (RELF1) has positively impact on Customer's satisfaction.	Accepted
H2b	Reliability (RELF2) has positively impact on Customer's satisfaction.	Accepted
H3	Personal Interaction has positively impact on Customer's satisfaction.	Not Accepted
H4	Problem Solving has positively impact on Customer's satisfaction.	Accepted
H5	Policy has positively impact on Customer's satisfaction.	Not Accepted
H6	Customer's satisfaction has positively impact on Consumer Loyalty	Accepted
H7	Customer's satisfaction has positively impact on words-of-mouth.	Accepted

V. Conclusion

Results of the study show that there are many items initiated at the beginning, but after performing analysis Cronbach alpha, EFA and CFA, factors have been gathered up factors, the factor which relates to reliability (REL) is then separated into two new factors. The newly formed factors related to: facilities (PHYF), staff (PIF), reliability of the process of selling products (RELF1), trust in quality of products (RELF2), policy (POLF), solving problems (PSF), satisfaction (SAF), loyalty (LOYF) and word-of-mouth (WTMF) and results of testing the reliability of measurement for these factors meet requirements.

Analytical results by using SEM model show that impacts of factors related to: physical aspects; reliability of the process of selling products and product quality; solving the problem would affect customers' satisfaction. However, there are differences in significance of the elements mentioned above, among the elements, physical aspects is considered the most powerful element influencing satisfaction and much higher than three other elements. Results of the study also indicate: there are significant impacts of customer's satisfaction on loyalty and word of mouth, although impact of satisfaction on loyalty is higher than it on word of mouth; in order to improving customers' satisfaction, supermarkets need to have solutions enhancing satisfaction of the customers regarding services provided; facilities and shopping environment of the supermarkets, including cleanness, modern facilities, reasonable presentation of items, children's playing area, air conditioners, ATMs, toilet etc,... need to be paid attention by the supermarkets; enhancing customer beliefs is also essential, especially beliefs in products which supermarkets are selling through expressing clear prices, having incentive programs, and services provided by the supermarkets; solving problems for customers is also an important factor improving customer's satisfaction, so that supermarkets should pay attention in solving customer complaints by a professional manner with enthusiasm and quickly; and finally, product quality is one of factors influencing customers' satisfaction, so supermarkets need to ensure products sold have to be safe and not damaged.

Although, the study has analysed and assessed some relationships between quality of services provided, satisfaction, customers' loyalty and word of mouth in operating supermarkets in Ho Chi Minh city, however, there is needed to have further studies to clarify the status of supermarket operations in HCMC, and also to clarify the characteristics of each customer - object in order to more properly evaluate.

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