

AN INVESTIGATION OF FACTORS AFFECTING CUSTOMERS' SATISFACTION IN THE SUPERMARKET SECTOR IN HO CHI MINH CITY (HCMC) - VIETNAM

Vuong Khanh Tuan and Prof. Premkumar Rajagopal

Malaysia University of Science and Technology

ABSTRACT: *This empirical study was conducted to find out the relationship among four factors such as brand image, service quality, product quality, and price toward customer's satisfaction in supermarket in HCMC. The qualitative approach was applied to point out the measurement of the scales of factors and the quantitative approach was to test whether these observed variables contributing to these factors or not. After that, the author conducted a survey to customers who go shopping in Co.op Mart and Vinmart. After checking and selecting the suitable samples, the author collected 221 samples to analyze for this study. There was the test for the reliable theoretical framework that was conducted to test whether the hypothesis was supported or not. As a result, based on multiple regression analysis, the theoretical framework was significant and all the hypotheses were accepted. The factor affecting most to customer's satisfaction was Price, the second one was Service Quality, the third one was Product Quality, and finally one was Brand Image. In general, this research model was conducted properly and valued to study. Supermarkets in HCMC can apply this empirical study to set up their business strategies and improve their customers' satisfaction in order to enhance competitive competence as well as attract more new customers in the new era.*

KEYWORDS: Customer Satisfaction, Brand Image, Service Quality, Product Quality, Vietnam

INTRODUCTION

The tendency of international integration has been occurring not only in the world, but also in Vietnam. In the context of the current globalization, Viet Nam has joined important organizations such as World Trade Organization (WTO), ASEAN's Free Trade Agreements (AFTA). As a result, it created the tremendous competitions between local enterprises and the international ones (Vuong and Rajagopal, 2017). Therefore, Vietnamese enterprises have to be active in innovating administration, customer services to have enough competitive competence with foreign enterprises. Moreover, Phan *et al.*, (2013) stated that pressure from the severe competition forced enterprises to change their products, service flexibly and effectively. Therefore, the question for scholars and businessmen is how to satisfy customers to choose products, services of enterprises as well as how to make customers be loyal to products, enterprise's services. It is the vital issue that international enterprises in the world concern as well as Vietnamese ones. In addition, Malik *et al.*, (2012) stated that even though some organizations earning lot of revenues could not become a powerful one, the generated profits are considered as the main task of its organization. Therefore, nowadays enterprises should not only focus on their profits, but also pay attention to their customers because they are the kings for enterprises. Nowadays, maintaining the patrons and attracting the new ones is regarded as a success of any firms (Ahmed *et al.*, 2010; Malik *et al.*, 2012). Moreover, customers' satisfaction is regarded as one of vital elements in the current marketing strategy

and method of analyzing customers' behavior. If customers satisfy with goods or services provided by enterprises, they will probably use enterprises' services more (Owuor and waiganjo, 2014). According to Sania *et al.*, (2015), focusing on customer satisfaction helps enterprises create a baseline standard of performance and successful business management. An indicator for company's profits is the customer satisfaction as it serves for the establishment and growth of a customer-oriented environment and culture. From that analysis, it can be seen that customers gradually have higher needs, and change rapidly in taste, behaviors, needs, etc. Retail enterprises such as supermarkets should set up strategies relating to satisfying customers' orientation to build the sustainable relationship with customers in the new era.

Moreover, Owuor and Waiganjo (2014) suggested that, for retail sales, customers' satisfaction is linked to many important outcomes of an enterprise such as sales performance, retention and loyalty of customers. Besides, brand name also plays a vital role of the business organization in this time as well as a vital asset of any business organization because it leads to the customer's loyalty (Vuong and Rajagopal, 2017). Products and services of enterprises are regarded to contribute to improve enterprises' brand name if enterprises in the supermarket sector supply good products or services, it shows that the supermarket is trustful and creates good evaluations towards that supermarket's brand name in customers' mind as well as helps enterprises do business well.

On the other hands, a good business enterprise cannot do business well as customers' taste and preferences have been changed rapidly day by day. Customers will be easy to buy products from rivals if that enterprise has not changed new products and services. Besides, the overall point of view showed that satisfaction is accumulated by consumers' experience with the product, which resulted in customers' evaluation for over time (Owuor and Waiganjo, 2014). In the business process, it is not one time enterprise sells products to customers that completes the process. The product and service will be in customer's mind when they use the product, or services, which is the experience with customers. Therefore, it will be dangerous if the customers are not satisfied with using that product. Some researchers confirmed that about four percents of customers could be dissatisfied or complained about the product and/or service. Some studies also proved that a dissatisfied customer would likely tell many other people while a satisfied one only told five people about good treatment from enterprise he or she received (Menon, 2004). Therefore, the factor to satisfy customers has to be concerned firstly towards business and found out suitable solutions. According to Malik *et al.*, (2012), when customers expected much on the services and products, it is presented as a tool to calculate customers' satisfaction, so enterprises in supermarket sector that want to increase customers' satisfactions and build long-term relationship with patrons have to meet customers' expectation at any prices.

According to Ngo and Nguyen (2016), intensive competitiveness might be well accepted nowadays in terms of both quantity and quality, which makes it extremely difficult for an enterprise differentiate itself from its competitors. Enterprises in the supermarket sector can supply outstanding features, services compared with rivals to enhance enterprise's value such as brand image, service quality, product quality, and perceived value in customers' mind as well as good experience for customers to satisfy customers and build the sustainable relationship with customers, and create differences with other rivals to develop.

In addition, the retail market in Vietnam is regarded as an attractive market recently. Phan (2017) pointed out that the opened market by FTAs as well as participation of foreign retail

enterprises in Vietnam have been creating opportunities and big challenges to local enterprises. Moreover, Phan (2017) cited the data from Institute of Trading Study in the period 2016 – 2020, the growth speed of retail sales of Vietnam reached to 11.9%/yearly, the market scale is about \$179 billion in the year 2020, in which the modern retail sales occupies 45% over 25% level of the year 2016. To 2020, there will be from 1,200 to 1,500 supermarkets, 180 commercial centers, and 157 shopping centers. According to Phan, (2017), there were some big investments into Vietnam as Aeon invested \$500.00 million to build supermarket system, shopping centers; TCC Holdings Group of Thailand rebought Metro Cash and Carry Vietnam with the price of £655.00 million; Central Group of Thailand rebought Big C with \$1.4 billion. In the year 2017, The 7 Eleven and some world-leading distributors opened their first stores in Vietnam. The development of enterprises in supermarket sector is very potential. However, enterprises with retail sales in supermarket have to face to severe competition from foreign supermarkets in the integration context. According to Vuong and Rajagopal (2018), in order to be joined and developed comprehensively not only in the Asian area but also in the global region, Vietnamese SMEs have to be aware of the crucial issues for management because Vietnamese SMEs play a vital role in economic and social development as well as facing to many challenges and gain opportunities in the global competition. Therefore, enterprises in supermarket sector should have strategies to compete sustainably with foreign supermarkets as well as catch up business opportunities in the new era.

In the other hands, Phan (2017) pointed out that there were some challenges to Vietnamese supermarkets as supermarket chains, retail stores are not professional in chain management technology, product display, competitive prices, diversity in product sources, the quality control was not met the customers' expectations, the network was also limited and not adequate with customers' need. In addition, consumers' taste is also a big challenge to retail enterprises. Moreover, retail enterprises have to concern with government's policies and implementing these policies while foreign retail enterprises usually have favour in business premises (Phan, 2017).

From the real perspective, in this empirical study, the author will study factors affecting to customers' satisfaction in HCMC for enterprises in supermarket sector such as brand image, product quality, service quality, and price towards customers' satisfaction as well as help enterprises develop sustainably and competitively with foreign ones.

LITERATURE REVIEW

Customers' Satisfaction

For many years, customers' satisfaction has been regarded as a subject in the field of consumer and marketing research (Ojo, 2010). According to Owuor and Waiganjo (2014), an extensive examination studying consumer satisfaction stated that most scholars considered customers' satisfaction as a final evaluation concerning to decision of a specific purchase. In addition, customers' satisfaction was defined in the conceptualized ways achieving the highest acceptance, so satisfaction was considered as a final judgment for a specific transaction (Bastos and Gallego, 2008; Jahanshahi *et al.*, 2011). It is suggested that customers' satisfaction was considered as the contributing factor how much goods of enterprises are sold as well as services and improvements can meet customers' expectations

while Mouri (2005) pointed out that customers' satisfaction can be calculated by customers' expectation towards the benefits as well as the associated cost depending on consumers' past experience.

Moreover, in the recent decades and even when the society has been developed, customers' need of diversity in product quality and services has also increased. According to Sania *et al.*, (2015), focusing on customers' satisfaction helps enterprises create a baseline standard of performance and successful business management. Therefore, service quality, and product quality will be identified by customers' experience and usage of service when that product has been in customers' mind and remained good image. Moreover, Cengiz (2010) stated that customers' satisfaction is related to customers' perception to the product or service provided by the organization in an effective manner. Therefore, the requirement for enterprises supplying services and products with customers' expectation is to create the best service to meet customers' need and expectation as well as making them proud of when shopping at that supermarket. Moreover, customers' satisfaction is related to customers' general evaluation of their shopping experience with some specific products or services (Fornell, 1992; Zhang, 2015). In other hands, customers' satisfaction is considered as the final result from estimating the administrative and the marketing activities when enterprises are able to achieve their success by offering the quality products and services (Malik *et al.*, 2012). Therefore, if an enterprise supplied a bad product, the experience would remain in customers' mind since customers' evaluation towards product or service at that supermarket or store was the general evaluation and they shared information with friends and relatives. Moreover, customers' satisfaction is related to customers' feeling about pleasure or disappointment, which resulted in evaluations towards the provided services from an enterprise to a consumer relating to his/her expectations (Leisen and Vance, 2001; Loke *et al.*, 2011). Last but not least, result in a cognitive and effective evaluation was also related to customers' satisfaction, where some standards were compared with sale performance from customers' perception (Ojo, 2010).

In addition, customers' behaviors have been changed significantly in the pace of life (Vuong, 2015; Vuong and Rajagopal, 2017). Hence, basing on customers' perception, they have experience and knowledge of their subsequent actions leading to satisfaction of the products or services. Therefore, in business, enterprises always have to satisfy customers, and it is the opportunity for customers to continue buying their products. According to Owuor and Waiganjo (2014), from the perception of a specific transaction, customers' satisfaction is regarded as a final evaluation towards a specific purchase activity. As a result, when customers satisfy, they will re-evaluate the products and decide whether to repurchase products or services in the next time or even bringing inspiration to others. In other cases, Ngo and Nguyen (2016) stated that one of the most essential goals which many enterprises seek for long-term relationship with customer is the customers' satisfaction, which is regarded and considered as the top priority. Therefore, customers' requirements towards products and service quality have been increased by the market trend nowadays and enterprises always have to find out solutions to meet the customers' fast changes as it is the top priority in the innovation period, not only for enterprises in manufacturing sector but also for enterprises supplying services in supermarkets and stores as well as in order for enterprises to remain and develop sustainably.

Besides, Sania *et al.*, (2015) stated that customers' satisfaction is considered as an indicator for an enterprise's profits. It also plays an important role to establish and grow the customer-

oriented environment and culture. Therefore, customers can be said to be so important to enterprises since customers are the consumers towards products and services for enterprises as well as the person to bring benefits for that enterprise. In addition, it is said that through customers' life cycle and their relationship through different phases, customers' satisfaction can also be evaluated and need to be focused on clear goal at the same time with customers' expectations over different phases. Moreover, according to Sania *et al.*, (2015), customers' satisfaction is regarded as the customers' outcome, the service and the provider of the service. Therefore, customers' satisfaction is an important factor in the competitive era nowadays as it helps enterprises survive and develop, and it is also the strategy that enterprises study and develop, innovating to meet the need of era. In addition, a satisfied customer is likely to be more loyal and usually patronises the firm's products in future (Kotler, 2006; Loke *et al.*, 2011). It can be seen that when customers interact with the brand, it is the opportunity for enterprises to create sympathy and good relationship with customers. Moreover, enterprises should not pay attention to sell products, but focusing on supplying values to customers in order to create their brand name in customers' mind. Whenever customers have needs, that enterprise will be the first one which customers remember and believe to buy their products.

In contrast, when customers are not satisfied, they will not use that product as well as they can create influence to enterprise's business chances in the future, and the result is that they can share their feelings to others or create bad reputation towards the supermarket they have bought some products there. Waiganjo and Owuor (2014) confirmed that quality was considered as a vital factor for maintaining clients' satisfaction in the supermarket sector as enterprises improve quality, this will impact positively on customers' satisfaction while reducing in quality may have a significant chance that leads to reduce customers' satisfaction. In addition, in the currently digital era, if customers are unsatisfied, it is likely that they will share that information with friends, relatives in the social network, and its shared information speed will be very fast. As a result, enterprise's brand will be affected and have risks of reducing customers. Customers will always be the direct ones who bring success for all business fields to enterprises. Therefore, excellent business processes and intangible assets such as brands, customers' satisfaction, and powerful human resources are regarded as most essential sources of sustainable competitive advantages (Chien & Tsai, 2012; Teece, 2007; Wang & Ahmed, 2007; Ngo and Nguyen, 2016). These above factors become the core values for customers to satisfy enterprises' products and services as human resources are the main cores to create the great services to serve customers. Therefore, enterprises in the supermarket sector have to innovate, improving the service procedure, supplying the trusted products for customers to use in order to improve their satisfactions as well as find out solutions to develop sustainably.

Brand image

Brand image and customers' satisfaction has a significant relationship. According to Malik *et al.*, (2012), creating customers' satisfaction and perception about the characteristics of the product and service has to be based on the enterprise's brand image so that customers can easily perceive the brand and branding of that firm. In order to develop marketing strategies effectively, enterprises should have deeper insights into consumers' behavior and introduce to consumers about its brand name (Zhang, 2015). In addition, Zhang (2015) suggested that many studies were conducted to study the relationship between brand image and customers' satisfaction while Malik *et al.*, (2012) pointed out that improvements in brand image was the result to increase customers' satisfaction as well as brand loyalty from customers. Moreover,

most of these studies were applied in service industry fields such as hotels, supermarkets and banks but the generated result from the service industry need to be examined if they want to apply in other fields. Therefore, brand image has an important role not only towards enterprises in service sector, but also to enterprises in manufacturing sector and in technology ones. In addition, the concept “brand image” has been paid attention significantly from academics and practitioners since it was put forward of its important role in marketing activities (Zhang, 2015). According to Vuong and Rajagopal (2017), the effort of marketing strategy in brand-consumer relationship is regarded as the most debating one in the new era and there were many studies conducted to analyze the relationship among these concepts. Therefore, brand image is the set of customers’ feelings about a product or a service affecting to customers’ satisfaction. The better image of enterprise in supermarket sector is, the more customers go shopping in that supermarket as well as leading to customers’ satisfaction and loyalty to that enterprise.

In addition, Zhang (2015) stated that for the development of brands in the market, enterprises have to understand that consumers can make their decisions to purchase largely depending on the brand image rather than the product itself. Therefore, through duration of shopping in supermarkets and stores, customers have experience in using products, services, and messages in which brand image was spread to consumers are in customers’ mind. Brand equity was derived from brand image which relates to consumer’s general perception and feeling about a brand of an enterprise as well as it has an influence on consumers’ behavior (Zhang, 2015). Messages are spread by experience in using services, interaction with sale persons, and also affecting to marketing and communicating activities. Therefore, brand image affects directly to customers’ satisfaction and it is also the brand equity of enterprises.

In addition, the greater the confidence enterprises create in their brand, the more likely customers are willing to pay a high price for it (Lassar *et al.*, 1995; Zhang, 2015). Therefore, it can be said that brand image is an invaluable asset of enterprise, an important factor to improve and remain customers’ satisfaction as well as enhance enterprises’ competitive advantages in the international integration context. It is very necessary for enterprises to build brand image by improving their merchandise, services as well as satisfying their customers. From these above analysis, the author can give out the following hypothesis:

H1: There is a significant relationship between brand image and customers’ satisfaction

Product Quality

In the recent decade, business situation of enterprises has been changed deeply by changes of society as well as by customers’ changes. They have high needs towards products, services, and even the shopping behaviors so that more pressure comes to enterprises to supply product quality and services exceeding customers’ expectation. Moreover, customers can perceive the quality of enterprises with many dimensions of the products or services related to both the tangible and intangible characteristics (Vuong and Rajagopal, 2017). In other words, quality was defined as satisfaction towards customers’ usage or the extent to which a product is successful when meeting consumers’ purposes (Beverly *et al.*, 2002; Jahanshahi *et al.*, 2011). Therefore, quality of product is considered as an important factor since if the quality of product is good, it will increase enterprises’ reputation, image as well as affecting to customers’ choices to buy products, which leads to customers’ satisfaction and loyalty.

Moreover, quality of product creates attraction to consumers and competitive advantages for enterprises as each product also has the invisible and tangible value. Owuor and waiganjo (2014) argued that the overall perspective is stated that satisfaction can be accumulated by a series of experiences with the product, resulting in an overall evaluation over time. In the other hands, all features and characteristics of products or services could be presented on its application to satisfy consumers' needs (Chavan, 2003; Jahanshahi *et al.*, 2011). A customer will satisfy and consider that the product is acceptable or even has high quality if it can fulfil his or her expectations, (Jahanshahi *et al.*, 2011). It can be seen that quality of product is the key factor affecting to customers' satisfaction or enterprises in supermarket sector should have strategy to supply good products to serve customers.

In addition, Vijayavel *et al.*, (2014) suggested that consumers' expectations are always changed and typically risen when quality management is generated. It is vital to enterprises when customers evaluate the quality, which they do not simply compare enterprises' last performances but to every other organization that serve their needs. Therefore, supermarkets should supply the trusted products with high quality and they have to remain as well as innovate or update customers' taste and tendency. Quality is said to be one of the most competitive strategic tools and as important as price in all firms (Singh & Deshmukh, 1999; Kassem *et al.*, 2013). High-quality products are the foundation to remain and expand the market in order to develop sustainably for enterprises in supermarket sector as supermarket is the mediate place to supply all kinds of merchandise as well as the place where customers go shopping so that supermarkets have to choose good products to serve customers.

Moreover, when society has been developed fast and human's need for diversified products with high quality as well as their taste is easily changed by social trends. Therefore, enterprises in supermarket sector always have to innovate and supply the diversified products by the social trends. Phan *et al.*, (2013) stated that quality is all the features and characteristics that a product or service brings to meet customers' need and when customers perceive the good quality of products or service, they will introduce to their relatives or friends to buy that brand (Vuong and Rajagopal, 2017). It can be seen that quality of product is one of important strategies to improve enterprises' competitive competence over other rivals in supermarket sector. Customers will feel secure when shopping in the supermarket supplying high-quality products and better reputation. Therefore, from the above analysis, it can be said that quality of product has an important role to satisfy customers. As a result, the author proposed the following hypothesis:

H2: There is significant relationship between product quality and customers' satisfaction.

Service Quality

One of the main elements to determine customer's satisfaction is the perception towards service quality from customers (Ngo and Nguyen, 2016). Satisfaction and service quality are two distinguished concepts but having the relationship while customer's satisfaction is considered as a feeling reaction to meet their experience to a product or a service. According to Kotler and his associations (2005), service quality is defined as the possibility of a service which includes the general endurance, reliability, exactness, easy operation, preparation, and other valued features to complete that function. In addition, in order to build long-term worthy relationship with the customers, enterprises should provide what customers expect towards the products (Malik *et al.*, 2012). In other hands, service quality is regarded as a rationale of differences between expectation and competence along the important quality

dimensions (Loke *et al.*, 2011) while quality is generally considered as the key factor to create worth and influence customers' satisfaction (Loke *et al.*, 2011). Malik *et al.*, (2012) stated that service quality is said to have the strongest correlation and any increases may result in a positive impact on customer satisfaction. Therefore, customers' satisfaction and service quality has the cause and effect relationship and it is needed to study constantly to improve service quality in order to satisfy customers.

In addition, the current context, evaluation on service quality is an attractive issue towards scholars and enterprises (Phan *et al.*, 2013) and when the business organization creates the good service for their business it can lead to customers' satisfaction (Vuong and Rajagopal, 2017). Moreover, it is seen that customers' taste has been changed rapidly as they not only require product quality, but they also ask enterprises to supply good services to serve them in the current context. According to Malik *et al.*, (2012), the high quality of services will affect positively to customers' satisfaction and Parasuraman *et al.*, (1988) as well as Malik *et al.*, (2012) stated that service quality is related to what consumers make an opinion about enterprises' brilliance or superiority. In addition, service quality is an objective concept which is perceived, evaluated by customers and operated by enterprises while satisfaction is the combination of subjective components basing on feelings, motion of customers. Moreover, service providers frequently put a higher priority on customers' satisfaction as it is the prerequisite to customer retention (Loke *et al.*, 2011). Service quality is evaluated by comparing between the value that customers expected before using services and the value customers received when using service; if the service quality is good, customers will satisfy.

In addition, service quality is commonly regarded as a critical prerequisite and determinant of competitiveness to establish and sustain satisfying relationships with customers (Ojo, 2010). According to Parasuraman *et al.* (1988), Aydin and Özer (2005), Ismail *et al.*, (2006), and Malik *et al.*, (2012), high service quality is considered as the powerful tool to compete in the service markets. Moreover, Malik *et al.*, (2012) suggested that when the customers cannot get the quality of service which they expected before purchasing, their trust will be affected and customers dissatisfied. As a result, they switch to other service providers. In the reality, there are distances between customers and suppliers when customers hesitate when shopping. In order to remove that distance, enterprises should have passion in creating values and relationship with customers to bring value for enterprises' service quality and supermarket is the channel to perform by supermarket's reputation as supermarket's prestige attracts customers to buy products there. In addition, sale persons are the main workforce to interact with customers and customers' satisfaction will be affected by sale person's knowledge, behaviors as well as their assistance. Therefore, service staffs are the ones who perform the core services and manage the service of their organization. As a result, enterprises in supermarket sector should create the customer-service culture, in which customer's image will always be oriented for each sale person to take care heartly since each employee of an enterprise can be the brand ambassador for that enterprise.

From the above analysis, in order to improve customers' satisfaction, service suppliers have to enhance their service quality. In other words, service quality and customers' satisfaction have the closely mutual relationship as service quality is created first and then it leads to customers' satisfaction. According to Ojo (2010), if the performance of sale person is less than customers' expectation, customers may be dissatisfied. In contrast, if that performance exceeds customers' expectations, they will certainly be satisfied. Therefore, it is necessary to improve the potential customers' perception about the supplied services with the real

perception when they use the services. It also requires enterprises to supply the outstanding services for customers. In addition, the cause and effect relationship between two factors of service quality perceived by customers and customers' satisfaction is the key factor that were studied in many studies as well as it also played an important role in creating long-term relationship with customers in the current context. Therefore, the author proposed the hypothesis:

H3: There is a significant relationship between service quality and customers' satisfaction.

Price

Price is considered as the value of merchandise and service identified by usage value and customers' feeling about the products, services that they used or received from opinion of friends and relatives. It is said that customers' satisfaction is derived by a price and inherent quality of product from customers' view point from possible needs (Esaki, 2013). In addition, customers do not have to buy the best quality products or services, but they will buy products or services that bring them the best satisfaction or suitable products. Moreover, Esaki (2013) stated that it is important to confirm that the price of a product influences the sales and customers' satisfaction as some customers are ready to pay for high price products to exchange for a product or service they want. Customers can determine which is the most suitable prices for them and it is extremely important for enterprises to supply a high-quality product corresponding to the real need of customers (Esaki, 2013). In addition, consumers pay attention to the percentage between product quality and price. When enterprises in supermarket sector meet customers' needs of safe product quality and the convenience, consumers are ready to pay high price.

Moreover, the service enterprises should catch up with customer's perceptions about price by providing them the reasonable, attractive and low prices without decreasing the quality to increase customers' satisfaction (Malik *et al.*, 2012). In addition, customers' decisions depend on their emotion and experience. Therefore, when enterprises in supermarket sector create excellent experience for customers at the first purchase, customers will have sympathy with enterprises so that customers expect good products and services with reasonable prices and enterprises should not decrease the quality to reduce the price in order to satisfy customers. According to Owuor and Waiganjo (2014), customers consider value of a product for money is to evaluate the overall utility of a product based on perceptions what was received and what was given. Therefore, when customers have good perception on products and services which are appropriate with the money they spent, they will be satisfied and rebuy the products or introduce to their friends and relatives. Oliver (1997) and Malik *et al.*, (2012) argued that most of consumers judge the prices in accordance to the service quality which creates the satisfaction or dissatisfaction as well as depends on the principle of equity. Consumer are able to deal with the service provider in the case of price is being perceived by the consumer's price fairness. Therefore, when buying a product or service, customers have to pay an expense to have a usage value that they need. As a result, that expense is regarded as the changing expense for customers to have the wanted value from the product or service which enterprises in supermarket sector supply. Moreover, it is necessary for enterprises in supermarket sector to supply as much as possible the most attractive and costly effective product based on the customers' real needs (Esaki, 2013). If enterprises in supermarket sector supply the price which is adequate to its value, customers will understand that the money they spent is satisfied or not and then customers perceive, which leads to satisfaction with products, services exceeding their expectation.

In addition, in order to evaluate the price factor that affects customers' satisfaction, enterprises in supermarket sector have to give out the suitable price by each part of customers. Mouri (2005) and Malik *et al.*, (2012) suggested that customers' expectation about the benefits and the cost depends upon their past experience, and if they have a satisfying experience, they will stay in the relationship with enterprises. According to Hallowell (1996) and Jahanshahi *et al.* (2011), customers' satisfaction is resulted from customers' perception of the value which they received in a transaction or relationship as value equals were perceived by service quality related to the price and customers' acquisition towards the costs. At a result, the relationship between price and customers' satisfaction in the reality shows that these two factors impact mutually depending on customers' perception to price as well as the relationship between consumers who use products or services and service suppliers.

In addition, Cheng *et al.*, (2008) and Malik *et al.*, (2012) stated that the price perception can be calculated by two ways: The first way is the price reasonableness, in which customers can perceive the price compared with its competitors and the second one is product's value involving the position compared with the service provider by prices. Therefore, the more customers perceive service quality when comparing with the perceived price, the more they will satisfy with the product. This is the relationship between price and customers' satisfaction. When identifying the influence of price towards customers' satisfaction, enterprises in supermarket sector have to perceive comprehensively as the price here includes the spent expense and opportunity expense to have the products to serve customers. If customers perceive the highly competitive price, they will satisfy more and vice versa. The reality shows that price and customers' satisfaction have a deeply mutual relationship and need to be studied in the current context. Therefore, the author proposes the hypothesis:

H4: *There is a significant relationship between price and customers' satisfaction.*

Objectives of the study

- (1) Firstly, the study has applied the expert's opinion by the qualitative approach to analyze the factors affecting on the customer satisfaction.
- (2) Secondly, the author wanted to develop and build the measurement based on the factors which were applied qualitative approach to complete the questionnaire of customers' satisfaction in the supermarket sector in HCMC.
- (3) Thirdly, the author wanted to examine which factors affect most to customer satisfaction based on the conceptual framework of study.
- (4) Fourthly, the author recommended and suggested the solutions for local supermarkets to compete with the foreign supermarkets in the integration trend.

Conceptual research framework of this study

$$Y = \beta_0 + \beta_1 * X_1 + \beta_2 * X_2 + \beta_3 * X_3 + \beta_4 * X_4 + \sigma$$

While Y= Customer satisfaction (CS);

X1= Brand image (BI);

X2= Product quality (PQ);

X3= Service quality (SQ);

X4= Price (PR);

σ =Error Term;

β_0 = the intercept; β_1 , β_2 , β_3 and β_4 = the regression coefficients for the four dimensions of the IVs measures.

METHODOLOGY

Method of collecting the data

In the first stage, the author applied the qualitative approach to discuss with experts and some customers who usually go shopping in supermarkets such as Co.op Mart and Vinmart to identify factors affecting to customers satisfaction by the present trend which is suitable with customers' attention nowadays.

In the second stage, the author also used the quantitative approach to survey customers who used to go shopping in Co.op mart and Vinmart to set up the suitable scales with customers' attention at the locations the author wanted to study in HCMC.

In the third stage, after discussing with experts and customers to set up scales, the author will collect the data by non-probability sampling methods. Samples are selected by the convenience sampling method. It means that the author collected data by method of convenience sampling, based on the easy approaching method to samples at the places that the author had more opportunities to meet them.

In the fourth stage, after collecting the data, the author chose the suitable samples or filtering the data. The author removed the uncompleted copies or the copies which were fulfilled cursorily.

In the fifth stage, the author analyzed the Cronbach's Alpha, EFA and regression model to verify the research model and hypotheses to give out the suitable solutions.

Calculating samples of the study

3.2.1: Formulation 1: Formulation for calculating sample size of Linear Regression Statistics. Tabachnick & Fidell (1996) stated that $N > 50 + 8m$. (N = number of Participants and m = number of IVs)

3.2.2 Formulation 2: For Exploratory Factor Analysis (EFA), Hair *et al.* (1998) stated that in order to refer to the proposed samples there has to be at least five times of the total of variable items. This is the suitable sample for studies that use EFA (Roger, 2006; Comrey, 1973). $N = 5 * m$. (m is the number of questions in the questionnaire).

Therefore, in order to check the reliability of scales and regression analysis, the two above formulations were applied to calculate the studied samples. The samples were formulated as following:

1: $n=50+8*4=82$

2: $n=5*25=125$

The author should choose $n \geq 82$ and 125 respondents. After surveying and filtering the data, the author chose 221 good samples and applied the statistics.

Time of the study: The author conducted this study from January to September, 2018 in HCMC, Vietnam.

FINDINGS

Evaluating the scale by Cronbach's Alpha:

The author checked the reliability of the scale through Cronbach's Alpha by SPSS version 20.0. The purpose is to find out the observed variables which are needed to keep and remove the unnecessary variables within the whole variables. The regulation to remove variables: The author would remove the observed variables with the Corrected Item – Total Correlation < 0.3 . The standard to choose scale is when it has the reliability of Cronbach's Alpha ≥ 0.7 . The scale with Cronbach's Alpha ≥ 0.6 is also accepted when it was firstly used in the study (Nunnally & Burnstein, 1994). In the theory perspective, the higher Cronbach's Alpha is, the better the reliability of the scale is. Cronbach's Alpha of variables is presented in the below tables:

Table 4.1: The synthetic analysis of factors' Cronbach's Alpha:

Name of variables	Cronbach's Alpha
Brand image (BI)	0.826
Product quality (PQ)	0.732
Service quality (SQ)	0.794
Price (PR)	0.768
Customer satisfaction (CS)	0.732

Source: The author generated

From the analysis in the Table 4.1, it can be seen that all Cronbach's Alpha exceeded 0.7 and there were no observed variables with Corrected Item – Total Correlation < 0.3 . It was proved that the scale has the reliability so that the author continued to analyze EFA.

The first run of Exploratory Factor Analysis (EFA)

When analyzing factors, the author set up two hypotheses:

Null hypothesis (H₀): There is no relationship between variables.

Hypothesis (H₁): There is a relationship between variables.

The result of Barlett's Test of sphericity showed that there were correlations among variables ($\text{sig} = 0.00 < 0.05$, H₀ was rejected and H₁ was accepted). In addition, the result of KMO was equal to $0.908 > 0.5$, it was proved that the method of grouping factors to analyze is suitable as well as the data was proper for EFA. However, the item PQ1 was not grouped into any

components and it has factor loading which did not exceed to 0.50 (PR2 =0.075) so that the author ran EFA for the second time.

The second run for EFA:

From the result of EFA for the second run with the collected data, Barlett’s Test of sphericity and KMO was 0.899 > 0.05 so that EFA was suitable with the collected data. There were 4 factors extracted after EFA technique, except for PQ1 which was not grouped into any factors and PR2 with Factor loading < 0.5 and these two items were removed after analyzing EFA for the first run. All the left factors with Factor loading > 0.5 and the accumulated variance explained 58.688 (>50%) of varying data proved that the grouped factors were suitable. From the result, all variables were reliable for factor loading and kept for the Multivariate Multiple Regression.

Regression Analysis

Testing model and hypothesis:

From the analysis result of Cronbach’s Alpha and EFA, the research model includes four factors affecting to customers’ satisfaction in HCMC and there were two observed variables removed (PQ1 and PR2). The author used the multivariate Regression analysis with one-way input method (Enter method).

Evaluating the suitability of the regression model:

Table 4.2: The table of evaluating the suitability of the regression model

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.714 ^a	.510	.501	.33491	1.490
a. Predictors: (Constant), BI, PQ, SQ, PR					
b. Dependent Variable: CS					

Source: The author generated

From the table 4.2 above, it can be seen that the Adjusted R Square is 0.510 > 0.5; therefore, the model is suitable to test the relationship between dependent variable and independent variables. In addition, the value of Adjusted R Square is 0.501, it means the built regression model was suitable with data (50.1%). In other words, 50.1% of changes from customers’ satisfaction were due to factors such as brand image, product quality, service quality and price while 49.9% left was by other factors.

Testing the suitability of the regression model:

This test shows whether the dependent variable has the collinear correlation with all independent variables or not. The null hypothesis was as following:

H₀: $\beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$; If the null hypothesis (H₀) was rejected, it could be concluded that independent variables in the model could explain the changes of dependent variable. It meant that the model was suitable with the data of factors.

Table 4.3: Table of testing the suitability of Multiple Regression:

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.243	4	6.311	56.263	.000 ^b
	Residual	24.228	216	.112		
	Total	49.471	220			
a. Dependent Variable: CS						
b. Predictors: (Constant), BI, PQ, SQ, PR						

Source: The author generated

As shown in table 4.3, the value of Sig. was very small (< 0.05) so that the Null Hypothesis (H_0) was rejected. It meant that the independent variables in the model have the collinear correlations with the dependent one, in which the combination of independent variables can explain the changes of dependent variable. The author concluded that the Multiple Regression was built properly and usable.

Testing hypothesis for meanings of regression coefficients:

Table 4.4: The result table of regression coefficients

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.766	.187		4.084	.000		
	SQ	.201	.054	.227	3.700	.000	.603	1.657
	PQ	.171	.051	.195	3.380	.001	.679	1.472
	PR	.256	.054	.296	4.719	.000	.576	1.736
	BI	.156	.053	.179	2.963	.003	.623	1.606
a. Dependent Variable: CS								

Source: The author generated

Table 4.5: Evaluation of hypotheses

Hypothesis	Sig.	Statement
H1	.003	supported
H2	.001	supported
H3	.000	supported
H4	.000	supported

Source: The author generated

Table 4.5 showed that all sig did not exceed to 0.05 (<0.05) so that all proposed hypotheses were suitable with research questionnaire. Table 4.4 also showed that the coefficients of $VIF < 2$ and without multiple collinearity as well as among four factors affecting to customers' satisfaction in supermarket in HCMC, the factor affecting most to customers' satisfaction was

Price ($\beta = 0.296$), the next factor was Service quality ($\beta = 0.227$), the third one was Product quality ($\beta = 0.195$), and the final factor was Brand image ($\beta = 0.179$).

RECOMMENDATION AND CONCLUSION

Recommendation

Firstly, for **Brand image**: Supermarkets should have the clear positioning and hand out differences with rivals in order to improve their unity in customers' mind. If a brand name has a special unity which creates differences, that brand name will have the higher brand equity and customers will be proud of when shopping there. In addition, enterprises in supermarket sector should set up the unique selling point (USP) and train their staff for customer services and sale persons to advise customers to perceive as well as have good telecommunications in public networks. These values will be in customers' minds and followed by the slogan "Vietnamese uses Vietnamese products", which is the competitive advantage of Vietnamese supermarket towards foreign ones. Enterprises in supermarket sector should use digital marketing channels to advertise and create their brand name in the new era. Information about products, sale promotions have to be updated regularly in website system, social networks for customers to have enough information about the products, services as well as contributing to improve their brand image to customers.

Secondly, for **Product Quality**: Administrative board of enterprises in supermarket sector is the senior managerial role so that they have to perceive their roles in innovating and improving their product quality as well as supplying and choosing the reliable distributors for supermarkets. In addition, these supermarkets have to ensure to supply correct materials, types, quality, timely transportation, and preservation. They also need to improve human resources, choosing reliable suppliers, and have measures to control the input quality by a serious procedure. In addition, it is very necessary to set up a reliable relationship with material suppliers to serve customers.

For **manufacturers**: They need to apply the controlling measures towards manufacturing scales to be suitable with each merchandise, having correct techniques, improving procedure and technology to meet the international standards in the industrie 4.0. They also popularize knowledge, experience about improving product quality as well as technology assembly line for products, supervising the manufacturing assembly line strictly.

Thirdly, about **Service Quality**: It is very important for enterprises in supermarket sector to supply wonderful experience in service to customers. Therefore, there has to be good service culture for customers. Serving devotedly is always the magnetic mission for all enterprises, in which their products meeting customers' physical and mental needs will reach the top of satisfaction in customers' mind. The interaction between salemen and customers has to be paid attention through communication skills, professional uniforms, etc. Therefore, enterprises always have to recruit and train employees professionally to serve customers perfectly as well as regard it as business theory of enterprises in supermarket sector.

Moreover, the appearance of physical facilities that brings more convenience of the supermarket should continue to be improved. Therefore, enterprises in supermarket sector always have to improve their facilities to bring convenience and good services to customers. There needs to be survey, evaluation, and summarizing customer services periodically to help

enterprises identify effectiveness of enterprises' services. They can observe satisfaction by handling out questions related to facilities, perception about products and services at these supermarkets to customers. Survey is the best way to know how customers feel in order for supermarkets to have perfect strategies periodically.

Fourthly, about **Price policy**: Supermarkets should identify service and price part for each sort of customer. However, though supermarkets supply products with any prices, they should supply outstanding services and products, which exceed customers' expectation when customers spend their money shopping in these supermarkets. These supermarkets should apply the reasonable prices to be approximate to product value and service. They also have to give out sale promotions or discounts to attract customers as well as create satisfaction for customers when shopping there.

Fifthly, for **Local authority**: Local authority should have their supporting policies for local supermarkets to compete with foreign ones as well as help Vietnamese supermarket remain and develop. However, local authority should also have the controlling policies to supervise product quality from manufacturers, suppliers for supermarkets periodically to ensure that services they supply have the sources and quality that are suitable with Vietnamese culture.

CONCLUSION

In administrative and strategic implication, administrators propose strategies to develop enterprises in supermarket sector in Vietnam in general and in HCMC in particular. When setting up strategies, managers should put the **Price** as the priority, next is **Service Quality** which is improved regularly and supply the outstanding services to customers' expectation. Factor **Product Quality** should always be controlled and they distribute the valuable products to consumers, choosing the reliable suppliers. The final factor is **Brand Image**, which is paid attention in administration and developing supermarket system. Among 4 factors affecting to customers' satisfaction when shopping at supermarkets in HCMC, the Price is the most affecting one with $\beta = 0.296$; the next one is Service Quality with $\beta = 0.227$; Product Quality with $\beta = 0.195$; and final factor is Brand image with $\beta = 0.179$. The model was suitable and hypotheses were all accepted, having value to study. In order to improve customers' satisfaction in HCMC, supermarkets can pay attention and set up strategies basing on these factors as well as pay attention by level of importance which was based on the following regression result to propose strategy to satisfy customers and help enterprises in supermarket sector develop sustainably. In summary, the general regression model was as following:

$$Y = 0.766 + 0.179 * X1(\text{Brand image}) + 0.195 * X2(\text{Product quality}) + 0.227 * X3(\text{Service quality}) + 0.296 * X4(\text{Price}) + \sigma.$$

Limitation: Sampling randomly depends on author's perception and experience so that the investigation result might have subjective manners. In other words, the author could not calculate error by choosing randomly and convenient method, therefore, the author did not apply estimating statistics to generalize results basing on samples in general.

Further studies

Firstly, basing on this research model and scales of this study, future researchers can apply and study the mediating role of perceived value by customers to test the relationship of factors affecting to customers' satisfaction.

Secondly, future researchers can base on this survey to study scales after customers satisfied to find out which observed variables can affect to customers' loyalty and from that they could propose solutions to enhance customers' satisfaction and loyalty in supermarket sector or relating sectors.

Thirdly, future researchers can study in other cities in Vietnam to compare difference in region in administration and developing types of supermarket as well as satisfying customers or attracting them to repurchase and be loyal with supermarkets in Vietnam.

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APPENDIX:

Table i: Measuring factors:

Customer Satisfaction (CS):
CS1: This supermarket's products, services have exceeded customers' expectation.
CS2: This supermarket supplies a comfortable shopping environment to customers.
CS3: Customers feel safe towards this supermarket's products and services.
CS4: Customers feel having respectation when shopping by sale persons.
CS5: Customers will introduce friends, relatives to go shopping in this supermarket.
Brand image (BI):
BI1: Consumers have a good perception and impression of this supermarket.
BI2: Brand image of this supermarket is different from others in customers' mind.
BI3: Reputation of this supermarket reflects consumers' characteristics and styles.
BI4: The cognitive character of the branding of this supermarket reflects the consumer's emotion after shopping.
BI5: Consumers get used to the Unique Selling Point (USP) in this supermarket.
Product quality (PQ):
PQ1: Quality of products has exceeded customers' need-want in this supermarket.
PQ2: Duration of products in this supermarket is longer than other supermarkets by consumers' perception.
PQ3: Design of products of this supermarket is modern, and suitable with customers' taste.
PQ4: Merchandise has clear origin and in expired time.
PQ5: Diversification of products in this supermarket meets customers' need and want.
Service quality (SQ):
SQ1: Customers feel satisfied with products, services which meet all customers' expectation
SQ2: Customers feel quite satisfied with sale person's service style.
SQ3: Customers will continue shopping in this supermarket because it meets their expectation.
SQ4: When customers have problems, customer service staff take care them and solve their problems in time.
SQ5: The appearance of physical facilities is convenient in this supermarket.
Price (PR):
PR1: This supermarket has the competitive price compared with others.
PR2: The money that customers spent is suitable with quality of product and service.
PR3: This supermarket always applies the fixed prices for customers.
PR4: This supermarket always has the diversified promotion for customers.
PR5: This supermarket supplies services, products with reasonable prices in the same line of products.