
SATISFACTION ON SERVICE QUALITY, CUSTOMER LOYALTY AND INTENTION TO SWITCH: A STUDY FROM THE BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM

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ABSTRACT: *Banks, as many other businesses, are facing customer retention and expanding market share to develop. Although many researchers have investigated the relationship between satisfactions with service quality, the reciprocal relationship between service quality, satisfaction, and loyalty has not been paid attention fully. Especially, the customer's intention to switch to another bank remains challenging to the managers in banking sector. To contribute to this extent, 360-observation survey was conducted, and the data were analyzed by a Structural Equation Model. The results present a positive linear relationship between satisfaction and customer loyalty and intention to switch. Furthermore, the results show that the components of service quality include responsiveness, tangibility, assurance, reliability, and empathy.*

KEY WORDS: satisfaction; loyalty; intention to switch; structural equation model; Bank for Investment and Development of Vietnam (BIDV).

INTRODUCTION

Customer satisfaction is basically resulted from marketing efforts to create sound relationships with customers to the bank. Having loyal customers is important to maintain a sustainable market share. In recent years, there have been many studies devoting to the relationship between satisfaction with service quality, but considering the relationship between service quality, satisfaction, loyalty, and the intention to switch banks has not been paid attention. That challenges researchers and managers in the context of the global integration of Vietnam and the tough competition and market share in the banking industry. This research aims at (i) investigating the interrelationship among service quality, customer satisfaction, loyalty, and intention to switch, and (ii) applying a quantitative model of above relationship. The current study conducted a survey with 360 respondents who are customers of the Bank for Investment and Development of Vietnam (BIDV), Binh Thuan branch. BIDV is one of the best retail banks in Vietnam with 180 branches, 798 transaction offices, 1,822 ATMs, 15,962 transaction points in 63 provinces (or cities) nationwide. BIDV has its business network with more than 800 banks around

the world and has established commercial presence in 6 countries and territories including Laos, Cambodia, Myanmar, Czech Republic, Russia, and Taiwan.

LITERATURE REVIEW

The service quality, satisfaction, and customer loyalty

The service quality

According to Oliver's Service Quality Theory (Oliver, 1980), if the company's service does not meet customer expectations, the customer will judge the company of low quality. In contrast, if the service is provided by the service firm to exceed customer expectations, customers would value the company as high quality. Service quality is the provision of a service that fully meets the requirements, expectations, and customer satisfaction. The customer plays a decisive role in considering the quality of service provided (Parasuraman et al., 1985). Quality of service is measured based on five dimensions. Firstly, "Tangibles" refers to facilities (signs, amenities, accessibility, spaciousness, cleanliness, tools, or equipment used for service delivery) and employee appearance (Rad et al., 2010; Caruana & Berthon, 2002). Secondly, "Reliability" refers to the ability to provide a reliable and accurate service (at the right time, to pay and maintain accurate records, to keep promises) that the customer wants (Crompton & Mackay, 1989; Kondasani & Panda, 2015). Thirdly, "Responsiveness" relates to the service provider's willingness to provide services promptly (Calisir et al., 2011; Modding, 2016). Fourthly, "Assurance" refers to the employee's knowledge, courtesy, confidence, and ability to communicate to customers (Kitapci et al., 2014). Lastly, "Empathy" refers to the care and understanding needs of the customer and the interest of each individual customer (Zarei et al., 2015). This measurement model, so called the SERVQUAL model, provides a comprehensive concept of measuring service quality. Many studies have applied service quality concepts and metrological models to different industries in developing countries (Dabholkar et al., 1996; Newman, 2001; Karatape et al., 2005; Naeem & Saif, 2009; Tsoukatos & Mastrogianni, 2010; Azizan & Mohamed, 2013; Kondasani & Panda, 2015; Anjalika & Priyanath, 2018). In the banking sector, the study of banks in Penang, Malaysia applies the SERVQUAL model to measure service quality (Kheng et al., 2010). The other studies also use this model to measure service quality in the banking sector (Mehtap & Katircioglu, 2005; Karim & Chowdhury, 2014; Adhikari & Das, 2016; Hennayake, 2017; Anjalika & Priyanath, 2018; Aggarwal, 2019). Based on the abovementioned literature review, this study proposes components of service quality include Tangibles, Reliability, Responsiveness, Assurance, and Empathy.

The customer satisfaction

According to Oliver (1980), satisfaction (Satisfaction) is the emotional response of the customer regarding the difference between expectation before using and feeling it after using a product or service. Customer satisfaction is the most important result in marketing. It serves to assess customer attitudes from purchasing a product or using service to after-sales service (Patterson, 2000; Lim & Tang, 2000; Wirtz & Lee, 2003; Jamal & Naser,

2003; Mishra, 2009). Customer satisfaction is either a pleasant or unpleasant feeling that comes from comparing the difference between actual results and expectations (Brady & Robertson, 2001; Lovelock et al., 2001). In banking business, customers are both users (of their services) and providers of their input, therefore, the more satisfied customers are to participate in the bank's services, the safer and more profitable business operations. That is empirically approved that failing in making customers satisfied, the bank will lose its customers and its profits will also decrease (Karim & Chowdhury, 2014).

The loyalty

Customer loyalty is individual attitudes towards a product, a service, or a company. The goal of reaching customers is not only to make the customer satisfaction, but also to make them loyal, not only regularly purchasing a product or service but also recommending it to others (Oliver, 1999). Customer loyalty denotes a customer's tendency to buy and use a particular brand's product or service within a set of competing brands that are in the marketplace and repeat this behavior; demonstrate attachment attitudes or behaviors to a client's service provider (Chaudhuri & Holbrook, 2001). Customer loyalty identification is approached under two angles. Firstly, based on customer behavior, this approach measures loyalty by repeated purchases, and the frequencies of using a product, or services. According to this approach, loyalty is as a commitment by a customer to buy or use a brand of a product or service in the future, although influenced by market situations and effects may do. unusual behavior changes of customers. Secondly, based on customer attitudes, this approach wants to emphasize the customer's intention to consume a product or service (Kabiraj & Shanmugan, 2011). More emphasis, customer loyalty is expressed through their sympathetic attitude towards a product or service, and hence they will use or purchase it over time (Javalgi & Moberg, 1997). Eventually, loyalty of customers will contribute to reduce costs and the production - business progress of the business (Rundle-Thiele & Russell-Bennett, 2001). According to Bloemer & Kasper (1995), loyalty is understood as true loyalty, not repeat buying behavior, which is the actual acquisition of a brand. Customer loyalty can be measured by asking people how much they like the brand, feel attached to it or whether they will recommend it to others, and if they have trust and positive feelings about it. (Donio et al., 2006). The advantages of customer loyalty are manifold. First, the service cost of a loyal customer is less than that of a new customer. Second, customers more likely accept to pay a higher price for a product. The advantage of customer loyalty for a company is that a loyal customer acts as a word-of-mouth marketing agent (Gee et al., 2008). Therefore, Walsh et al. (2005) emphasize that it is better to take care of existing customers before acquiring new customers because the cost of serving loyal customers is much less than that of searching for new customers.

The relationship between service quality - satisfaction - customer loyalty

In recent years, academic and empirical research has focused heavily on service quality and customer satisfaction in business. The relationship between customer satisfaction and service quality has received a lot of attention in studies and showed a positive relationship between them (Budianto, 2019; Tseng, 2019; Aggarwal, 2019; Zameer et al, 2019; Afthanorhan et al., 2019; Karim & Chowdhury, 2014). Satisfaction and service quality

have certain things in common, but satisfaction is a broader concept, while service quality focuses specifically on aspects of service (Alan et al., 2016). The main difference between service quality and satisfaction is that in relation to the service delivery side while satisfaction reflects the customer's experience with that service. Satisfaction is the after-consumption experience and the comparison of perceived quality with the expected quality, while service quality refers to the overall evaluation of a company's service delivery system (Anderson et al., 1994). The current competitive trend in the banking sector shows that if the customer is satisfied, the bank will develop more positively (Siddiqi, 2010). Most banks control the quality of their services on a regular basis to ensure maximum customer satisfaction and improve customer retention and loyalty (Khan & Fasih, 2014). To achieve a better level of service quality, bank managers develop services with refined service quality to increase customer satisfaction (Ladeira et al., 2016). The relationship between service quality and satisfaction is also found in the banking industry (Karim & Chowdhury, 2014; Anjalika and Priyanath, 2018). The research results at banks in Penang, Malaysia identified satisfaction affecting positively on customer loyalty (Kheng et al., 2010; Anjalika & Priyanath (2018). Research on the private banking industry in Bangladesh, Pakistan showed that service quality positively impacts satisfaction, and that satisfaction affects customer loyalty (Hafeez & Muhammad, 2012; Karim, 2019).

Based on the abovementioned literature review, the following hypotheses in this study are proposed:

- H1: Tangibles impact significantly on customer satisfaction.
- H2: Reliability impacts significantly on customer satisfaction.
- H3: Assurance impacts significantly on customer satisfaction.
- H4: Responsiveness impacts significantly on customer satisfaction.
- H5: Empathy impacts significantly on customer satisfaction.
- H6: Satisfaction impacts significantly on customer loyalty.

Satisfaction, loyalty and intention to switch

Intention to switch

Keng and Liu (1997) show that there are important differences in complaint behavior between different customer types, namely customer-oriented by group and customer-oriented by themselves. The first type is characterized by warm and secure relationships with a sense of belonging. While self-directed customers focus on feeling self-esteem, being well respected, excitement, fun, and enjoyment. The former is categorized as the non-complainant, and the latter are the common complainers. The former is oriented by groups to give up products, to ditch the brand, to boycott sellers, and to complain to their family and friends. Self-oriented groups often complain to both the manufacturer and the consumer protection organizations, and they also complain to their family and friends and this affects the behavior of giving up the product or service if that did not meet their expectations. Service transformation, intention to switch, customer loyalty, customer

retention, and intention to buy back are all relevant. Despite customer loyalty, retention and acquisition intentions showing favorable outcome for the supplier, service conversion and conversion intent imply unfavorable results (Bansal & Taylor, 1999). The term "intention to switch" includes both a transformation and a non-transforming intent (Keaveney, 1995). The transformation intent refers to negative consequences, while the second one indicates positive consequences. In this study, intention to switch points out positive consequences for a service company, referring to its current intent to not deny the service provider. In the banking sector, a bank's ability to provide a stable quality of service can have an impact on customer satisfaction levels. Therefore, the bank must identify and improve the factors that can add value to the customer. When service quality does not meet customer requirements and expectations, they will convert another bank (Gerrard, & Cunningham, 1997; Allred, & Addams, 2000). This attitude is an important factor, influencing a client's intention to participate in positive or negative behavioral decisions. Therefore, satisfaction is a prerequisite for building long-term customer relationships and potentially increasing loyalty and limiting the customer's intention to switch to another bank (Selnes, 1993; Bloemer, & Ruyter, 1998; Anthanassopoulos et al., 2001; Edvardsson & Roos, 2003). Research on the banking institutions in Pakistan and Sri Lanka shows that satisfaction with the service quality negatively impacts the intention to switch bank (Mohsan et al., 2011; Anjalika & Priyanath, 2018). Based on this literature review, the authors propose the following hypothesis:

H7: Satisfaction has a positive impact on a customer's intention not to switch banks.

H8: Loyalty has a positive impact on a customer's intention not to switch banks.

The research model

The gap in literature review above requires further study to extend theories, to provide more empirical evidence, and to suggest managerial implications relating to intention to switch in relationship with satisfaction and loyalty. The previous studies highlighted insights into the different influences of satisfaction on loyalty or intention to switch. But those studies did not provide an adequate base for a comprehensive framework of the intention to switch bank. Therefore, the purpose of the current study to expand findings from prior literature on the impact of satisfaction and loyalty on intention to switch. It also embraces other considerable predictors about factors effect on service quality in banking industry and developing the research model, as presented in figure 1.

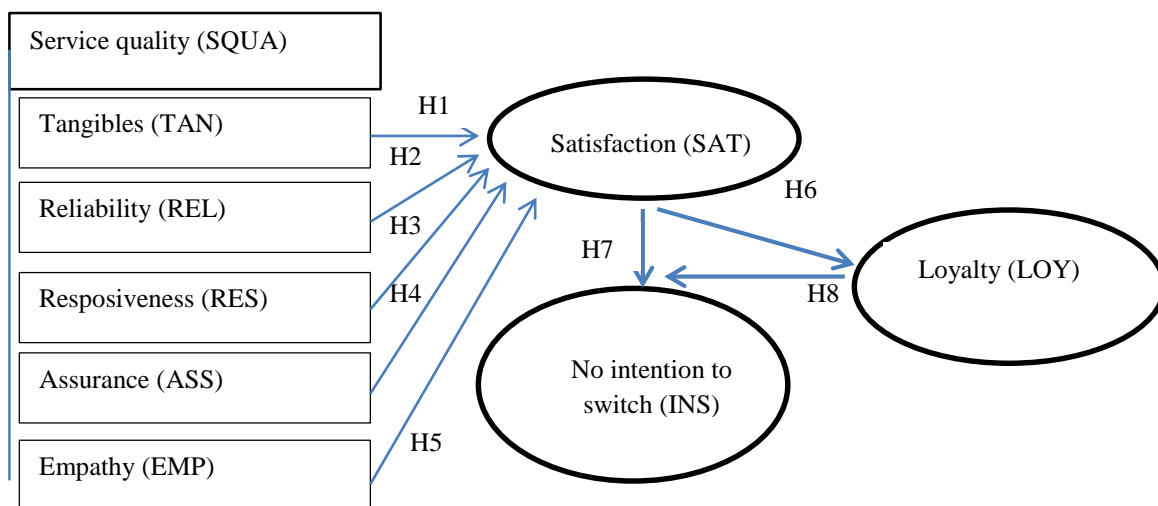


Figure 1: The research model

RESEARCH METHODOLOGY

Measuring service quality, satisfaction, loyalty, and intention to switch

All measured scales were adapted from previous studies with some adjustments to fit the research context in Vietnam. The initiative questionnaire was developed in English. We then designed the survey in the following steps to conduct the survey. First, we translated the questionnaire into Vietnamese. Second, we organized the focus group that includes 10 banking managers who had at least five years of experience in working at BIDV. Hereafter, they proposed some adjustments to assure questionnaire to be suitable for the banking industry. Third, a pilot test was conducted with 20 respondents who are clients of BIDV to assure no errors and suitable contents. The sample was selected based on the willingness to participate of the respondents. Additionally, the criteria for the inclusion of respondents were that those having passed at least two years in experience with this bank. Finally, 380 respondents from BIDV in Binh Thuan branch are selected for the study sample.

A five-point Likert scale starting from “strongly disagree” to “strongly agree” was used for measuring all items. For the measurement of service quality, 25 items were included in the questionnaire. The scales measuring factors were based on the instrument developed by Karim (2019) and some new items were developed by the current authors as a result from focus group discussions such as "Bank staff with professional behavior" and "Convenient living services for customers" in the tangible scale; "The Bank has experts available in specialized departments" and "Customers feel safe during transaction" in the reliability scale; "Employees clearly notify the status and results of transactions to customers" in the responsiveness scale; "Transactions and customer personal information are always kept confidential" in the assurance scale; "Bank staff advise customers

conveniently by phone when an event arises "in the empathy scale". Scale of "Customer satisfaction" with 4 items and customer loyalty with 3 observed variables based on research by Anjalika and Priyanath (2018). The scale of "intention to switch" has 4 observed variables, based mainly on the research of Mohsan et al. (2010), which is adjusted to the conditions of Vietnam and were developed by the current authors such as "I am familiar with the working style of BIDV bank staff". A detailed measurement table of the scale and items is in the appendix.

Data collection and treatment

The questionnaire survey designed as above-described was conducted at BIDV – Binh Thuan branch. All respondents are identified as customer who transact with BIDV. We delivered approximately 375 questionnaires and we completed the survey in two months, from May to June 2020. After checking the data validation, 360 observations were valid for analysis with the response rate is at 95%. We applied the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach with support from SPSS and AMOS 20.0 to analyze the data. PLS-SEM is a suitable method for testing a complicated model with many simultaneous identifications of multiple driver (Anderson và Gerbing, 1988). PLS-SEM are conducted through 4 steps: (i) Scale quality test; (ii) Exploratory Factor Analysis; (iii) Confirmatory Factor Analysis and (iv) Structural Equation Analysis (Hair et al., 2006; Kline, 2011).

RESULTS

Descriptive characteristics of the sample

Regarding gender and qualification of the respondents: Among the 360 customers, the female gender is 45%. The qualification is mainly having university degrees (40.9%).

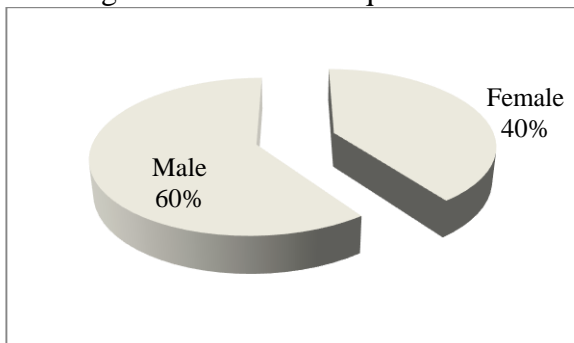


Figure2: Gender of customers (%)

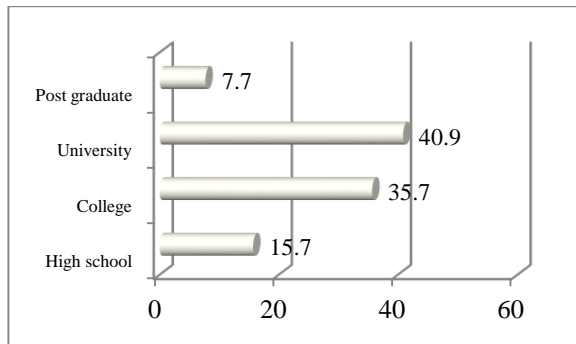


Figure 3: Customer qualification (%)

Regarding customer age and occupation: the ages mainly is 31-45 years (55.7%). The occupation is mainly business (41.7%).

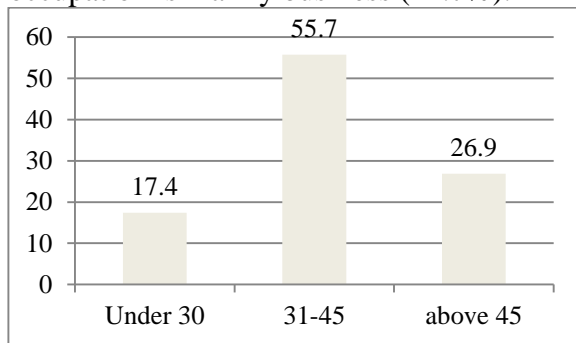


Figure 4: Customer ages (%)

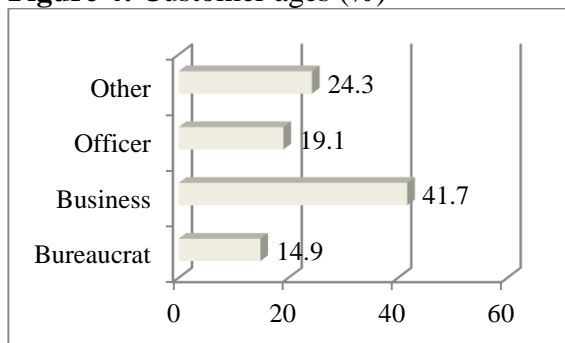


Figure 5: Customer occupation (%)

Regarding customer income: The income is mainly from 5-10 million VND/Month (45%).

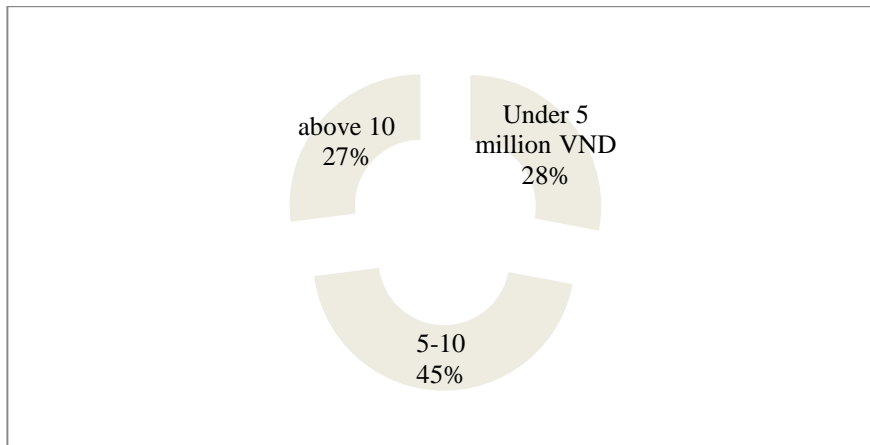


Figure 6: Customer income (%)

Reliability analysis

The results presented in Table 2 show that of the 40 observed variables used to measure research concepts, the TAN5, RES5, ASS5, SAT4 observed variables with item-total correlation of less than 0.3 should be eliminated, while the remaining 36 variables satisfy requirements of the analysis of scale reliability through Cronbach's coefficient > 0.6 and item-total correlation > 0.3 (Nunnally and Burnstein, 1994).

Table 2: Cronbach Alpha for scale items

NO.	Scales	Disqualified variables	Alpha coefficient	Results
1	TAN	TAN5	0.795	Quality
2	REL	None	0.864	Good quality
3	RES	RES5	0.838	Good quality
4	ASS	ASS5	0.833	Good quality
5	EMP	None	0.842	Good quality
6	SAT	SAT4	0.832	Good quality
7	LOY	None	0.832	Good quality
8	INS	None	0.858	Good quality

Exploratory factor analysis

Results presented in Tables 3 show that all variables meet requirement for values. Namely, factors of service quality are extracted to five factors corresponding to measured variables of five concepts with a cumulative of variance of 65.104% at an Eigenvalue of 1.808; EFA of the satisfaction is divided into 3 observable variables with the variance of 76.356% at an Eigenvalue of 2.291. EFA of the loyalty is divided into 3 observable variables with an average variance extracted of 74.946% at an Eigenvalue of 2.248. EFA of the intention to switch is divided into 04 observed variables with an average variance

extracted of 70.211% at an Eigenvalue of 2.808. The EFA results are clarified using the Promax rotation.

Table 3: The new measurement scale through the exploratory factor analysis

	Component							
	1	2	3	4	5	6	7	8
REL5	0.843							
REL3	0.830							
REL2	0.809							
REL1	0.786							
REL4	0.752							
EMP4		0.803						
EMP2		0.791						
EMP5		0.788						
EMP3		0.786						
EMP1		0.738						
RES3			0.848					
RES4			0.831					
RES1			0.793					
RES2			0.783					
ASS3				0.835				
ASS4				0.823				
ASS2				0.823				
ASS1				0.769				
TAN4					0.820			
TAN2					0.783			
TAN3					0.774			
TAN1					0.753			
SAT2						0.898		
SAT3						0.862		
SAT1						0.861		
LOY3							0.877	
LOY1							0.877	
LOY2							0.843	
INS3								0.862
INS4								0.848
INS2								0.839
INS1								0.801
Kaiser-Meyer-Olkin Measure					0.846	0.719	0.719	0.819

Kiểm định Bartlett (sig.)	0.000	0.000	0.000	0.000
Eigenvalues	1.808	2.291	2.248	2.808
% of Variance	65.104	76.356	74.946	70.211

Note: According to Hair *et al.* (2006), $0.5 < KMO < 1$; Bartlett has the level < 0.05 ; Factor loading > 0.5 , % of variance $> 50\%$ and Eigenvalue > 1 .

Confirmatory factor analysis

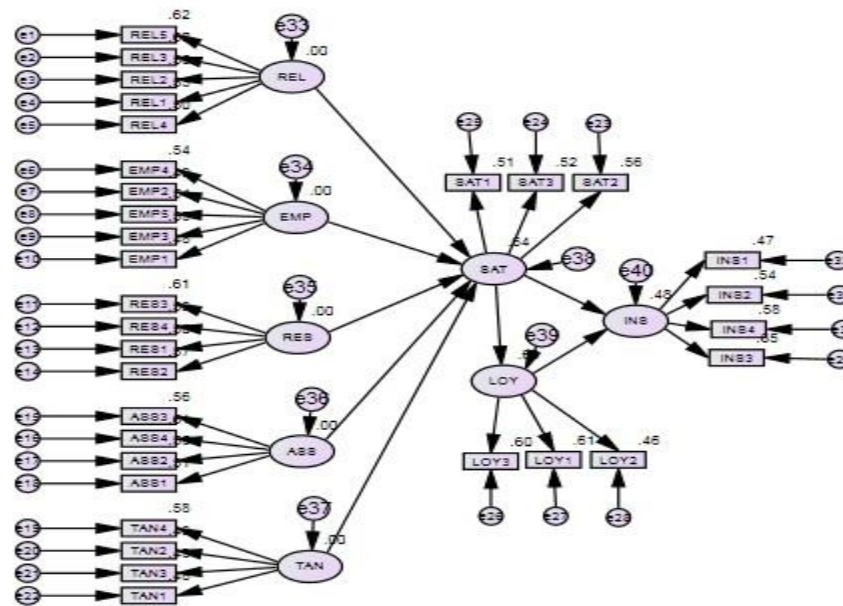
According to McDonald & Ho (2002), the measurement model is suitable to the actual data and ensuring the alignment with 04 indicators: (i) Cmin/df; (ii) TLI, (iii) CFI, (iv) RMSEA. The table 4 shows that the measurement model is in line with the actual data. The table 4 shows that the measurement model is in line with the actual data.

Table 4: The fit indices of the CFA

No	Indicator	Standard value	Model value	Results
1	Cmin/df	$\chi^2/ d.f. \leq 5$ (Bentler & Bonett, 1980)	1.443	Good
2	Tucker-Lewis Index (TLI)	TLI > 0.90 (Garver & Mentzer, 1999; Hair, 2006).	0.961	Good
3	Comparative Fit Index	CFI > 0.90 ; $0 < CFI < 1$, the closer to 1, the more fit (Bentler & Bonett, 1980; Hu & Bentler, 1995).	0.966	Good
4	Root Mean Square Error Approximation	RMSEA < 0.05 : Good fit model; RMSEA < 0.08 acceptable; the lower index, the better (Garver & Mentzer, 1999; Hu & Bentler, 1995).	0.035	Good

Structural Equation analysis

Result of the Figure 4 shows that the model has Cmin/df = 1.7542; TLI = 0.933; CFI = 0.939 and RMSEA = 0.045. This proves that the integrated model is in line with the actual data.



CMIN/df=1.754; TLI=.933; CFI=.939; RMSEA=.045

Figure 4: Result of SEM

Results in Table 5 show that all hypotheses are accepted with the confident level of > 95%.

Table 5: Hypothesis test result

Hypothesis	Impact	Estimate	S.E.	C.R.	P	Results
H2	SAT <--- REL	0.385	0.046	8.436	***	Accepted
H5	SAT <--- EMP	0.214	0.046	4.667	***	Accepted
H3	SAT <--- RES	0.383	0.052	7.391	***	Accepted
H4	SAT <--- ASS	0.326	0.05	6.553	***	Accepted
H1	SAT <--- TAN	0.334	0.05	6.708	***	Accepted
H6	LOY <--- SAT	0.859	0.072	11.914	***	Accepted
H7	INS <--- SAT	0.46	0.137	3.361	***	Accepted
H8	INS <--- LOY	0.297	0.132	2.255	0.024	Accepted

Note: *** (Sig. = 0.000).

In Table 6, factors affecting "Satisfaction" are in order of influence: REL, RES, TAN, ASS, EMP. Factors affecting "Intention to switch" in the order of influence: SAT, LOY. In Table 5, SAT impacts positive on LOY.

Table 6: Impacting level

Impacting level on SAT			Estimate	%	Position
SAT = f(TAN, REL, ASS, RES, EMP)					
SAT	<---	REL	0.385	23.4	1
SAT	<---	EMP	0.214	13.0	5
SAT	<---	RES	0.383	23.3	2
SAT	<---	ASS	0.326	19.9	4
SAT	<---	TAN	0.334	20.3	3
Total			1.642	100	
Impacting level on INS					
INS = f(SAT,LOY)					
INS	<---	SAT	0.460	60.8	1
INS	<---	LOY	0.297	39.2	2
Total			0.757	100	

DISCUSSIONS AND IMPLICATIONS

The first finding confirmed the components of service quality including Reliability, Responsiveness, Tangibles, Assurance and Empathy. This result is consistent with results of a previous study evidenced from a hospital in Bangladesh (Karim, 2019). Additionally, the current study brings new items into the literature, namely "Bank staff with professional behavior" and "convenient living services for customers" in the tangible scale; "The Bank has experts available in specialized departments" and "Customers feel safe during transaction" in the reliability scale; "Employees clearly notify the status and results of transactions to customers" in the responsiveness scale; "Transactions and customer personal information are always kept confidential" in the assurance scale; "Bank staff advise customers conveniently by phone when an event arises" in the empathy scale ". Furthermore, this study shows that the factors of service quality positively impact customer satisfaction and customer loyalty. Based on the results, the authors suggest that the bank should pay more attention to enhance tangibles; customer reliability; responsiveness; assurance and empathy with customers.

The second finding shows that satisfaction impacts positively on customer loyalty. This result is in line with the finding about hospital in Sri Lanka by Anjalika & Priyanath (2018). Thus, to maintain customer loyalty, banks must firstly improve customer satisfaction.

The third finding affirms that both satisfaction and loyalty are positively associated with intention to switch. This result agrees with the finding about banks in Pakistan of (Mohsan et al., 2011). That implies that the bank should pay attention to the satisfaction and loyalty of customer, and that is the key to a successful bank in impacting on a customer's intention not to switch banks.

CONCLUSIONS

The current study aims to extend the theoretical framework and to provide empirical evidence of satisfaction and loyalty and its impact on the intention to switch bank, illustrated by the case of the BIDV. The findings highlight a strong mediating role of satisfaction and loyalty in the interrelation between service quality and intention to switch. Hence, the paper provides some insights into the current research about the relationship between service quality, satisfaction, loyalty, and intention to switch in banking sector. Beside its critical contributions, this study remains some limitations. First, the subjects were drawn from only one bank in Vietnam, which limits the external validity of this study. Future study should apply similar methods to cases of other banks and to make comparisons to enhance the power of the findings. Finally, this paper focuses on the relationship between service quality, satisfaction, loyalty, and intention to switch. Future studies can examine the effect of other factors on intention to switch to better understand the overall factors determining the intention to switch in banking sector in Vietnam.

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APPENDIX

Table 7: Measurement scale and observed variables

No.	MEASUREMENT SCALE / INDICATOR	CO DE
I	Tangibles	TAN
1	Equipment and machinery for full, modern and updated service	TAN 1
2	The office of the transaction is spacious, creating confidence for customers	TAN 2
3	Bank staff are neatly and beautifully dressed	TAN 3
4	Bank staff has a professional manner	TAN 4
5	Living services for customers fully and conveniently	TAN 5

II	Reliability	REL
6	The bank promises to do something (like setting up a customer service) at a specific time, that will be done.	REL 1
7	Bank staff show customers' dedication to solving problems	REL 2
8	The bank has specialists in specialized departments	REL 3
9	Maintain transactions with customers on time and without errors	REL 4
10	Customers feel safe when transacting	REL 5
III	Responsiveness	RES
11	The staff clearly communicates the transaction status and results to customers	RES 1
12	Fast service delivery staff	RES 2
13	Bank makes transactions with the least amount of time	RES 3
14	Staff are always ready to help and advise customers	RES 4
15	Staff responded immediately to customer inquiries and complaints	RES 5
IV	Assurance	ASS
16	I feel safe when dealing with BIDV	ASS 1
17	Staff has a good cooperation attitude and is polite	ASS 2
18	Staffs with expertise when answering my questions	ASS 3
19	Transactions and personal information of customers are always kept confidential.	ASS 4
20	With staff manners, I feel they are trustworthy	ASS 5
V	Empathy	EMP
21	Banking operation time is right for me	EMP 1
22	Bank staff understand customers' specific needs	EMP 2
23	Bank staff understand customers' preferences	EMP 3
24	Bank staff has a good attitude, dedicated and thoughtful when dealing with customers	EMP 4

25	Bank staff advise customers conveniently by phone when an event arises	EMP 5
VI	Customer Satisfaction	SAT
30	I am satisfied when using banking services	SAT 1
31	Meet my expectations	SAT 2
32	The services provided by the bank are of high quality	SAT 3
33	This Bank fees in coparision with other domestic banks are reasonable	SAT 4
VII	Customer Loyalty	LOY
34	I always think about BIDV's service when there is a need	LOY 1
35	I will continue to be a customer of BIDV even if the fee increases.	LOY 2
36	I will recommend BIDV bank to relatives who need to transact with the bank	LOY 3
VII I	Intention to switch	INS
37	I am very satisfied with the service quality and continue to be a customer of the bank	INS 1
38	I am very satisfied with the financial services provided by the bank	INS 2
39	I do not want to switch to any other bank	INS 3
40	I am familiar with the working style of BIDV bank staff	INS 4