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## **Factors Affecting the Quality of Customer Care Service**

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### **Abstract**

Through this article, the author shows the theoretical foundations related to factors affecting the quality of customer care services. Domestic and foreign models from

which model summaries are given. Conclusions are drawn with authors' own research model related to the topic affecting the quality of customer care services.

**Keywords:** Quality Management, Customer Care, Customer Services

### **1. Introduction**

#### **1.1 Theoretical Basis of Factors Affecting the Quality of Customer Care Services**

##### **1.1.1 Theoretical Basis of Customers**

###### **1.1.1.1 Concept of Customer**

An organization's customers are a collection of individuals, groups of people, businesses. Who have a need to use the enterprise's products and wish to satisfy that need.

Peters Drucker, the father of management, said that the goal of businesses is to "create customers". Customers are the most important people to us. They do not depend on us, we depend on them. They are not outsiders but part of our business. When we serve customers, we are not helping them, but they are helping us by giving us the opportunity to serve.

###### **1.1.1.2 Customer Classification**

###### **a. Internal Customers**

Employees are the "customers" of the business, and employees are also each other's customers. As for businesses, they must meet the needs of employees and have policies to promote employee loyalty. Besides, employees also need to care and help each other at work. With the concept of customer understood in a broad sense, businesses will be able to create a more perfect service because only when the business cares about employees, builds employee loyalty, At the same time, if employees in the enterprise have the ability to work together, care about meeting the needs and satisfying their colleagues, only then will they have a good working spirit and be able to serve external customers. of the enterprise in an effective and unified manner.

###### **b. External customers:**

These are people who conduct transactions with businesses, in many forms: face-to-face meetings, phone transactions or online transactions. This is the traditional way of understanding customers. Without customers like these, businesses cannot exist. Satisfied customers are those who buy and receive the products and services we provide. Customers have the right to choose. If our products and services do not satisfy customers, they will choose another supplier, then the business will suffer losses. Satisfied customers are the source of profits for businesses and they are the ones who create business success. Customers are the owners of the business, they are the ones who pay us by spending their money when using the business's products and services.

External customers include: individual customers and corporate customers,

- Individual customers:
  - + Personal customer is a military person
  - + Normal personal customer
  - + High-class personal customers

- **Business Customers:**
- + Micro-enterprise customers: Enterprises with revenue under 20 billion VND/year.
- + Small business customers: Businesses with revenue from 20 billion VND to less than 200 billion VND/year.
- + Medium enterprise customers: Enterprises with revenue from 200 billion VND to less than 1,000 billion VND/year.
- + Large corporate customers: Enterprises with revenue of over 1,000 billion VND/year.

### 1.1.1.3 Customer Role

Currently in a strongly developing market economy, when competition is becoming more and more popular and fierce, customers play a very important role for every business, it determines success or failure. failure of the business. Many businesses have affirmed that "The most important asset of a business is its customers". Indeed, products produced and sold on the market must have consumers. Without customers, goods will not be sold, leading to business bankruptcy.

In the market, there are many suppliers for every product, and alternative products are also very diverse. This gives customers the right to choose. The business that provides the most suitable products and has the best care policies will be chosen by customers. If customers are not satisfied with the products or services of one business, they will be willing to immediately choose products and services of other businesses. Thus, businesses cannot sell their products, will lose revenue and even lose acceptance in the market.

Businesses survive by providing goods and services in the market and they have no choice but to compete for customers, the survival of businesses depends on customers. Customers have the role of consumers of products and services and bring profits to the business. Deciding what to produce, design, quality, quantity, price... these issues cannot be decided by businesses themselves but depend a lot on the needs and tastes of customers. From there, businesses decide to invest and build production and business scales to suit their capabilities and meet market needs.

## 1.1.2 Theoretical Basis of Customer Care Service

### 1.1.2.1 Concept of Customer Service

"Customer care" is often incompletely understood as the enthusiastic welcome to customers by sales staff. However, contact with customers is only part of a business's customer care strategy. Karma.

In the most general sense, customer care (or customer service-Customer Care) is everything necessary that a business must do to satisfy the needs and expectations of customers, that is, serve customers in the way they want to be served and do what is necessary to keep the customers they have.

### 1.1.2.2 The Importance of Customer Service

Customer service is an important and inevitable aspect of business in any industry. It refers to the process of providing services to customers in the best way, meeting their needs, requirements and desires. The importance of customer service lies in the following points:

- **Building relationships with customers:** Customer service is an opportunity to build long-term relationships with customers. A satisfied customer can become a loyal customer and contribute to the growth of the business.

- **Create a competitive difference:** In a competitive business environment, the quality of customer service can create an important difference between businesses. Customers will often prefer and be loyal to businesses that they feel are well taken care of.
- **Reduce customer loss rate:** Customer care services play an important role in reducing customer loss rate. When customers feel like they are cared for and have a positive experience, they are more likely to stay and not switch to a competitor.
- **Increase sales and revenue:** Satisfied customers will tend to buy more products or services and will often spend more money. Excellent customer service can lead to increased sales and revenue.
- **Create a positive reputation:** Excellent customer service can help create a positive reputation for your business. This can attract interest from potential customers and create a special point in the hearts of customers.
- **Long-term development:** Customer care service is not only a short-term goal but is also important in the long-term development of the business. It can help build brand credibility and sustainability.

### 1.1.2.3 Factors affecting the quality of customer care service

- **Human resources (Employees):** Bank employees play an important role in providing customer care services. Staff must have knowledge, skills and good attitudes to meet customer needs. Training levels, employee satisfaction and motivational status can significantly influence service quality.
- **Workflow:** Operational processes and regulations in banks can affect performance and service quality. The efficiency of customer reception, transaction processing and complaint resolution processes can determine service quality.
- **Technology:** Technology plays an important role in providing customer service. Information systems, mobile applications and other technical tools can help optimize customer experience and create convenience.
- **Business environment:** Market conditions, competition and economic factors can affect service quality. Volatility in the market can put pressure on banks to adapt and improve services.
- **Personalization:** Customers expect personalized service, that is, service customized to meet their specific needs. The ability to provide personalized service can influence customer satisfaction.
- **Customer reviews:** Customer reviews and feedback can provide valuable information about service quality. This can help banks adjust and improve services according to customer feedback.
- **Policies and regulations:** Bank policies and regulations, including security and privacy regulations, can affect the customer experience. This is especially important in the banking sector.

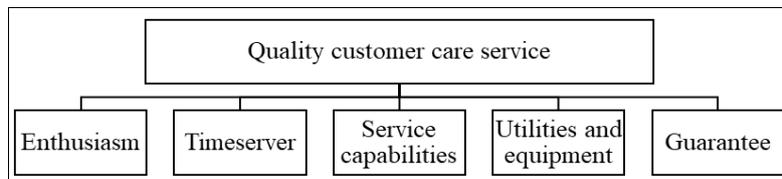
## 1.2 Previous Research Models

### 1.2.1 Some Domestic Studies

(NC1) Tran My Anh (2017)<sup>[1]</sup> researched the topic "Factors affecting the quality of customer care services at branches of Vietnam Joint Stock Commercial Bank for Industry and Trade in Ho Chi Minh City area". The topic aims to analyze and evaluate the current situation of factors affecting the

quality of customer care services at branches of Vietnam Joint Stock Commercial Bank for Industry and Trade in the City area. Ho Chi Minh. Through research results, the author has come up with a priority order of factors affecting the level of customer satisfaction, from which to prioritize

improvements in order to improve the quality of care services. optimized customers. From there, the author offers some solutions to improve the quality of customer care services at branches of Vietnam Joint Stock Commercial Bank for Industry and Trade in the City area. Ho Chi Minh.

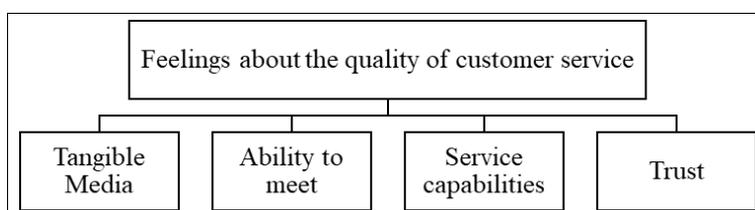


Source: Tran My Anh 2017<sup>[1]</sup>

Fig 1: Research model of Tran My Anh

(NC2) Nguyen Thi Minh Hoa, Nguyen Duc Quan (2015)<sup>[2]</sup> researched the topic "Research on factors affecting the perception of Mobifone's customer care service quality in Thua Thien Hue". This study explores and evaluates the factors that affect customers' overall perception of Mobifone's customer care service quality in Thua Thien Hue

province. The proposed customer care service quality scale is based on the SERVPERF scale of Cronin and Taylor (1992). The reliability and validity of the scale were tested using Cronbach's Alpha coefficient and exploratory factor analysis.

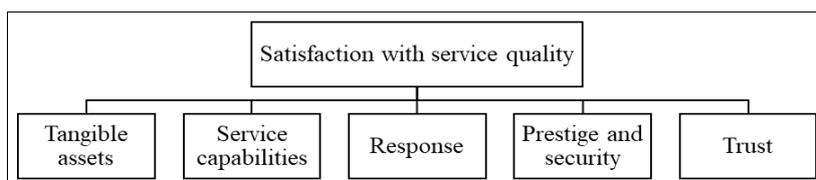


Source: Nguyen Thi Minh Hoa, Nguyen Duc Quan 2015<sup>[2]</sup>

Fig 2: Research model of Nguyen Thi Minh Hoa, Nguyen Duc Quan

(NC3) Thanh Duc Ly Hai and colleagues (2017)<sup>[3]</sup> researched on the topic "Research on factors affecting customer satisfaction with banking service quality at VietComBank An Giang". The study aims to study the factors affecting customer satisfaction with the quality of

banking services at VCB An Giang. Through the results of analysis and synthesis of surveyed customer feedback, the author proposes management implications to improve customer satisfaction with retail banking products and services at VCB An Giang.

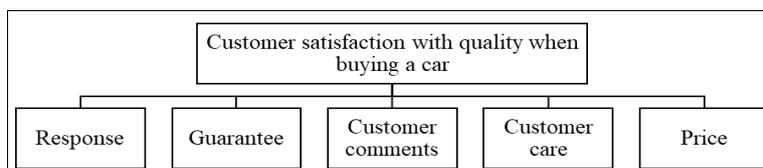


Source: Thanh Duc Ly Hai 2017<sup>[3]</sup>

Fig 3: Research model of Thanh Duc Ly Hai and colleagues

(NC 4) Nguyen Hoang Anh (2022)<sup>[4]</sup> Topic "Factors affecting customer satisfaction with service quality when buying a car at Ford Can Tho Dealership". As a result of the research, the author proposes a number of management implications to help increase customer satisfaction when coming to Ford Can Tho Dealership. Some proposed

management implications include enhancing customer trust. products for agents, improving the responsiveness and assurance of agents to customers, increasing customer care factors, and pricing policies to increase the competitiveness of agents and increase perception. Customer positivity for the Agent.



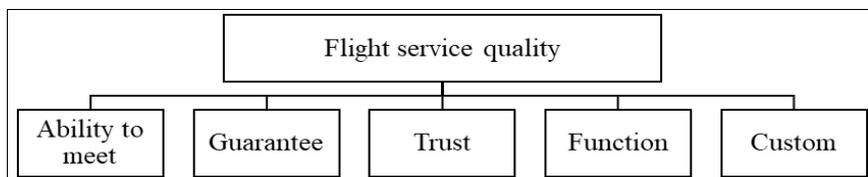
Source: Nguyen Hoang Anh 2022

Fig 4: Research model of Nguyen Hoang Anh

**1.2.2 Some Studies Around the World**

(NC5) L.Parasuraman, Valarie A. Zeithaml, and Arvind Malhotra (2019) <sup>[5]</sup>, "Understanding Customer Expectations of Service Quality: An Empirical Study of European Air Passengers". The study provides valuable information on the strengths and areas for improvement in the provision of quality services in the European aviation industry.

Understanding these dynamics can help airlines refine their strategies and improve their services to create more satisfied and loyal passengers. The results of this study will likely be of interest not only to airlines but also to researchers, political decision-makers and aviation industry stakeholders looking to Find ways to improve the overall passenger experience.



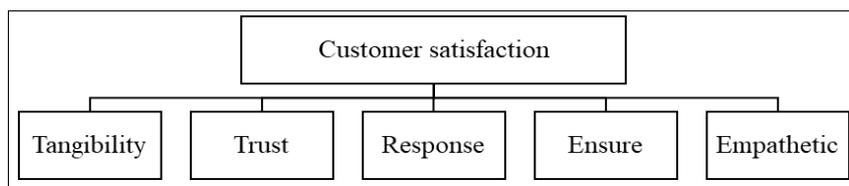
Source: L.Parasuraman et al. 2019

Fig 5: Research model by L.Parasuraman,Valarie A. Zeithaml, and Arvind Malhotra

(NC6) Wan Ibtisam Wan Ahmad, Sany Sanuri Mohd Mokhtar, and Zakiah Saleh (2010) <sup>[6]</sup>. "The Impact of Service Quality on Customer Loyalty: A Study of Banks in Penang, Malaysia". This study focuses on the impact of service quality on customer loyalty in the banking industry in Malaysia. This study could have used the SERVQUAL model, a model developed by Parasuraman and colleagues in 1988, with five service quality dimensions, to evaluate the impact of service quality on customer satisfaction. customer

loyalty. The results of the study perhaps make it clear that improving service quality can lead to better customer loyalty.

(NC7) Khalid Mehmood and Muhammad Bilal (2011) <sup>[7]</sup> "Service Quality and Customer Satisfaction in a Telecommunication Service Provider". This study explores the importance of service quality and customer satisfaction in the telecommunications industry.



Source: Khalid Mehmood and Muhammad Bilal (2011) <sup>[7]</sup>

Fig 6: Research model of Khalid Mehmood and Muhammad Bilal

**1.2.3 Summary of Research Works**

From a review of related scientific theories and research works. The author will conduct a summary to have a basis for selecting factors appropriate to the research context. For the above studies, due to differences in research scope, topic

content, implementation time as well as other human, economic and social factors, each research article corresponds to each other. The authors all choose for themselves appropriate application models and influencing factors. All are summarized (Table 1).

Table 1: Summary of research projects on service quality

S. No	Author, Topic	Research results
1.	Research "Factors affecting the quality of customer care services at branches of Vietnam Joint Stock Commercial Bank for Industry and Trade in Ho Chi Minh City" by Tran My Anh (2017) <sup>[1]</sup>	+ Enthusiasm + Service time + Service capacity + Utilities and equipment + Guarantee.
2.	Research "Research on factors affecting the perception of customer care service quality of Mobifone in Thua Thien Hue" by Nguyen Thi Minh Hoa, Nguyen Duc Quan (2015) <sup>[2]</sup>	+ Tangible means + Response + Service capacity + Reliability
3.	Research "Factors affecting customer satisfaction about the quality of banking services at VietComBank An Giang" by Thanh Duc Ly Hai (2017) <sup>[3]</sup>	+ Tangible means + Service capacity + Reputation and security + Response + Reliability
4.	Research "Factors affecting customer satisfaction with service quality when buying a car at Ford Can Tho dealership" by Nguyen Hoang Anh (2022) <sup>[4]</sup>	+ Response + Customer feedback + Guarantee + Customer care

		+ Price
5.	Research model by L.Parasuraman, Valarie A. Zeithaml, and Arvind Malhotra (2019) <sup>[5]</sup>	+ Responsiveness + Guarantee + Customization + Function + Reliability
6.	Research model by Wan Ibtisam Wan Ahmad, Sany Sanuri Mohd Mokhtar, and Zakiah Saleh (2010) <sup>[6]</sup>	+ Empathy. + Tangible means + Response + Reliability + Guarantee
7.	Research model of Khalid Mehmood and Muhammad Bilal (2011) <sup>[7]</sup>	+ Empathy. + Tangible means + Response + Reliability + Guarantee

Source: Compiled by the author

Based on the results of previous research articles, it can be seen that the above authors' research on customer service quality selected many factors. The most frequently updated influencing factors are factors related to the quality of customer care services such as: Service capacity, Responsiveness, Tangibles, Reliability, Assurance. Based on the factors that are widely used and give good results, the

author will begin to select factors that are suitable for his research topic. So the author decided to choose these factors to delve into the research: (1) Service capacity, (2) Tangible means, (3) Responsiveness, (4) Reliability, (5) Warranty. According to the review of domestic and foreign studies related to the topic, the author has proposed the following influencing factors (Table 2).

Table 2: Summary of selected research results

Research Relate to	Factors	Service capabilities	Tangible Media	Response	Trust	Guarantee
Tran My Anh (2017) <sup>[1]</sup>		X				x
Nguyen Thi Minh Hoa (2015)		X	x	x	x	
Thanh Duc Ly Hai (2017) <sup>[3]</sup>		X	x	x	x	
Nguyen Hoang Anh (2022) <sup>[4]</sup>				x		x
L.Parasuraman, Valarie A. Zeithaml, and Arvind Malhotra (2019) <sup>[5]</sup>				x	x	x
Wan Ibtisam Wan Ahmad, Sany Sanuri Mohd Mokhtar, and Zakiah Saleh (2010) <sup>[6]</sup>			x	x	x	x
Khalid Mehmood and Muhammad Bilal (2011) <sup>[7]</sup>			x	x	x	x

Source: Compiled by the author

From previous research reviews of foreign and Vietnamese studies. The author proposes factors that affect the quality of customer care services including: (1) Service capacity, (2) Tangible means, (3) Responsiveness, (4) Trustworthiness, (5) Warranty.

1.3 Research Hypotheses and Models

1.3.1 Hypothesis

Service Capabilities

Employee service capacity factor: Research by Chanaka & Wijeratne (2014) has recognized the close connection between employee service capacity factor and shopping customer satisfaction. Furthermore, this is also the factor that has the strongest impact on satisfaction in the author's research, showing that shopping consumers pay great attention to their employees and service capabilities and suggest that businesses need to come up with appropriate strategies to improve in this aspect.

It is the customer's trust assessed through the service attitude, working style, knowledge, experience and communication ability of the service staff. Therefore, to maintain and develop relationships with customers, banks in general need to constantly improve the service capacity of their employees.

The research hypothesis proposed by the author is:

*Hypothesis 1 (H1): The service capacity of MB Bank employees affects the quality of customer care service.*

Tangible Media

Tangible means: is the customer's first impression of the quality of a business's service, focusing on elements of the service's appearance, such as the appearance and clothing of the service staff. Equipment to support the service, modern and advanced equipment, demeanor of the staff (receptionist, parking attendant, delivery staff, janitor), documents, service manuals and supermarket communication systems. To gain customer sympathy.

Good facilities and equipment give customers a good first impression of the Bank's services. The machines are always equipped with the most modern equipment. The bank is equipped with an ATM that operates 24/7 to serve you anytime you need to withdraw money. For employees: need to pay attention to clothing, hair, and body shape; Always neat, clean, polite. The customer service counter is convenient and visible. The bank has full equipment for customers to conveniently make transactions, transfer money internationally or deposit savings.

The research hypothesis proposed by the author is:

*Hypothesis 2 (H2): Facilities and equipment will affect the experience of using the Bank's customer care services.*

### Response

Responsiveness is used to measure the ability to positively respond to all requests as well as effectively resolve and handle problems that arise quickly and promptly throughout the process of providing and using the service. The quicker the response, the higher the customer satisfaction.

When going to a transaction bank, customer care after making transactions at the bank is equally important. Always support and answer customer questions when customers need it. This will further increase customer satisfaction with the Bank.

The research hypothesis proposed by the author is:

*Hypothesis 3 (H3): Meeting customer needs affects the quality of the Bank's customer care service.*

### Trust

Trust or confidence is expressed in the ability to perform main Confirm transactions the first time, when customers encounter problems, businesses give see the care when solving that obstacle. Besides, trust is involved these what the store has committed to customers. Take a stand customer, if a business creates a certain level of trust for its customers, then it will be able to do so High guest Customers will return and continue to purchase (Sarah *et al.*, 2012). Both studied rescue by Chanaka & Wijeratne (2014) and Nagar (2016) have also clearly demonstrated clear termites Positive relationship between trust and customer satisfaction when shopping at the Retail store. In particular, the study of Chanaka & Wijeratne (2014) showed see Trust has the second highest impact on the satisfaction factor.

The Bank always ensures customer information, keeping customer information absolutely confidential to help customers feel secure when using services at the Bank. From there, we create trust in customers so that they can trust and use the service for a long time.

The research hypothesis proposed by the author is:

*Hypothesis 4 (H4): The more trust increases with customers, the more the quality of customer care services becomes known.*

### Guarantee

It is the customer's trust assessed through the service attitude, working style, knowledge, experience and communication ability of the service staff. Therefore, to maintain and develop relationships with customers, banks in general need to constantly improve the service capacity of their staff.

Employees have a polite attitude: Employees always behave politely and properly; cheerful and welcoming with customers; Patiently explain customers' questions.

Ability to persuade customers to use the Bank's services, or make customers sympathize and accept solutions to handle problems that may occur.

Dedicated service staff: Staff are always ready to serve customers when they need them or proactively help customers if they encounter difficulties during transactions with the Bank.

The actual situation at the Bank shows that the service attitude and behavior of the staff have a direct and great influence on customers' perception of the quality of the Bank's services. In addition, employee training should be

carried out and maintained regularly, especially knowledge of the Bank's products and enthusiastic, cheerful, polite and prompt service. Banks also need to pay attention to the recruitment stage to build a team of quality service staff suitable for each position in the Bank.

The research hypothesis proposed by the author is:

*Hypothesis 5 (H5): The employee quality assurance factor affects the quality of customer care services at the Bank.*

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