

# Factors affecting customer satisfaction with Sacombank services - Hoa Viet branch in Ho Chi Minh City

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## **Abstract:**

**C**ustomer satisfaction is one of the crucial concerns of most marketers. In the commercial banking sector, numerous previous research has also been performed to explore factors affecting customer satisfaction. This paper will evaluate the influence of five factors (empathy, brand image, reliability, responsiveness, assurance) on customer satisfaction with Sacombank services at the Hoa Viet branch. The authors have developed a questionnaire structure on an online platform to collect the respondents' perspectives. Participants are Sacombank's customers at Hoa Viet branch, and a simple random sampling method is used to choose a suitable sample. The survey was conducted from July to August 2021 in Ho Chi Minh City, and a total of 370 responses were appropriate for the study. The findings reveal that brand image, reliability, responsiveness, and assurance have positive interactions with customer satisfaction; responsiveness is the most significant effect on customer satisfaction, whereas empathy insignificantly influences customer satisfaction with the Sacombank's services at Hoa Viet branch.

**Keywords:** Service quality, brand image, customer satisfaction, Sacombank, Hoa Viet branch.