Management Science Letters 11 (2021) 1893–1900

Contents lists available at GrowingScience

Management Science Letters

homepage: www.GrowingScience.com/msl

Customer satisfaction with value chain credits of pangasius industry in Vietnam

Linh Dang Hoai[a*]

[a]*Vietcombank, Vietnam*

C H R O N I C L E

Article history:
Received: November 18, 2020
Received in revised format: December 28 2020
Accepted: January 18, 2021
Available online: January 18, 2021

Keywords:
Value chain credits
Customer satisfaction
Servqual model

A B S T R A C T

This study assesses customer satisfaction with value chain credits of the pangasius industry in Vietnam using the Servqual model and survey data in 2018. Based on it, some study recommendations related to increasing customer satisfaction are proposed while implementing credit products under the current Vietnamese pangasius value chain. This article aims to assess the satisfaction of customers who are applying for a loan under the value chain credit model for the pangasius industry.

© 2021 by the authors; licensee Growing Science, Canada

1. Introduction

For the sustainable development of the value chain credit model, the assessment of customer satisfaction with this model is essential to find out the outstanding drawbacks, especially in terms of assessment of the customer on the product to find a more efficient working solution (Miller & Jones, 2010). Due to the wide scope of study on bank credit in the agricultural value chain, the reporter chose pangasius, the major agricultural product in Vietnam, to make the study. By September 2018, pangasius export value got 1.61 billion USD, raising 24.6% over the same period in 2017 (VASEP, 2018). In the pilot loan program for the agricultural value chain in Vietnam, the disbursed amount for the pangasius value chain is 5,116.12 billion dongs, accounting for 69.77% of the total disbursed amount for sector value chain credit. Simultaneously, in the four sample models of agricultural value chain production, there are two models directly relating to the pangasius industry. This article aims to assess the satisfaction of customers who are applying for a loan under the value chain credit model for the pangasius industry. In the world, there are relatively many studies on the issue of agricultural value chains according to two tendencies: (i) study on models, characteristics, structures, administration methods, and relationships between members of the agricultural value chain, typical studies of Christen and Anderson (2013); Rubeena (2013) and so on. The success of these studies is to systematize the theoretical ideas related to the agricultural value chain financing, with a detailed analysis of the model structure of the agricultural value chain, characteristics of value chain finance, implementation process, risks and measures to reduce them. This group of authors also emphasized the role of management and made some recommendations; (ii) Other studies focus on clarifying the role and effectiveness of credit capital in the agricultural value chain associated with particular contexts. Study on customer satisfaction with pangasius value chain credit products has not been conducted in the world as well as in Vietnam. There are 4 main contents in the article (i) Development of study hypothesis; (ii) Methods of data collection; (iii) Analysis of survey results; (iv) Policy implications.

* Corresponding author.

E-mail address: linhdh09@gmail.com (L. Dang Hoai)

© 2021 by the authors; licensee Growing Science, Canada
doi: 10.5267/j.msl.2021.1.013

2. Hypothesis development

Satisfaction is the successful key for stable business (Zeithaml, 1996). Customer satisfaction and loyalty have a positive connection. Only those who are absolutely satisfied with the product/ service are loyal customers who use that product/ service at any time (Johns and Sasser, 1995). Customer satisfaction positively affects customer loyalty in the retail sector at Vietnam Commercial Banks (Ngo & Nguyen, 2016; Hallowell, 1996).

In study models of customer satisfaction with products and services such as: Technical quality - functional model of Gronroos (1984), Distance quality model of Parasuraman & CTG (1985), Avkiran's BANKSERV model… , distance model of Parasuraman et al. (1985, 1988) seems to attract much support from the Avkiran researchers, (1994); Bahia & Nantel (2000); Sureshchandar et al. (2001), etc. models measuring service quality of the world author are built on the basis of quality components of the SERVQUAL model.

On that basis, the author proposes a service quality measurement model consisting of 7 components: (i) *Response*; (ii) *Service capacity*; (iii) *Tangible facilities in terms of facilities*; (iv) *Expertise*; (v) *Sympathy*; (vi) *Trust*; (vii) *Tangible human facilities*. In addition, some other studies have pointed out that the SERVQUAL model reflects better than the Gronroos model of retail banking service quality. Accordingly, it is suitable to use the SERVQUAL model to assess the level of customer satisfaction with the value chain credit model for the pangasius industry.

On that basis, the author uses the SERVQUAL model to evaluate credit quality according to the pangasius value chain. This assessment result is the basis to measure the customer satisfaction with this credit product.

From the theoretical basis, the author's hypotheses are given as follows:

According to the theory of information asymmetry (Mankiw, 2005; Wheelan, 2002), the tangible facilities and facilities of the enterprises are an index of “the promise of good service”, creating customer confidence in the service provider. Studies proves that tangible facilities positively affect customer satisfaction, for example study of Atilgan et al. (2003), in the tourism service sector; study of Chow and Luk (2005), Andaleeb and Conway (2006), in the field of restaurant service, or studies of Mostafa (2005), Zarei et al. (2012) in the health care sector, Durvasula et al. (1999) in the transport sector, etc. that also indicated that the tangible facility factor has a positive effect on experience and the service users' satisfaction with service quality.

H_1: Tangible factors of the bank positively affect customer satisfaction with credit products in the pangasius industry value chain.

The trust is reflected in the accuracy of the service, the ability to keep the trust with customers. The trust is a component of service quality. The trust will be information that creates prestige, creating information about a good service or an assurance of service reputation (Parasuraman et al., 1985,1988).

H_2: The trust in credit product of the pangasius industry value chain at the bank has positive effect on the customer satisfaction

The assurance ability is the reliability of the improvement of customers' income, business environment, and consumer market when using credit products in the pangasius industry value chain. This factor positively affects customer satisfaction with the service. This is proved in many studies in other fields such as the study of Durvasula et al. (1999), Zarei et al. (2012), etc.

H_3: The higher the assurance ability is, the greater the customer satisfaction with the pangasius industry value chain credit is.

Previous studies in many sectors have indicated that service capacity has a positive effect on general customer satisfaction. For example, the studies of Atilgan et al. (2003) in the tourism service sector in Turkey, study of Mostafa (2005) studies in the health care sector in Egypt.

H_4: The service capacity of the bank staff positively affects customer satisfaction with the pangasius industry value chain credit.

Sympathy is the expression of the concern of the officers and supervisors at the banks to customers. The care will send signals about service quality, bringing customers' confidence in the quality of service and bringing customer satisfaction (Durvasula et al., 1999).

H_5: Sympathy has a positive effect on customer satisfaction with the pangasius industry value chain credit.

For assessment of the customer satisfaction with credit products according to the pangasius value chain, the author has built 26 assessment variables based on the studies used as 22 variables to measure and reinspect the SERVQUAL scale (Babakus & Boller, 1992), 25 variables to measure the banking services quality according to the SERVQUAL scale. Simultaneously, the author combines expert method and information on quality reflection of the pangasius industry value chain credit model (a product of the bank:

- Independent variable: Tangibility (HH); Trust (TC); Assurance (NE); Capacity (NL); Sympathy (ĐC).

- Dependent variable: Customer satisfaction (HL)

Based on the objective of credit customer satisfaction assessment on the pangasius industry value chain, the author implements the following study model:

$$HL = \beta_0 + \beta_1 HH + \beta_2 TC + \beta_3 ĐB + \beta_4 NL + \beta_5 ĐC$$

3. Data collection method

According to the above analysis, the value chain credit activities for the pangasius industry are piloted in two provinces: Dong Thap and An Giang. The number of companies and households with loans under the value chain model participating in the survey is 47 customers, of which 30 survey notes are valid.

Data after surveying will be filtered, standardized and invalid surveys will be removed. After that, the data is processed by using statistical software SPSS19. Executed and service perceptual information under SERVQUAL, each time consists of 26 measurement clauses, 26 variables in 5 aspects: tangibility, trust, satisfaction, service capacity, sympathy. These 26 variables are coded specifically as follows:

Table 1
Variables measured on the SERVQUAL scale

Group	No.	Code	Interpretation
Tangible	1	HH1	The bank is equipped with modern facilities.
	2	HH2	Products are introduced frequently on mass media.
	3	HH3	The product brochure is designed attractively and clearly.
	4	HH4	Product forms are clear and easy to understand.
Trustful	5	TC1	Products are encouraged by the Government/ State bank.
	6	TC2	The product can solve the financial problems related to the customer's production activities
	7	TC3	The Bank follows the committed terms.
	8	TC4	The Bank protects the customer information.
	9	TC5	The bank correctly answers the customer's questions.
	10	TC6	The Government/ State Bank is responsible for supporting problems handling in value chain operations.
	11	TC7	The bank has many transaction locations.
	12	TC8	The bank is responsible for supervising the production of agents in the value chain.
Guaranteed	13	DB1	Customer's income is improved.
	14	DB2	Input materials are upgraded.
	15	DB3	Stability of output price is increased.
	16	DB4	Product quality is raised.
	17	DB5	The products help customers expand consumption markets.
Capable	18	NL1	The customers are not anxious about production when using the products.
	19	NL2	Bank officials have an advanced knowledge of the pangasius value chain.
	20	NL3	Duration of loan application settlement is dealt with rapidly by the bank officials.
	21	NL4	The product's interest rate is more suitable than that of other credit products.
	22	NL5	Bank officials recommend customers other products and services suitable to their needs.
Sympathetic	23	ĐC1	The bank provides customer care policies during the loan process.
	24	ĐC2	The Bank/ State bank/ Government has preferred policies on interest rates and fees when customers use the product.
	25	ĐC3	The bank concerns with the customer's difficulties in production operation.
	26	ĐC4	The bank supports customers to update the information on the pangasius value chain.

Source: Reporter's *description*

The three measured variables of customer satisfaction are coded as follows:

Table 2
Variables measured customer satisfaction

No.	Code	Interpretation
1	HL1	Satisfaction level with product quality.
2	HL2	Readiness for recommending products to other when requested.
3	HL3	Eagerness to take part in value chain credit model in the future.

Source: Reporter's description

4. Empirical results

For the aim of assessing borrowers' satisfaction with the value chain credit model for the pangasius industry, the author uses the SERVQUAL model, service perception information according to SERVQUAL.

4.1. Survey results *on perceptual information analyzed by SPSS software*

Accordingly, the Cronbach alpha coefficients of 5 variables are tangible, trustful, satisfied, capable to serve, and sympathetic that are all greater than 0.7, so they meet the necessary condition to be used as an official scale. The analytical results also indicate that each measured variable also ensures the level of trust with the correlation of the total variables of greater than 0.4 except for the variable of DC4 with the clause of "The bank provides customers with the information in the pangasius industry value chain" in the sympathetic aspect with a total variable correlation of 0.394. If the author removes this variable, the Cronbach alpha coefficient of the trustful aspect will raise from 0.725 to 0.735. Correspondingly, the author removed the variable of DC4 with the clause of "The bank provides customers with the information in the pangasius industry value chain" in the sympathetic aspect of the model. At this point, there are remaining 25 dependent variables in the model. To choose the next suitable analytical method, the author uses the KMO inspection model (Kaiser - Meyer - Olkin) and Bartlett's. In case the value of the KMO index is between 0.5 and 1, the Exploratory Factor Analysis (EFA) method is suitable to analyze in the next step. Otherwise, the EFA method is not suitable for this analysis and another method of analysis should be sought.

KMO and Bartlett's inspections performed in the analysis of 25 dependent variables prove that the KMO index is 0.55 (greater than 0.5) and the significance level is 0 (sig = 0.000). Therefore, the application of exploratory factor analysis method (EFA) is appropriate to the analysis in the next step.

The eigenvalue represents the amount of variation explained by the factor. Therefore, for factor analysis, the author uses typical values to determine the number of factors. Accordingly, the factors less than 1 will not have a better summary effect of information than an original variable and the factors greater than 1 are retained in the model.

7 factors with values greater than 1 will be retained. Conversely, 18 factors with values less than 1 are excepted from the model. This signifies that 25 factors will reduce to 7 factors and these are 7 aspects of the SERVQUAL model. Simultaneously, the index of Sum of squared loading of the rotation factor got 77.645%. This means that 7 factors representing 25 dependent variables can explain 77.645% of the explanatory ability of all variables. In economic study, it is acceptable to have an index of Sum of squared loading of rotation factor greater than 50%. Therefore, the author uses 7 factors to reflect information provided by 25 dependent variables.

Loading factors are regarded appropriately when they are greater than 0.5 and do not appear together on more than 2 factors (from 1 to 7). According to the above table, the author proceeds to eliminate variables that is identified not to affect any factor or have values less than 0.5, specifically 7 variables: DB2, DB4, HH2, HH3, TC1, TC8, NL1. At this point, there are remaining 18 dependent variables in the model.

The results in Appendix 3 prove that it is appropriate to eliminate 7 dependent variables from the model. The reason is that 7 factors can explain 76.66% of the 18 dependent variables, higher than the use of 23 dependent variables.

4.2. The results of analyzing the three-variable scale reflect the quality of the credit model according to the pangasius value chain

By SPSS analysis, the results show that the Cronbach alpha coefficient of the product quality variable reaching 0.82 is acceptable (it is required to be greater than 0.7). In which, when removing any auxiliary variable, the result of Cronbach alpha coefficients is lower, specifically:

- Auxiliary variable for customer satisfaction (HL1), Cronbach alpha coefficient of variable product quality reaches 0.82.

- Auxiliary variable for readiness for recommending services to others (HL2), the Cronbach alpha coefficient of the variable product quality gains 0.82.

- Auxiliary variable for the commitment to continue using the service (HL3), the Cronbach alpha coefficient of the variable of product quality achieves 0.82.

Consequently, three auxiliary variables HL1, HL2 and HL3 were retained for analysis in KMO and Ballet's inspection steps. Accordingly, KMO coefficient reaching 0.726 with sig significance level of 0.000 (appendix 04) is qualified (it is required to be greater than 0.5). Correspondingly, the exploratory factor analysis for these 3 auxiliary variables is applicable.

Results of analyzing the eigenvalue of the 3 dependent variables in Appendix 05 showed that 3 factors corresponding to 3 auxiliary variables are calculated for the typical value. These three variables focus on one factor. It means that three variables all represent one common factor, which is the quality of the value chain credit model for the pangasius industry. The "Sum of Squared Loading" index of 75,378% is high. This index means that this one product quality factor represents three auxiliary variables that explain 75,378% of the explanatory ability of the auxiliary variables. In socio-economic study, an index of "Sum of Squared Loading" getting more than 50% is acceptable.

In conclusion, it is suitable to use three auxiliary variables to reflect product quality.

4.3. Analysis of multiple regression to inspect the set of SERVQUAL scale

The results of performing the average calculation of each auxiliary variable is a data sheet of 5 independent variables: tangibility (HH), trust (TC), satisfaction (NE), service capacity (NL), sympathy (DC) and a dependent variable is the assessment of customer satisfaction about the product (HL). Correlation relationship between 5 independent variables and 1 dependent variable is shown in the following table:

Table 3
Correlation analysis between 5 independent variables and 1 dependent variable

		HH	TC	DB	NL	DC	HL
HH	Pearson Correlation	1	0.696**	0.515**	0.535**	0.595**	0.653**
	Sig. (2-tailed)		0.000	0.004	0.002	0.001	0.000
	N	30	30	30	30	30	30
TC	Pearson Correlation	0.969**	1	0.615**	0.654**	0.626**	0.715**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	30	30	30	30	30	30
DB	Pearson Correlation	0.515	0.615**	1	0.457*	0.365*	0.742**
	Sig. (2-tailed)	0.004	0.000		0.011	0.048	0.000
	N	30	30	30	30	30	30
DC	Pearson Correlation	0.595**	0.626**	0.365**	0.575	1	0.546**
	Sig. (2-tailed)	0.001	0.000	0.048	0.001		0.002
	N	30	30	30	30	30	30
HL	Pearson Correlation	0.653**	0.715**	0.742**	0.627**	0.546**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.002	
	N	30	30	30	30	30	30

**.Correlation is significant at 0.01 level (2-tailed)
*.Correlation is significant at 0.05 level (2-tailed)

Source: Reporter's description

The results show that the significant of the dependent variable HL in correlation with the independent variables HH, TC, NE, NL, DC is less than 0.5%. This shows that 5 independent variables in the SERVQUAL scale can be used for multiple regression analysis to evaluate the level of interpretation of 5 independent variables for the dependent variable.

Table 4
Synthesize the index to analyze multiple regression SERVQUAL scale with the variable of customer satisfaction

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimates
1	0.689	0.474	0.365	0.49854

a. Predictors: Constant, DC, DB, NL, HH, TC

Model		Sum of Squares	df	Mean Squares	F	
1	Regression	5.385	5	1.077	4.333	0.006[b]
	Residual	5.965	24	0.249		
	Total	11.350	29			

[a]Dependent Variable : HL
[b]Predictors: Constant, DC, DB, NL, HH, TC

Source: Reporter's description

Table 4 shows that the adjustment coefficient R = 0.689 with significance level of sig = 0.006 which is applicable (R> 0.5 and sig <0.05 are required). This means that the developed multiple linear regression model is appropriate with the 68.9% or 68.9% of the difference in customer satisfaction level about the observed products that can be explained by the difference of 5 independent variables of tangibility (HH), trust (TC), satisfaction (NE), service capacity (NL), sympathy (DC).

Simultaneously, the VIF coefficients of the variables in the model are all less than 10. This shows that in this model there is no multicollinearity phenomenon.

Table 5
Evaluate the multi-collinearity phenomenon of the model

Model		Unstandardized Coefficient		Standardized Coefficient			Collinearity Statistics	
1		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
	Constant	0.171	0.133		1.285	0.211		
	HH	0.221	0.036	0.315	6.145	0.000	0.459	2.179
	TC	0.113	0.051	0.133	2.212	0.037	0.332	3.012
	DB	0.258	0.030	0.380	8.463	0.000	0.598	1.673
	NL	0.171	0.054	0.153	3.166	0.004	0.519	1.925
	DC	0.204	0.039	0.249	5.169	0.000	0.518	1.930

a. Dependent Variable: HL

Besides, the sig. of the independent variable must be less than 0.5 so as to have statistical significance and explanation for the dependent variable. According to the results of the table 5, the significance of the independent variables are all less than 0.5.

Basing on the above bases, the author concludes that the SERVQUAL scale consisting of 5 independent variables and 1 dependent variable as above is appropriate.

4.4. Evaluation of the credit products quality according to the value chain of pangasius industry

The shortened model with 18 auxiliary variables including HH1, HH2, TC2, TC3, TC4, TC5, TC6, TC7, DB1, DB3, DB5, NL2, NL3, NL4, NL5, DC1, DC2, DC3 is used, the author conducts the credit product quality assessment according to the value chain for the pangasius industry.

In general, SERVQUAL distance = 0.858 points (5-point scale) shows that the credit product in the value chain relatively well satisfies expectations of pangasius production households (requirement is less than 1).

In terms of tangible aspects, the gap of 0.82 explains that the bank's facilities, equipment and typical elements of the product including forms, product brochures have met customer expectations. Correspondingly, investment increase in this aspect will not raise the experienced benefits of the customer.

Together with the low gap in the tangible aspect, the gaps in the aspect of competence, sympathy and trust achieve 0.6, 0.7 and 0.85 respectively. This shows that the value chain credit product for the pangasius industry has met the expectations of customers about the capabilities of the factors involved in this product, the interest and share of the agencies for customers participating in this credit model.

Through the survey, most of the farming households highly appreciated the capacity of the product thanks to the duration of quick settlement of loan application, the officers' knowledge of the pangasius industry value chain and the farmers' support in choosing appropriate bank products and services in addition to chain credit products. This brings customers reassurance when using the product.

However, the distance of the guaranteed factor group is 1.32. This shows that the guarantee of income stability and market development of farmers participating in the chain did not meet their expectations. Some customers feel satisfied with the stability of output prices, income increase and market improvement, not falling into price squeeze as before. Inversely, some others are dissatisfied due to the uncertainty about paying fish money in accordance with the agreed contract, causing customers' loss of revenue, the decrease of income source and no cost to continue production. This has reduced the level of customer confidence in ensuring an improved income, selling price and market when participating in the chain. Generally, after participating in the piloted value chain credit program for the pangasius industry, customers are still not satisfied with the level of product price and market assurance. Significantly, this is the big goal of customers when participating in the value chain.

5. Policy implications and conclusion

5.1. Policy implications

Encouraging units operating in the agricultural sector, especially farming households being involved in association to form the value chains.

The Government should have policies to encourage the association according to the agricultural value chain model. In particular, the rights and responsibilities of each unit in each stage are clearly stated in the direction of supporting subjects, limiting risks and ensuring sustainability in the relation of the value chain of agricultural products. These policies create an attraction for the units in the chain, especially the participating households. After being aware of the advantages of joining the value chain, other units will also register to join the association. Particularly for businesses, the investment in renovating production lines, machinery and equipment in agricultural farming and processing activities is often spent greatly. Correspondingly, the Government should have preferred tax mechanisms and policies for enterprises conducting Value Chain models, specifically: CIT incentives, import tax, and value added tax, etc. in order to encourage enterprises to expand investment and renovate production lines, machines and equipment, thereby improving efficiency in the producing and processing agricultural products.

Promulgating regulations on the performance of agricultural product sales and purchase contracts, in which it is clearly stated sanctions against the parties

Sales and purchase contracts are the major base of the agricultural value chain and agricultural value chain credit. Therefore, contract non-compliance is the cause of the breakdown of the cohesion of the agricultural value chain and the potential bad debts. When signing a chain-linked contract, the enterprise must be responsible for providing all the initial investment costs such as: seeds, instructions on farming techniques, supply of food and medicine, etc., however, in the crops, if the outside traders buy at high prices, the situation of "breach of the contract" is highly easy to happen and this is a fairly common situation in agricultural activities. If farming households break the contract, refuse to supply raw fish as committed, the business will be deficient in input sources, production and business activities will get difficult. Inversely, the enterprise's failure of paying for fish material punctually will lead to a financial shortage for farmers. Difficulty in operation and financial situation will make borrowers unable to repay bank loans without delay.

Completion of cultivation area planning

Bad planning is the reason why the farmers focus on development of agricultural products when prices are high and vice versa. Completion of cultivation areas and agricultural production areas plans in the direction of review and adjustment is inappropriate, market forecasts for each commercial agricultural product and climate change/natural condition. Factories and processing establishments must have plans to develop their raw material areas in line with the approved general planning. On that basis, the imbalance between supply and demand will be settled. Simultaneously, effective planning will help form a concentrated agricultural production and cultivation area, enhancing the coherence between units in the chain and make the benefits from infrastructure effective.

Strengthening the role of the People's Committee office, relevant departments, agencies in the locality where the credit model is conducted according to the value chain of agricultural products

Departments, agencies, sectors and local authorities play an important role in supporting the operation of the value chain of the agricultural sector and the quality of the credit capital source put into that chain. The role of the government in monitoring and supporting will bring more coherence between enterprise and households, be against false rumors of Vietnamese agricultural products, and increase autonomy in selling prices on the market. Exporting enterprises need to have a plan to divide the target markets, restricting excessive concentration on a few markets, leading to an imbalance in supply and demand. On the basis of policies and programs to support agricultural development and application of science and technology in agriculture issued from these units, the value chain's operation will be more efficient, limiting breach of contracts when traders buy higher prices or local people willingly buy seeds and input supplies that are not guaranteed to meet the requirements of the enterprises. From there, the bank's capital source in the value chain will be the most efficient.

5.2. Conclusion

After 4 years of implementation, it can be seen that the credit in the pangasius value chain has an initial foundation in transforming from idea to pilot program and putting into practice. However, the credit balance of this lending model is not commensurate with the scale and potential of the pangasius industry. While deploying, the bank has had difficulty finding the customers because the customers have not had much knowledge about chain finance and they are familiar with the traditional credit model. Iproving customer satisfaction is the key to solving that problem.

References

Andaleeb, S. S., & Conway, C. (2006). Customer satisfaction in the restaurant industry: an examination of the transaction-specific model. *Journal of Services Marketing, 20*(1).

Atilgan, E., Akinci, S., & Aksoy, S. (2003). Mapping service quality in the tourism industry. *Managing Service Quality: An International Journal*, *13*(5), 412-422.

Avkiran, N. K. (1994). Developing an instrument to measure customer service quality in branch banking. *International Journal of Bank Marketing, 12*(6), 10-18.

Durvasula, S., Lysonski, S., & Mehta, S. C. (1999). Testing the SERVQUAL scale in the business-to-business sector: the case of ocean freight shipping service. *Journal of Services Marketing*, 13(2), 132-150.

Babakus, E., & Boller, G. W. (1992). An empirical assessment of the SERVQUAL scale. *Journal of Business Research, 24*(3), 253-268.

Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing, 18*(2), 84-91.

Christen, R. P., & Anderson, J. (2013). *Segmentation of smallholder households: Meeting the range of financial needs in agricultural families* (No. 78232, pp. 1-32). The World Bank.

Chow, C. C., & Luk, P. (2005). A strategic service quality approach using analytic hierarchy process. *Managing Service Quality: An International Journal, 15*(3), 278-289.

Durvasula, S., Lysonski, S., & Mehta, S. C. (1999). Testing the SERVQUAL scale in the business-to-business sector: the case of ocean freight shipping service. *Journal of Services Marketing*, *13(2)*, 132-150.

Gronroos, C. (1984). *A service quality model and its marketing implications*.

Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study. *International Journal of Service Industry Management*, *7*(4), 27-42.

Jones, T. O., & Sasser, W. E., Jr. (1995). Why satisfied customers defect. *Harvard Business Review,73*, 88–99.

Mankiw, N.G. (2005). *Princípios de microeconomia*. Tradução Allan Vidigal Hastings. São Paulo: Thomsom Learning.

Miller, C., & Jones, L. (2010). *Agricultural value chain finance: Tools and lessons*. Warwickshire: Practical Action.

Mostafa, M. M. (2005). An empirical study of patients' expectations and satisfactions in Egyptian hospitals. *International Journal of Health Care Quality Assurance*, *18*(7), 516-532.

Rubeena, B. (2013). Agriculture value Chain financing: An analysis of India, *Indian Journal of Finance*, *7(8*), 24-33.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). Servqual: A multiple-item scale for measuring consumer perc. *Journal of Retailing, 64*(1), 12.

Ngo, V. M., & Nguyen, H. H. (2016). The relationship between service quality, customer satisfaction and customer loyalty: An investigation in Vietnamese retail banking sector. *Journal of Competitiveness, 8*(2), 103-116.

Oliver, R. L. (1997). Satisfaction: A behavioral perspective on the consumer. New York ' NY: Irwin-McGraw-Hill.

Sureshchandar, G. S., Rajendran, C., & Anantharaman, R. N. (2001). A conceptual model for total quality management in service organizations. *Total Quality Management, 12*(3), 343-363.

Vietnam Association Of Seafood Exporters And Producers. (2018). Report on Vietnam Seafood Exports.

Wheelan, P. (2002). Local government revenue. *Occasional paper.*

Zarei, A., Arab, M., Froushani, A. R., Rashidian, A., & Tabatabaei, S. M. G. (2012). Service quality of private hospitals: The Iranian Patients' perspective. *BMC Health Services Research, 12*(1), 31.

Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2018). *Services marketing: Integrating customer focus across the firm*. McGraw-Hill Education.

© 2021 by the authors; licensee Growing Science, Canada. This is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) license (http://creativecommons.org/licenses/by/4.0/).