

**Nghiên cứu mối quan hệ giữa chất lượng dịch vụ, sự hài lòng và lòng trung thành:
Kết quả thực nghiệm tại Ngân hàng Thương mại Cổ phần Ngoại thương Việt Nam
– Chi nhánh Hồ Chí Minh**

Hà Văn Dũng

Tóm tắt: Nghiên cứu này tập trung xác định tác động của các nhân tố chất lượng dịch vụ đến sự hài lòng (SHL) và ảnh hưởng của SHL đến lòng trung thành của khách hàng đối với dịch vụ ngân hàng tại Ngân hàng Thương mại cổ phần Ngoại thương Việt Nam – Chi nhánh Hồ Chí Minh (Vietcombank HCM). Dựa trên mẫu điều tra từ 271 khách hàng, các phương pháp kiểm định hệ số Cronbach's Alpha, phân tích nhân tố khám phá (EFA), phân tích nhân tố khẳng định (CFA) và mô hình phương trình cấu trúc (SEM) được sử dụng để phân tích. Kết quả cho thấy, nhân tố sự đảm bảo tác động mạnh nhất đến SHL của khách hàng, tiếp đến là nhân tố khả năng đáp ứng, mức độ đồng cảm, mức độ tin cậy và phương tiện hữu hình. Ngoài ra, nhân tố SHL của khách hàng cũng có ý nghĩa trong việc tác động đến lòng trung thành của khách hàng.

Từ khóa: Chất lượng dịch vụ, sự hài lòng, lòng trung thành, ngân hàng.

Mã phân loại JEL: B21, M14.

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