

THE ANTECEDENT FACTORS ON CUSTOMERS' SATISFACTION USING THE SERVICES OF ZHONGHAN TAXATION CO., LTD.

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ABSTRACT

The objectives of this study were to; 1) examine brand trust obtaining direct positive influence on decision making to use the services from Zhonghan Taxation Co., Ltd., and 2) determine brand image having direct positive influence on the decision making to use the services from Zhonghan Taxation Co., Ltd. The sample used in this study were 300 service recipients from Zhonghan Taxation Co., Ltd., drawn with a convenience sampling adopted from the criteria of Hair, Black, Babin, and Anderson. The instrument used for data collection was a set of questionnaires. Statistics used in data analysis were frequency, percentage, mean, and standard deviation, and partial least squares structural equation modeling (PLS-SEM) from the Adanco program. The study found that the brand trust and brand image had affected the customers' satisfaction toward the services provided by Zhonghan Taxation Co., Ltd. at the statistical significance at .01 level with a forecasting power of 61.20%.

Keywords: Brand Trust, Brand Image, Customers' Satisfaction, Zhonghan Taxation Co., Ltd.

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INTRODUCTION

Customers' satisfaction is important to business services. The satisfaction of the service recipients should be set as a policy that organizations need to consider. Because the satisfaction of service recipients determines service characteristics and success of organization administration (Lusch & Nambisan, 2015), corporate executives and service operators must conduct customer satisfaction surveys about the service providing and nature of the service offering. The information found will indicate the assessment of feelings and opinions of service recipients regarding service features the recipient needs. This would help the organization knows how to meet the customers' needs or clients' desires. It is better if the service providers aware of their customers' expectations or the service recipients. The cooperate would then be able to respond to improvement of the services to meet the characteristics and styles that the service recipients actually expect (McMillan, Kelly, Sav, King, Whitty, & Wheeler, 2014).

In addition, customers' satisfaction is an important variable in assessing quality of service. If a business offers good quality service that meets the needs and expectations of the service recipient, it will result in satisfaction of the service recipients and the tendency of coming back to use the service repeatedly (Hill, 1977). Even though, satisfaction is an abstract attitude that cannot be visualized as a form of knowing whether a person is satisfied or unable to observe it by expression, it is difficult to measure satisfaction directly. However, it can be measured indirectly by determining their opinions and the opinions must match the real feelings for that satisfaction to be measured. Providing service to the highest satisfaction is the goal of every organization, both public and private sectors. Most of cooperates and organizations compete for a better service in order to create satisfaction for the service recipients at the highest level. Currently, government agencies have accelerated action to improve the service to meet the users' expectation. Providing good and effective services offered by organizations is a big issue of overall organizational improvement system. Convenience is another scheme of service providing the users actually have awareness of, especially the increase of service-to-service quality and professionalism. Therefore, providers need to study satisfaction with users' opinion on the quality of service continuously. This is because it is not only an indicator of the business quality and success but also is an important variable that affects service evaluation (Khudri, & Sultana, 2015).

Zhonghan Taxation Co., Ltd. is a well-known financial and taxation professional brand organization in China. Since its establishment in 2007, it has served customers with a professional and rigorous working style. Because of its passion for professional innovation, it has continuously derived new knowledge products in the field of finance and taxation, which the market has widely recognized. Especially in large enterprises, listed companies, securities companies, banks, funds, financial leasing, chain services, and other financial and tax services have professional characteristics and advantages.

However, Zhonghan Taxation Co., Ltd. focuses on providing services to customers of all genders and ages by creating good relationships between service providers and customers. Determining procedures and timeliness for fast and quality service using modern tools, equipment and technology management, beautiful office and work environment, clean, convenient, and appropriate to meet the specified standards. But in practice, it was found that its business services were not satisfied as they should have been. This may be due to a heavy workload or lack of service intention. If left, it may lead to service inefficiency, making the service recipients dissatisfied with the services received and that would cause negative feelings or attitude towards the cooperate. Therefore, from the mentioned reasons above, the researcher was interested in studying the customers' satisfaction towards the services provided by Zhonghan Taxation Co., Ltd. to find information that could be utilized as a guideline for improving its business services to be efficient for the customers.

LITERATURE REVIEW

Concept and theory of brand trust

Brand trust refers to the customer's trust in a brand, which is the state of a person's feelings while interacting with the brand. When customers perceive that the brand is trustworthy and responsible, they will be willing to continue purchasing and using the company's branded services, which then builds confidence in the brand. Thus, the company must maintain its brand and bear in mind of consumers by striving to maintain standards and follow the promises made to consumers (Shin, Amenuvor, Basilisco, & Owusu-Antwi, 2019). However, brand trust results from experience and interaction with the company's products and services, reflecting the company's process toward its customers. Therefore, building and maintaining customer trust in the brand will help the company have a sustainable customer relationship, which will lead to the company's success in a highly competitive marketplace. In addition, trust in a brand lead to future customer loyalty (Surapto, 2020).

Concept and theory of brand image

Brand image refers to consumers' perceptions and general feelings towards a brand and influences consumer behavior. Making brand image is the business driving key today (Zhang, 2015). Brand image is the basis for deciding on proactive marketing strategies to reach the target audience in the market. In product positioning, the brand image consists of images, words, symbols, and so on, allowing customers to recognize the company's image (Lee, James, & Kim, 2014). However, differentiated brands allow consumers to distinguish between each company's products. The importance of investing in brand building is enormous for organizations worldwide. The company will have an incomparably high value because the brand is strong and distinct (Išoraitė, 2016).

Concept and theory of customer satisfaction

Customer satisfaction is a general principle of customer service. It measures a customer's perception of the quality and utility of a product or service. Customer satisfaction can be measured by offering a service, product, or relationship with a company, brand, or individual. Customer satisfaction theory was introduced by Reichheld (2003) in his book "The Ultimate Question: Driving Good Profits and True Growth," which was published in 2003. It was based on a study of over 25,000 customers from 1998 - 2003.

Customer satisfaction refers to personal goals, personal priorities, and perceived external pressures by comparing the expectancies (Coming from knowledge and hopes) with the perception of the entire consumption experience at a given time, a consumer can make a satisfaction judgment on that experience (Guido, 2015). The five dimensions of service quality are: (1) Reliability refers to an organization's ability and consistency in performing a certain service that satisfies its customers' needs; (2) tangibility refers to an organization's ability to portray service quality to its customers; 3) empathy refers to how an organization delivers its services to make the company seem empathetic to its customer's desires and demands; (4) responsiveness refers to the company's dedication and ability to provide customers with prompt services. Responsiveness implies receiving, assessing, and swiftly replying to customer requests, feedback, questions, and issues; and (5) assurance refers to the confidence and trusts that customers have in a certain organization (Tešić, 2020).

Based on the literature review, the researcher adopted the concept of Shin, Amenuvor, Basilisco, & Owusu-Antwi (2019) in the aspect of brand trust; the concept of Lee, James, & Kim (2014) in the aspect of brand image; and the concept of Tešić (2020) in the aspect of customers' satisfaction to define research hypothesis and conceptual framework as follows:

Research hypothesis

1) Brand trust has a direct positive influence on the decision to use the services from Zhonghan Taxation Co., Ltd.

2) Brand image has a direct positive influence on the decision to use the services from Zhonghan Taxation Co., Ltd.

Conceptual framework

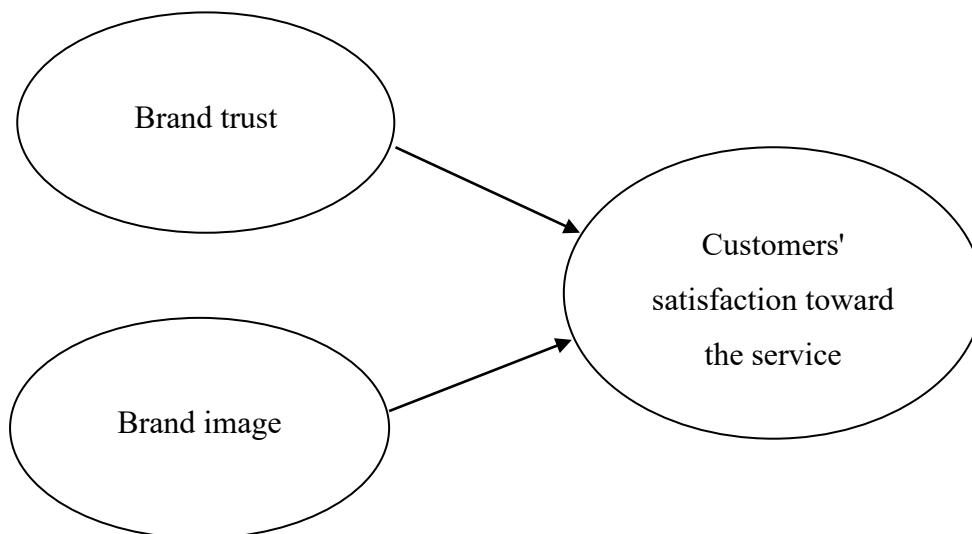


Figure 1 the conceptual framework

RESEARCH METHODOLOGY

The target population of this study was the service recipients from Zhonghan Taxation Co., Ltd. The population was large and the exact population was undefined. The sample group in the research was the service recipients from Zhonghan Taxation Co., Ltd. The researcher used the criteria of Hair, Black, Babin, and Anderson (2010), a ratio of not less than 1: 20 between the number of parameters or observed variables. In this research, there were 14 observed variables. To collect the data, 280 samples were selected using a convenience sampling to back up the anticipation of data collection. Then a total of 300 samples were determined—the number with a ratio not less than 1:20.

The research instrument used for data collection was a questionnaire developed from the research literature review and related research findings to define the scope of the questions to match the research objectives. It was divided into 5 parts as follows:

Part 1 questionnaire on personal factors

Part 2 questionnaire about brand trust

Part 3 questionnaire about brand image

Part 4 questionnaire about customers' satisfaction toward the service

Part 5 other suggestions and comments.

The data analysis employed 1) descriptive statistics for frequency, percentage, mean, and standard deviation to explain the preliminary data and 2) inferential statistics for testing the research hypothesis using partial least squares structural equation modeling (PLS-SEM) with the Adanco program.

RESEARCH RESULTS

The results of the general analysis of the respondents revealed that the majority of the respondents were female (57.00%), being 31-40 years old (34.33%), obtaining a bachelor's degree (49.33%), having a career as a student (39.33%), and having a median monthly income of 2,001-4,000 yuan (38.00%). Also, the respondents had high-level opinions on brand trust, brand image, and customers' satisfaction toward the service of Zhonghan Taxation Co., Ltd. respectively.

Table 1 structural fidelity and element weight test results

| Factors | Loading | AVE | Dijkstra-Henseler's rho (ρ_A) | Jöreskog's rho (ρ_C) | Cronbach's alpha(α) |
|--|---------|-------|--------------------------------------|-----------------------------|------------------------------|
| Brand trust | | 0.672 | 0.861 | 0.857 | 0.762 |
| - Trust in quality brand. (BT1) | 0.616 | | | | |
| - Trust in a reputable brand. (BT2) | 0.918 | | | | |
| - Trust in a brand that someone recommends that is credible. (BT3) | 0.891 | | | | |
| Brand image | | 0.627 | 0.734 | 0.831 | 0.700 |
| - Providing satisfactory customer service (BI1) | 0.845 | | | | |
| - The equipment provided is up-to-date and quality (BI2) | 0.889 | | | | |
| - The company responds to the needs of customers in a comprehensive manner (BI3) | 0.612 | | | | |
| Customers' satisfaction (Y) | | 0.706 | 0.878 | 0.905 | 0.861 |
| - Service personnel (Y1) | 0.896 | | | | |
| - Procedures and period of service (Y2) | 0.837 | | | | |
| - Materials and technology (Y3) | 0.800 | | | | |
| - Premises (Y4) | 0.824 | | | | |

Table 1 shows the latter excluded variables from the model, which all of the observed variables in the model have element weight more than 0.50, ranging from 0.612 to 0.918, and they are reliable according to the measure under Dijkstra-Henseler's rho (ρ_A). It has the values between 0.743 and 0.878 under Jöreskog's rho (ρ_C) and between 0.831 and 0.905 under Cronbach's alpha(α). In addition, the latent variables have the classificational fidelity, considering AVE values above 0.50, with values between 0.627 and 0.706 referring to Henseler, Hubona, & Ray (2016).

Table 2 the classificational fidelity comparisons based on the Fornell-Larcker Criteria

| Construct | Brand trust | Brand image | Customers' satisfaction |
|-------------------------|--------------|--------------|-------------------------|
| Brand trust | 0.672 | | |
| Brand image | 0.438 | 0.627 | |
| Customers' satisfaction | 0.440 | 0.562 | 0.706 |

According to table 2, the classificational fidelity is derived from the mean of the extractable variances showing that the Average Variance Extracted (AVE) is higher than the other correlated latent variables, observed in diagonal numbers (Fornell & Larcker, 1981).

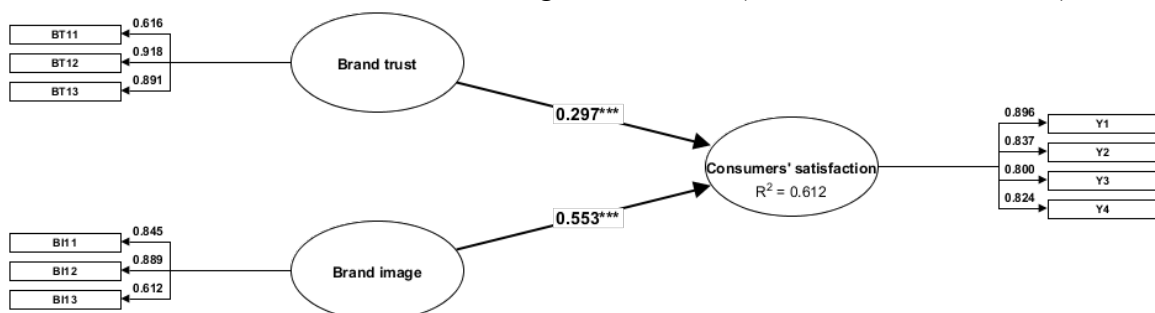
**Figure 2** shows the results of the hypothesis test.

Table 3 testing of the brand trust and brand image on customers' satisfaction toward the services provided by of Zhonghan Taxation Co., Ltd.

| Effect | B | t-value | p-value | Cohen's F ² |
|---------------------------------------|-------|---------|----------|------------------------|
| Brand trust > Customers' satisfaction | 0.297 | 4.950 | 0.000*** | 0.128 |
| Brand image > Customers' satisfaction | 0.553 | 10.328 | 0.000*** | 0.443 |

*** Statistical significance at .01 level

According to table 3, brand trust and brand image affect the customers' satisfaction toward the services provided by Zhonghan Taxation Co., Ltd. with the statistical significance at 0.01 level yielding the path coefficient of the brand trust at 0.297 ($t=4.950$, $p\text{-value}=0.000$) and the brand image at 0.553 ($t=10.328$, $p\text{-value}=0.006$), both of which predict the satisfaction of the services provided by the company together up to 61.2% ($R^2 = 0.612$).

SUMMARY AND DISCUSSION

1) According to the data analysis of the study on the customer's satisfaction of the company's service quality concerned with personnel aspect, procedures and period of service aspect, materials and technology aspect, and premises aspect, it can be summarized that the customers who had received services provided by Zhonghan Taxation Co., Ltd. were satisfied with the services of the company overall at the highest level on materials and technology, followed by service personnel, and procedures and periods of service providing respectively. This is because Zhonghan Taxation Co., Ltd. had various machines and equipment available for providing effective services that was convenient and fast for the customers. The company had a variety of channels that the customers could contact or ask for information; such as website, telephone, e-mails and so on, which indicates that the company adopted modern tools for its operations. The use of electronic device and media could disseminate knowledge quickly and up-to-date to the customers, as well as providing the internet connection service to the public. The company also had enough parking spaces, clean and tidy surrounding, and sufficient restrooms, which made more satisfaction of the customers. Similarly, Othman et al. (2021) investigated how integrating after-sale service into the marketing mix model of China's clothing retail companies affects service value and customer retention. Also, recent studies recommend examining marketing mix (SMM) for clothing-store brands by integrating after-sales support in order to improve their sale. Furthermore, this research had adopted the 7 Ps of SMM by adding one extra component of 'after-sale service' into the existing service marketing mix for shop brands (Advertising, location, personnel, product, price, procedure, physical evidence) to increase the influenced service value by retaining customers for Chinese clothes store brands. Since so many new entrants offer and supply comparable goods and services, clothing store brands and suppliers from "China" contend in a competitive market, the customers' retention is diminished. Using partial least squares, 385 usable questions were evaluated in this study and it was found that the service marketing mix increases customer retention directly and indirectly through service value (SV). Similarly, the study by Arora and Narula (2018) found linkages between service quality, customer satisfaction, and customer loyalty.

2) Brand trust affected the customers' satisfaction of the company's service quality at Zhonghan Taxation Co., Ltd. Credibility of the company was another important element that gained the customers' trust in coming back to use the company's services. Businesses in this industry are highly competitive to gain market share, so it is necessary to provide additional facilities to satisfy the loyal customers. So, brand trust is really an important element in leading an organization to success. Indeed, Zhonghan Taxation organization is a well-known financial and taxation professional brand in China. Since its establishment in 2007, it has served customers with a professional and rigorous working style. Because of its passion for

professional innovation, it has continuously derived new knowledgeable products in the field of finance and taxation, which has been widely recognized by the market, especially in large enterprises. Besides, other listed companies, securities companies, banks, funds, financial leasing, chain services, and other financial and tax services have their professional characteristics and advantages. The findings in this study is in line with the study conducted by Diputra and Yasa (2021) on the influence of product quality, brand image, and brand trust on customer satisfaction and loyalty. They examined and explained the effect of product quality, brand image, brand trust on customer satisfaction, and loyalty of Samsung smartphone brand in Denpasar City and found that the customers from the city had a positive and significant effect on brand image, brand trust and customer satisfaction, brand image, and brand trust had a positive and significant effect on satisfaction over the product quality. The satisfaction had shown a positive and significant effect on customer loyalty. Similarly, Cha and Seo (2019) investigated the impact of brand image and trust in the home meal replacement (HMR) industry on customer satisfaction and repurchase behavior during online shopping. They found that brand image and trust in the HMR industry had a substantial impact on satisfaction, and that satisfaction, in turn, was a significant predictor of repurchase behavior. HMR's online shoppers of varying ages had notably varying perceptions of their products' quality and confidence in the HMR brand. Path coefficients from HMR brand image to satisfaction in online purchasing were more significant in the older age group.

3) Brand image affected the satisfaction of the company's service quality of Zhonghan Taxation Co., Ltd. Because the corporate image is the forefront of the company presented to the customers' satisfaction as well as the perception of expectations. Similarly, Biel (1992) defined brand image as a brand with attributes including logos, colors, packaging, pricing, and promotions. These features must be illustrated and interconnected with the customers' perspective. It happens whenever a certain brand is thought about, and the associated associations are customers' mental representations of that brand (Shimp, 2000). Unlike the brand's name, sign, symbol, and slogan, the brand's image is the overall impression consumers have of the company. The symbology of a brand contains all meanings and evaluations in the minds of its consumers. The brand image is the total customer perceptions of the company's offerings. Marketing, product use, and wider social trends influence consumers' opinions about a company. All of these factors influent how consumers think about and react to a brand and how effectively their brand messages are communicated. Huang et al. (2020) studied brand image and customer loyalty considering transmitting roles of cognitive and emotional brand trust. They found that both factors significantly contributed to brand loyalty. The results indicated that repurchase and advocacy intentions were indirectly connected with brand image via cognitive brand trust. In contrast, advocacy intentions were indirectly correlated with brand image through emotional brand trust. Because of the service, ensuring that the customer is happy is quite crucial. As a matter of policy, organizations must consider the level of satisfaction experienced by the person receiving their services. The qualities of the service as well as the effectiveness of the organization's administration are dependent on the level of satisfaction experienced by the user of the service. Therefore, corporate executives and service operators must undergo the customer satisfaction surveys. The surveys should inquire about the nature of the client's preferred service offering as well as the service itself (Pei et al., 2020)

Implications of the study

To increase customer satisfaction, the company are recommended to do as follows:

The company should have various machines and equipment available on place, have a convenient and fast way to contact and fast response to the information inquiry via different channels; such as website, telephone, e-mail, and so on, by adopting modern tools that are ready for its operations. The company should prepare a social media for disseminating

knowledge with quick and up-to-date provision and provide public services such as internet signal. In addition, the company should have enough clean and tidy parking spaces and sufficient restrooms. Lastly, the company should hire employees with a service mindset, knowledge, and skills to welcome customers with a smile and friendly look, good-natured and courteous manner when serving customers. Indeed, the company should have employees that can provide service with fairness and non-discriminatory.

The company should provide satisfactory customer service and offer up-to-date and quality equipment to respond to customers' needs comprehensively. In addition, the company should solve customer problems quickly and with reliable solution.

The company should create the image and operate the business in good ways by providing good service quality and facility to create customers' trust in the quality and reputable brand. In addition, the company should be really specialized in taxation to provide customers with the best service. Lastly, the company should use effective communication technology to deliver the brand image and create a reputation.

Future Research

1) Because this research emphasized brand trust, brand image, and customer satisfaction, other variables may have been neglected. For this reason, the extended study should consider other potential aspects such as service communication, communication technology, digital marketing, and so on.

2) To accomplish the goals of this study, the quantitative research approach was the primary emphasis. As a result, further study may use other research approaches, such as qualitative inquiry, which employs in-depth interview techniques to gain insights from significant individuals, or a mixed method, which combines both qualitative and quantitative data collection.

3) The scope of this investigation was limited to a single Chinese firm. In the next study, the samples and study area may be expanded to include other businesses; this would provide the researchers with wide opportunities to compare the findings of the various comparisons. In addition, expanding the scope of the research to cover a variety of business sectors to analyze the similarities and differences between them is another interesting investigation.

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Data Availability Statement: The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

Conflicts of Interest: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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