

# IMPACTS OF CORPORATE SOCIAL RESPONSIBILITY TO CORPORATE FINANCIAL PERFORMANCE: A CASE STUDY OF VIETNAMESE COMMERCIAL BANKS

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## ABSTRACT

*The study examines factors in personal selling that affect customer satisfaction in the chemical industry. Specifically, research attempts to prove customer care, personal connections between sellers and buyers, product knowledge, and competence of salespeople are factors in personal selling that affect customer satisfaction by designing questionnaires and randomly sending them to customers who buy chemical products. The study obtained 277 answers encoded and cleaned using SPSS software, following a process of cleaning and coding conducting reliability testing, discovery factor analysis, correlation, and multi-variable regression analysis. The results showed that there are four determinant factors that influence customer satisfaction in personal selling with the case of chemical industry in Vietnam, namely, customer care, personal connection, product knowledge and employee competence. In which, employee competence contributes as the most important factor and these factors explain of 60.6% of customer satisfaction. This study also discussed about the theoretical and practical contribution of this research, as well as the limitation and future research direction.*

**Keyword:** Customer Satisfaction, Customer Care, Personal Connection, Product Knowledge, Employee Competence, Personal Selling.

## INTRODUCTION

The most crucial goals in a company are always profitability and sales performance. Currently, maintaining a competitive advantage for product and service quality are other aspects to consider in order satisfying more demanding customers. In particular, customers in the B2B market, have higher expectations of their sellers. To maintain a competitive advantage, today's sellers must ensure their sales performance while also providing clients with a service that meets their growing needs.

Chemicals is one of the fundamental industries, it exists in all nations and has a long history, contributing significantly to most activities of the industrial production process in particular and to the social economy in general. For the Vietnam, the chemical industry has become a household name. Chemicals are found in all industries, from the manufacturing phases in factories to the food and food production process. Economists point out that as the socioeconomic landscape evolves and new businesses arise, the need for chemicals grows larger and more diverse.

The Chemicals industry is placed 5<sup>th</sup> in terms of size in the manufacturing sector's ranking of industries for its direct annual contribution to GDP. The chemical industry contributes to 8.3 percent of the worldwide manufacturing sector's overall economic value. Despite its

significant economic contribution, the chemical industry has had numerous negative effects on the living environment as a result of mining and industrial activities. As a result, rigorous rules exist in certain industrialized countries throughout the world, slowing the progress of this industry and driving many enterprises to look for new markets, including Vietnam. This is seen as an opportunity for Vietnam to continue its technological advancements with more advanced manufacturing techniques, as well as a challenge for native businesses. Chemical businesses with foreign investment have substantial economic and technological resources when they are founded. The majority of businesses in this industry in Vietnam are small and medium-sized, and they face tough competition from FDI businesses.

Chemicals are a unique commodity; hence the majority of consumers for firms in this field are businesses. The number of institutional customers is usually lower than the number of individual customers, but the volume of items they buy at a time is often much bigger, and they also purchase much more frequently than individual customers. The level of customer focus as an organization is also much higher. On the other hand, the client's requirement as an organization is valued higher than individual consumer requirements.

Customer requirements are usually an issue that the company pays close attention to particularly in B2B sales. It's critical since B2B sales usually have large order values, a longer sales cycle, and a more complicated process than B2C sales. According to some studies, up to 82 percent of industrial manufacturers believe their customers have high or very high expectations, and corporate customers are frequently dissatisfied with the products they receive, and they are constantly looking for new products and new suppliers to replace old ones (Lynch et al., 2016).

There has been a lot of research into customer satisfaction with individual sales in the future. Customer satisfaction with salesman is determined by aspects such as your ability to negotiate, presentation, and service offered by a salesperson, as well as knowledge, skills, and salesperson form. Customers who appreciate salespeople are more satisfied, according to this study, which also highlights the value of personal sales in helping firms attain customer satisfaction (Singh et al., 2019).

Individual sales, according to Banerjee (2013) improve product progression and are the most effective advertising-specific mechanism for companies to make their clients happy and expand their customer base (Banerjee, 2013). Furthermore, according to Moghareh Abed & Haghighi (2016), personal selling techniques such as supervised selling, multi-selling and traditional techniques contribute to strong and long-lasting relationships with clients in UK institutions (Moghareh Abed & Haghighi, 2016). Besides et al. (2014) argue that personal selling encourages creative agreements and improves the image of the organization which is good for customers and remains most applicable and is an achievement factor essential in the exhibits in the Philippines (Ocon & Alvarez, 2014). In Kenya, Cheserem (2016) found that the role of personal selling is not only focused on satisfying preferences by providing products, but also on stimulating inquiries through data, creating closeness and customer satisfaction (Cheserem, 2016). Adesoga (2016) investigated the impact of specific transactions on sales and found that personal selling affects sale (Adesoga, 2016). Mbugua (2014) investigated the personal selling methods and practices of pharmaceutical companies in Nairobi and found that the organizations were using their sales processes to advertise and market their products, this has had a positive effect as customers get to meet their requirements in a better way (Mbugua, 2014). Today, sales are still considered suitable for production and business organizations, how to satisfy buyers' requirements is still a great formula for sellers. The perceived value that customers receive is a factor that has a great influence on the buyer's decision (Şen Küpeli & Özer, 2020). A customer

will feel satisfied if they feel the perceived value they receive is greater than the cost of purchase (Dennis et al., 2020).

In order to be able to better define the effectiveness of personal selling, there have been many studies conducted to determine the factors in personal selling that bring satisfaction to customers. Some studies can be mentioned such as: Studies on how strategies used in personal selling affect customer satisfaction (Mbugua, 2014, Moghareh Abed & Haghighi, 2016, Kwak et al., 2019). Mbugua mentioned that the sales strategy in personal selling is the method of reaching customers that bring them maximum satisfaction in order to attract more and more customers and give them an edge over the competition improve organizational performance (Mbugua, 2014). High performing organizations are those that can retain existing customers and attract new ones, improving customer satisfaction is a sustainable approach (Jumaev & Hanaysha, 2012). In a customer research, personal selling strategy is defined as the method of persuading customers to use the company's products and services by discovering customers' needs and providing them with the optimal solution to satisfy that need (Ayimey et al., 2013). Besides, a number of studies demonstrate that the quality of personal selling services provided by the company is an important factor affecting customer satisfaction (Adesoga, 2016). Or some studies on factors in personal selling affecting customer satisfaction refer to cultural factors (Yan & Berliner, 2013), Yan and Berliner prove that differences and similarities in culture in the personal selling process had an influence on customer satisfaction in their study. As can be seen, the above studies focus on other factors of personal selling more than the relationship between the seller and the buyer.

In an era of fierce competition between many domestic and foreign businesses and companies, personal selling is becoming more important than ever. Personal selling is an opportunity for the company to convey information about the products and services that the company provides, and it is also an opportunity for the company to convince customers to use the product of the company. If salespeople do not perform well at this stage, they have missed the opportunity to interact directly with customers to convince them to buy. Moreover, If the salesman's sales skills are not good, the employee does not clearly understand the features, uses and values that the company's products bring to customers, the process of persuading customers to buy the company's products will be difficult. In the context of Vietnam's chemical market, domestic enterprises face stiff competition from themselves and foreign-invested corporations with strong financial and strategic resources. To fill the above gap, this study focuses on the relationship between seller and buyer in personal selling, which can include factors such as customer care, personal connection, product knowledge, employee competence. This study attempts to answer the following questions:

1. First, what factors in personal selling that affect customer satisfaction?
2. Second, the influence of factors in personal selling on customer satisfaction?

## **THEORETICAL BASIS AND THE DEVELOPMENT OF HYPOTHESES**

### **Control Theory**

To clarify the influence of factors in personal selling that influence customer satisfaction this study uses control theory. Control Theory Carver & Scheier (1982) provides a scale that helps clarify the ingenuity of servicers because this theory is closely related to the contradiction of simultaneously pursuing goals such as sales performance.

Some studies have used this theory to clarify the problem they are studying. Harris et al., (2005) demonstrate that control theory helps them explain the impact of goals on the relationship and communication of consultants with their clients (Harris et al., 2005).

The standard of evaluation or sales performance may vary depending on different circumstances such as the manager's navigation or the customer's desire. Control theory also proposes that we should prioritize goals according to their importance. Therefore, decentralization of the target system and orientation of the activities of the implementation of the set objectives is necessary activities. Control theory also provides a system of reasoning that helps sellers allocate resources rationally to achieve opposing goals such as customer satisfaction, and sales performance. Therefore, this theory is used to answer our research questions related to these behaviors.

### **Customer Satisfaction**

The basic premise for the marketing concept is to satisfy the needs of the customer. Personal selling plays an important role in that, especially in the B2B market. Customer satisfaction has a positive impact on the company, which has been demonstrated by the research of many scholars, when customers are satisfied with the need that leads to the business being able to retain customers, bringing a positive influence from word-of-mouth marketing effects thereby bringing higher profits to the business. Enhanced customer satisfaction reduces the number of complaints a company receives thereby reducing the cost spent on complaint resolution. From the arguments above, it can be seen that measuring customer satisfaction and identifying the factors that promote satisfaction helps businesses discover methods to improve service quality thereby increasing their competitive advantage. The market where the research was conducted here is the B2B market, where individual sales activity demonstrates the most advantages in bringing satisfaction to customers.

### **Customer care and Customer Satisfaction**

Miller and Berg have proposed three types of behaviors that can recognize employee care behavior toward customers, including obligation behavior, beneficiary behavior, and caring behavior (Miller & Berg, 1984). Goad & Jaramillo (2014) have shown that care is how customers feel when they receive employee attention. As the Theory of Fairness, individuals tend to help those who have helped those (Goad & Jaramillo, 2014). However, it is not excluded that dishonesty is for immediate business purposes. This study assumes that employee customer care stems from the Fairness theory.

The level of customer care behaviors, which make customers satisfied, is based on employee motivation. According to Miller and Berg there are three behaviors: mandatory care, caring about achievement goals, and caring about the desire to have a motivation to make customers feel satisfied (Miller & Berg, 1984). Dishonest interest still appears in business transactions, but this study focuses solely on care stemming from sincere affection in the relationship between customers and employees. Caring behavior driven by a desire to make customers satisfied can lead to higher levels of customer satisfaction. Based on Kaladhar's research, the level of business success now depends first and foremost on customer care, building good relationships between customers and individual salespeople will win customer satisfaction rather than just focusing on selling products (Kaladhar, 2016). Due to these arguments, the H<sub>1</sub> hypothesis is given as follows:

*H<sub>1</sub>: Customer care has a positive impact on customer satisfaction*

### **Personal Connection and Customer Satisfaction**

Individuals found to have many of the same personalities were more likely to form personal connections (Duck, 1976). Personal connection is a strong sense of connection between individuals. These connections are usually based on some common characteristics or common interests (Gremler, et al., 2001; Duck, 1976).

Personal connections are usually based on a number of common attributes (such as personality, perspective, etc.) or common interests with stakeholders. Personal connections in employee-customer interactions in personal selling influence customer perception and attitude (satisfaction) (Delcourt et al., 2013). Customer commitments can be strengthened or become weaker depending on the relationship with employees and therefore the level of satisfaction may vary accordingly. A study by Coulter & Coulter (2000) found that the same perception between customers and employees increases customer satisfaction (Coulter & Coulter, 2000). Therefore, the H<sub>2</sub> hypothesis is proposed as follows:

*H<sub>2</sub>: Personal connection between employees and customers in personal sales have a positive effect on customer satisfaction*

### **Employee Competence and Customer Satisfaction**

In a highly interactive service environment, consumers very often identify their position towards the company from their attitude towards employee competence (Athanassopoulos et al., 2001). In an environment where the products are considered the same, the only difference is the service provided by the employee. According to Ahearne and his employees' competence affects customer satisfaction, it is reflected in the following factors: Quick response to phone calls, exceeding expectations in commitments, fulfilling customer requirements, and always being available when necessary (Ahearne et al., 2007).

The competence of individual salespeople is reflected in their work style, expertise and enthusiasm (Ahearne et al., 2007). Employees can meet the needs of customers even when they are busy, or they can serve customers in a timely manner. Customers feel more satisfied when served by highly qualified staff. Lai and Rameeza show that employee competence has a positive impact on timely response to customer expectations (Lai et al., 2007; Ramezani et al., 2013). Therefore, this study proposes the H<sub>3</sub> hypothesis as follows:

*H<sub>3</sub>: The competence of individual salespeople has a positive impact on customer satisfaction*

### **Product Knowledge and Customer Satisfaction**

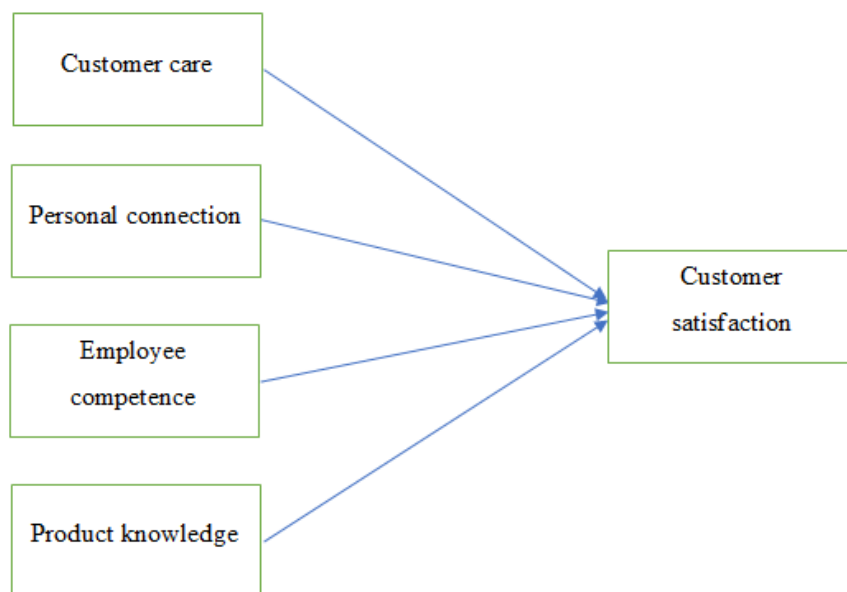
The knowledge of the product of the individual salesperson is the whole understanding of the products and services that their business provides. These insights include the product's features, the value of the benefits it brings to customers.

A salesperson's product knowledge is also an important factor that customers consider before making a purchasing decision (Jefriansyah et al., 2018). Several researchers have observed how product knowledge such as knowledge of costs, product attributes, and product quality affects customers' perceptions of perceived value and risk when purchase decision (Wang & Hazen, 2016). In the case of businesses dealing in products in the fields of software,

chemicals, pharmaceuticals, insurance, investment packages, cars, and technical equipment, the personal selling process can convey more information. The more knowledge for buyers helps them in the purchasing decision process, the easier their needs are to be met at a higher level. Many businesses are using different promotion mixes, these include: Advertising, public relations, sales promotion, personal selling, interactive marketing. The right combination of promotional tools makes it easier for sellers to succeed in their sales process. Building personal selling activities based on the contact process between sellers and buyers allows businesses to achieve their sales goals and build a long-term relationship with their customers (Kotler & Armstrong, 2018). Efforts in personal selling increase the customer's knowledge of the product, this knowledge will assist them in making purchasing decisions, have detailed product knowledge that makes them feel more satisfied when deciding to buy the product (Kotler & Keller, 2009). From the above arguments, hypothesis  $H_4$  is presented as follows:

**$H_4$ :** *Personal sales staff provide full product knowledge to customers to make them more satisfied*

From the above hypotheses, we propose the following research model Figure 1:



**FIGURE 1  
RESEARCH MODEL**

## RESEARCH METHOD

### Questionnaire Design

To test the relationships we proposed above, this study uses a survey method using questionnaires to collect data. The scales used in this study are applied from previous studies with adjustments to suit the context of our research. The study used a 5-point Likert scale, from 1 to 5, respectively, from strongly disagree to completely agree. Specifically, the customer care scale includes 5 observations applied from the study of (Nam et al., 2015; Kaladhar, 2016), the personal connection scale includes 5 observations taken from studies the employee competence

scale is composed of 7 observations (Ahearne et al., 2007; Ramezani, 2013), the product knowledge scale includes 5 observations (Wang & Hazen 2016; Jefriansyah et al., 2018). The satisfaction scale includes 5 observations (Harzaviona & Syah, 2020; Bambale et al., 2020).

## Data Collection

The main purpose of this study is to assess the satisfaction of customers who have purchased chemical products. So the subjects for this study were all customers who had ever purchased chemicals. The pattern selection method applied in this study is the method of random sample selection. The questionnaires will be randomly distributed to guests. The questionnaire consists of 27 key questions, so according to Hair, Black, Babin, Anderson, & Tatham the minimum sample size will be 135 questionnaires. To gather the most relevant answers the questionnaire is sent to customers in all different geographical areas of the customer. The questionnaire contained 277 valid data included in the analysis, corresponding to a rate of 93.3%. The demographic information of the respondents is described as follows Table 1:

<b>Table 1</b>			
<b>DEMOGRAPHIC INFORMATION</b>			
<b>Factor</b>	<b>Component</b>	<b>Amount</b>	<b>%</b>
Gender	Male	146	52,7
	Female	131	47,3
Age	Under 30 years old	82	29,6
	31-40 years old	98	35,4
	41-50 years old	60	21,7
	51-60 years old	37	13,4
Education	College	61	22
	Bachelor	80	28,9
	Graduate	79	28,5
	Other	57	20,6

## RESEARCH RESULTS

From the research model proposed above, the study attempts to identify factors in personal sales that affect customer satisfaction and how much they influence customer satisfaction in the chemical industry. The scales used in this study are based on previous studies and adapted to the context of the chemical industry in Vietnam. All data collected we will use SPSS software to encrypt and clean the data and take further audit steps. This method is appropriate because the study focuses on relationships in the model and is consistent with a small study sample (n=277). The research model we use includes four elements: customer care, personal connection, product knowledge, and employee competence.

### Verify the Reliability of the Scale

To test the reliability of the scale, the study used a rating standard of Cronbach's Alpha (Ca) coefficient with a case greater than 0.6 and a total variable correlation coefficient greater than 0.3. Observations with a Case coefficient that does not meet this standard are considered garbage variables, are not reliable enough to conduct further inspection steps, and will be excluded from the study. The results of the scale's reliability test are indicated in the Table 2 below:

<b>Table 2</b>		
<b>RESULTS OF THE RELIABILITY TEST OF THE SCALE</b>		
<b>Variable symbols</b>	<b>Total variable correlation</b>	<b>Cronbach's Alpha if the variable type</b>
Customer care scale with Cronbach's Alpha: 0.917		
CC1	0.743	0.918
CC2	0.831	0.885
CC3	0.876	0.869
CC4	0.822	0.892
Personal connection scale with Cronbach's Alpha: 0.855		
PC1	0.710	0.813
PC2	0.763	0.763
PC3	0.709	0.814
Employee competence scale with Cronbach's Alpha: 0.796		
EC1	0.626	0.739
EC2	0.658	0.722
EC3	0.659	0.720
EC4	0.506	0.792
Product Knowledge Scale with Cronbach's Alpha: 0.846		
PK1	0.764	0.784
PK2	0.709	0.800
PK3	0.669	0.811
PK4	0.549	0.841
PK5	0.603	0.828
Cronbach's Alpha Satisfaction Scale: 0.826		
SA2	0.620	0.824
SA3	0.741	0.704
SA5	0.718	0.744

Through the results shown in the Table 2 above, after the type of garbage variables remained the same 5 factors with 19 observations included in the next analytical steps.

### EFA Discovery Factor Analysis

The component scales of the satisfactory study in the reliability assessment will be conducted for use in efa discovery factor analysis. After testing the scales using Cronbach's Alpha coefficient, of the five elements with 19 observed variables (type 8 observed), the factor analysis was included.

KMO and Bartlett test results showed acceptance because the KMO coefficient of 0.835 > .5 and the sig.=0.000<0.05, and the Eigenvalues coefficient of 1,290 >1, which is satisfactory for EFA analysis, the analysis of factors and data collected is entirely appropriate.

The result of the factor analysis with the Principal Component extract method, using Varimax rotation, allows 4 factors to be extracted from 16 observed variables and the total varinder is 71.203%, all factors have a factor load factor of more than 0.5% Table 3.

<b>Table 3</b>				
<b>EFA DISCOVERY FACTOR ANALYSIS RESULTS</b>				
<b>Rotated Component Matrix<sup>a</sup></b>				
	<b>Component</b>			
	X1	X2	X3	X4
CSKH3	0.907			



CSKH4	0.880			
CSKH2	0.876			
CSKH1	0.841			
KT1		0.790		
KT3		0.761		
KT5		0.743		
KT2		0.704		
KT4		0.698		
NL3			0.832	
NL4			0.769	
NL2			0.757	
NL1			0.741	
KNCN2				0.859
KNCN3				0.844
KNCN1				0.800

Simultaneously, the findings in the table above demonstrate no interference of factors, indicating that the question of one element is not confused with the question of the other. As a result of the EFA analysis, the independent factors we employed in this study remained unchanged, with no rise or decrease in the factor.

### Check Correlation Coefficient

The study used correlation coefficients to examine the correlation and multilineation that occurs between variables. The test results are shown in the Table 4 below:

Table 4 CORRELATION COEFFICIENT TEST RESULTS						
Correlations						
		X1	X2	X3	X4	Y
X1	Pearson Correlation	1	0.323**	0.146*	0.369**	0.403**
	Sig. (2-tailed)		0.000	0.015	0.000	0.000
	N	277	277	277	277	277
X2	Pearson Correlation	0.323**	1	0.068	0.491**	0.399**
	Sig. (2-tailed)	0.000		0.257	0.000	0.000
	N	277	277	277	277	277
X3	Pearson Correlation	0.146*	0.068	1	0.307**	0.373**
	Sig. (2-tailed)	0.015	0.257		0.000	0.000
	N	277	277	277	277	277
X4	Pearson Correlation	0.369**	0.491**	0.307**	1	0.545**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000
	N	277	277	277	277	277
Y	Pearson Correlation	0.403**	0.399**	0.373**	0.545**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	277	277	277	277	277

This result shows that the Sig. level of meaning is less than 0.05 so the variables used in the model are correlated with satisfaction.

## Building a Linear Regression Model

To be able to determine the extent to which independent variables explain the independent variable we use the Adjusted R Square (R squared calibrate and R2 (R Square) values. The test results are shown in the Table 5 below:

<b>Table 5</b>					
<b>LINEAR STATISTICAL RESULTS</b>					
<b>Model Summary<sup>b</sup></b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.838 <sup>a</sup>	0.606	0.508	0.73093	1.130

Based on the linear statistical results Table 5, there is R2 by 0.508. This result represents independent variations in the model that explain 50.8% of the variation of dependent variables, while the remaining 49.2% of the variation of dependent variables is explained by off-model variables and random errors.

The Durbin-Watson value is equal to 1,130, which is greater than 1 and less than 3. Infer that there is no similar phenomenon between variables.

<b>Table 6</b>						
<b>ANOVA ACCREDITATION</b>						
<b>ANOVA<sup>a</sup></b>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.521	4	24.880	46.569	0.000 <sup>b</sup>
	Residual	145.319	272	.534		
	Total	244.840	276			

Based on the Table 6 above, we see the Sig. value =0.000<0.05 this means that the data set obtained is suitable for inclusion in the analysis. The linear regression model is built in line with the whole.

After the above analytical steps, it is found that the factors used are perfectly appropriate for inclusion in regression analysis. The results of the multi-variable regression analysis are shown in the Table 7 below:

<b>Table 7</b>								
<b>MULTI-VARIABLE REGRESSION ANALYSIS RESULTS</b>								
<b>Coefficients<sup>a</sup></b>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-0.350	0.264		-1.323	0.187		
	X1	0.183	0.047	0.198	3.881	0.000	0.835	1.198
	X2	0.163	0.055	0.161	2.946	0.003	0.727	1.375
	X3	0.284	0.060	0.235	4.762	0.000	0.894	1.118
	X4	0.434	0.079	0.320	5.516	0.000	0.648	1.542

a. Dependent Variable: Y

The Beta coefficient of independent variables is positive, which demonstrates that independent variables have a positive effect on dependent variables. We have the Beta

coefficient of variables X1, X2, X3, X4 are: 0.198; 0.161; 0.235; 0.320 these coefficients are all greater than 0 and the Sig. coefficient of t in the verification of the hypothesis is less than 0.05 so it can be argued that the H<sub>1</sub> hypothesis, H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub> are all acceptable.

We obtain a regression shape that is represented in the following form:

$$Y=0.198X1+0.161X2+0.235X3+0.320X4$$

Y: Variable value depends on "Customer satisfaction"

X1: Independent variable value "Customer care"

X2: Independent variable value "Personal connection"

X3: Independent variable value "Employee competence"

X4: Independent variable value "Product knowledge"

In summary, customer satisfaction is positively affected by the knowledge variables, employee competence, customer care, personal connection in descending order.

## DISCUSSIONS ON RESEARCH RESULTS

In an economy with a chemical industry that does not have many advantages of Vietnam; chemical enterprises are facing fierce competition from FDI enterprises. With the characteristics of the chemical industry, the sales strategy is one of the important factors that create the success of the business, moreover, this is also a factor to help the domestic chemical enterprise create a competitive advantage.

The main purpose of the study is to examine what factors in personal selling affect customer satisfaction in the chemical industry, while also trying to clarify how influential the determinants have on customer satisfaction. The results of the study indicate that factors in personal sales influence the satisfaction of customers buying chemicals. Specifically, research indicates that there are four factors: customer care, personal connection between seller and buyer, knowledge of products or the employee competence of sellers are factors that directly affect customer satisfaction. Of these factors, sellers' product knowledge is the most powerful factor on customer satisfaction ( $\beta=0.320$ ), chemicals are specific products, so the seller's provision of full information about the product makes buyers feel more secure (Bambale et al., 2020) which in turn makes them feel better. Employee competence a factor that affects customer satisfaction that we find, the capacity within the framework of the research is understood as the ability to understand customers, convince customers, spend time with consumers, make use of resources to aid the service process, and always assist customers in completing the purchase process as swiftly as possible. This finding further reinforces the authenticity of previous scholarly studies such as the study of (Ahearne, 2007; Ramezani et al., 2013). This study also indicates that companies' customer care towards customers also increases their satisfaction ( $\beta=0.198$ ), the results of which are similar to the results of several studies South 2015 (Kaladhar, 2016). Finally, this study demonstrates that the personal connection between sellers and buyers is also a factor that affects buyer satisfaction. These findings have made an important contribution to real reasoning, in addition to supporting many previous views, they also contribute and some important findings to the theory of personal selling activities in Vietnam.

Besides the contributions to reasoning, this study also has a number of findings that contribute to practice. In order to increase satisfaction levels and retain customers, businesses should organize training courses aimed at providing their employees with knowledge about chemicals and chemicals so that salespeople can communicate to customers clearly, It is easy to

understand the information about chemical products that our company provides. At the same time, chemical companies should focus on providing employees with situational knowledge, such as creating cases of defective chemical products to help employees understand why the product that their company provides is defective, allowing them to provide passengers with a suitable solution. It helps increase their satisfaction with the business. Furthermore, this aids firms in identifying ineffective management and transportation in order to provide appropriate solutions to cut expenses and improve corporate performance.

Next, the study found that seller competence is a factor that has a strong impact on customer satisfaction. From here, managers should develop appropriate plans to improve the capacity of their sales team. The competencies we mentioned in this study include the ability to recognize customer needs, the ability to support customers in a timely manner, the ability to convince customers that salespeople know what customer concerns are from which to always advise customers on the right products for their needs, the ability to effectively use the tools to support the sales process and understand the procedures for entry, transportation of chemicals and handle these procedures quickly.

Third, the study found that customer service in personal sales has a positive effect on customer satisfaction, and the study also suggests that chemical companies should invest more in customer care activities both before and after sales, Ensure that salespeople always remember the customer's name and contact customers with a gentle, polite attitude and inform them of the latest information about the programs that the company is organizing.

Finally, research indicates that personal connections are also a factor that has a positive impact on customer satisfaction. This finding provides these managers with a basis for formulating the right personal sales strategy.

## CONCLUSION

In addition to the contributions to this theory and practice of research, there are also some limitations. First, the study had limitations on the sample, the sample size we used was  $n=277$  sample sizes and it was not representative. We only collect information from customers who buy chemicals. Future research may look at expanding sample sizes by gathering more customer information in a number of other areas of business.

The next limitation of the study is that the document only examines and demonstrates a number of factors that affect customer satisfaction. Further studies can expand the research by adding some new variables, looking at intermediary relationships from personal sales that affect customer satisfaction. Therefore, future studies may look at the issues we have just covered to contribute further to reasoning as well as practice.

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