



Received: 03-09-2022

Accepted: 13-10-2022

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Maintaining and retaining customer satisfaction: A case of Vietinbank

Hua Thi Bach Yen

Van Lang University, Vietnam

Corresponding Author: Hua Thi Bach Yen

Abstract

"Maintaining customer satisfaction at Vietinbank" was conducted to detect the factors affecting the satisfaction of customer service quality for Vietinbank in Ho Chi Minh City. Quantitative research method is carried out with the research object being the customers who are directly performing transactions at the bank. The results show that the factors of reliability, system, guarantee, interest rate and cost, tangible factors (facilities and appearance) have a positive influence on level of customer satisfaction in Ho Chi Minh City. It emphasizes the importance of two factors

of interest rate, service fee and system in improving customer satisfaction with services, thereby enhancing loyalty to the bank. Along with the increasingly fierce and fierce competition in the field of banking and money business today, it becomes increasingly necessary to understand the factors affecting customer satisfaction. In order to survive and develop sustainably, banks have built a lot of business strategies, one of the most important business strategies is to build a service culture with customers.

Keywords: Customer Satisfaction, CRM, Vietinbank, Banking Industry

1. Introduction

Factors affecting customer satisfaction are the decisive factor in all activities of enterprises. So, what is customer satisfaction? To what extent and factors influence customer satisfaction? To answer the question, various opinions and definitions arise to explain customer satisfaction. Since then, they have had a lot of controversy. As Philip Kotler explains: "Customer satisfaction is the degree, state or perception of a customer from comparing the results of consumption, use of products or services with the customer's expectations or expectations. The comparison of one business with another through customers". Factors affecting customer satisfaction depend on the difference between the results received and the expected. If the actual results match the expectations, the customer will be satisfied, and if the actual results are lower than the expectations, the customer is not satisfied with the results or in the customer care process of a company. Product or service. The factors influencing customers are formed from the shopping experiences of friends, colleagues and competitors in order to improve the quality of services or products that meet customers' expectations. Furthermore, Hansemark and Albinsson say: "Customer satisfaction is a customer's overall attitude towards a service provider or emotional response to the discrepancy between what the customer expects and what is expected of the customer. they receive, for the fulfillment of some need, goal or desire." Customer satisfaction is the psychological feeling after a customer's need is satisfied. Based on the understanding of your products and services compared to other products on the market to evaluate the level of satisfaction or dissatisfaction. Thus, customer satisfaction can be understood as a feeling of pleasure, satisfaction or sometimes disappointment arising from the comparison between the actual benefits of the product with their own expectations or for the product. Other used products. Therefore, businesses have built a scale of customer service quality according to 03 levels or more compared to the needs of the business to know exactly how customers feel, but the common point is evaluated as follows: not yet. satisfied, satisfied, very satisfied, etc. From surveys, business research will find out the factors affecting customer satisfaction, thereby helping businesses retain and create customers. potential and future customers. However, studies have shown that although satisfied customers are not synonymous with loyalty, satisfied customers are more likely to be loyal than dissatisfied customers. Therefore, customer satisfaction is considered a decisive factor to the success of the business. Therefore, any program needs to measure customer satisfaction based on factors related to the goals of the campaign or program. Businesses or organizations have two methods to measure: The first method is directly with the surveyor because they create the ability to measure perception, asking respondents directly to evaluate like an interview. question. Face-to-face interviews, group interviews, telephone surveys, online surveys, etc., indirect methods are a good method to deal with specific perceptions. Respondents may not know that researchers will use these questions to relate to general satisfaction. Many methods can be used to determine such as: behavioral observations,

testing methods. Enterprises need to choose the right method and measure to bring the best effect, which is to understand the group of customers and the factors that affect customers in the process of using products and services.

2. Theoretical basis

2.1 Service concept

Service is the product of labor, does not exist as an object, because the economic product includes labor as a material work, management, knowledge, organizational abilities and technical skills of the process. The process of production and consumption takes place at the same time to serve the needs of production, business or consumption activities of individuals and organizations. The service is invisible, making the customer's senses invisible before buying the service. This is a big difficulty when selling services compared to selling physical products, because it is difficult for customers to try the service before buying, it is difficult to feel the quality, it is difficult to choose a service, it is difficult for a service provider. Difficult to advertise services. Therefore, services are more difficult to sell than goods (Thanh Hang, 2018).

Goods are produced centrally in one place, then transported to where there is a need. When leaving the production line, the goods are complete. As a result, manufacturers can achieve economies of scale through centralized, mass production and centralized product quality management. Manufacturers can also produce when it is convenient, then store and sell when needed. Service delivery and service consumption occur simultaneously. Service providers and customers must come into contact with each other to provide and consume services at times and places that are suitable for both parties. For some services, the customer must be present during service delivery.

Services cannot be mass-produced and concentrated like production of goods, so it is difficult for suppliers to check quality according to a uniform standard. Customers' perceptions of service quality are strongly influenced by the skills and attitudes of service providers. It is difficult to achieve uniformity of service quality in one day. The more people serving the service, the more difficult it is to ensure uniformity of quality. Service exists only for the time it is provided. Therefore, services cannot be mass-produced to stockpile and sell when there is a market demand. When purchasing a product, the customer transfers ownership and becomes the owner of the goods he has purchased. When purchasing a service, a customer is only entitled to use the service and enjoy the benefits that the service brings for a certain period of time. This characteristic affects distribution policy in Service Marketing, in which wholesalers and owners (Thanh Hang, 2018).

Retailers cannot make Customer Satisfaction dependent on the performance or benefits of a product or service relative to what they are expecting. Customers can have different levels of satisfaction. If the performance of the product or service is lower than expected, the customer will not be satisfied. If the performance of the product or service matches expectations, the customer will be satisfied.

If the performance of products and services exceeds expectations, then customers will be extremely satisfied and happy. Expectations here are considered as human wants or expectations, derived from personal needs, prior to outside experiences and information, such as advertising, word of

mouth from family and friends. (Pham Hung Cuong, Nguyen Xuan Minh & Vo Hoang Nhan, 2019).

2.2 The concept of customer satisfaction

Customer satisfaction has been studied extensively in consumer behavior research. It represents an immediate or emotional response to consumption. Thus, customer satisfaction can be described as an overall emotional response to the customer's experience after purchasing and consuming a product/service, which is a customer's feeling of joy or disappointment resulting from comparing products that perceive their performance to expectations.

Customer satisfaction is the satisfaction their psychological state is compared with the initial expectations after using an organization's products/services.

Satisfaction with the existence of an organization in the customer's mind when the life cycle of the product/service that the organization provides meets or exceeds the customer's expectations and the customer will feel more satisfied more if the organization delivers products/services quickly and securely.

Here are 03 levels of customer experience satisfaction and we have a different impact on service providers.

- **The first is positive satisfaction**, which is satisfaction and positive feedback through customer demand for an increase in product delivery service. For customers with positive satisfaction, they and the supplier will have a good relationship, trust each other and feel satisfied when dealing with each other. Furthermore, they also hope that their supplier of products and services will be able to meet their increasing demands. Therefore, this is a group of customers who easily become loyal customers of the company as long as they realize that the company also has many improvements and improvements in providing products and services to customers. The positive factor is also reflected in the fact that, from the increasing requirements of customers, product and service suppliers have made more and more efforts to improve the quality of their products and services. More complete to offer its customers.
- **Followed by stable satisfaction** for customers with stable satisfaction. What easily happens is that they will feel very comfortable and satisfied with what is going on and do not want a change in their satisfaction. Offer the company's products and services to them. Therefore, these customers are very secure and have high trust in the company, they are ready to continue using the company's products and services for a long time.
- **Ultimately, customers are automatically** satisfied with passive satisfaction. Believe in the company and they think that the company can hardly improve the quality of products and services and change according to their requirements. Feeling satisfied not because the company completely satisfied their needs but because they think that the company cannot be asked to perform better than the product or service. For that reason, customers will not actively contribute or appear indifferent to the company's improvement efforts.

Besides, we also need to add that in addition to classifying the level of customer satisfaction, the level of satisfaction also greatly affects the behavior of customers. Even if

customers have the same level of positive satisfaction with their company, but this "satisfaction" level is only satisfied, they may also find another company and continue using the product. Company services. So, when it comes to customer satisfaction research, keeping customers happy is essential, but helping them feel completely satisfied is much more important. In addition, for those customers who are satisfied and automatic, they go public at any time while the group of customers who feel "completely satisfied" will be loyal customers of their company. This understanding will help the company take measures to improve the quality of its products and services more flexibly to serve different customer groups.

Following are 02 groups of factors affecting customer satisfaction: service quality and service price.

Service quality: Service quality is defined in different ways depending on the subject we study. Understanding this service quality is the basis for us to improve the quality of the company. Service quality is not only important in setting development goals, but also helps the company orient to promote its strengths in the best way. Service quality can also be understood through characteristics. In general, quality includes the following characteristics:

- **The first is superiority:** For customers, a quality enterprise is a service that shows its superiority as well as its superiority compared to other products. It is thanks to this superiority that service quality becomes a competitive strength of service providers. The evaluation of the superiority of quality is greatly influenced by the perception of customers using the service of the enterprise. This relationship is of great significance to the evaluation of service quality from the customer's side in activities such as marketing and customer satisfaction research.
- **The second is the specificity of the product:** Service quality is the sum total of the most core and quintessential aspects that are crystallized in products and services that create the characteristics of products and services. Therefore, a high-quality service or product will contain more "premium features" than a low-end service. This distinction pertains to the identification of salient tangible or intangible attributes of a product or service. It is thanks to these characteristics that customers can identify the company's service quality that is different from the service quality of competitors. In practice, however, it is difficult to fully and accurately define the core characteristics of the service. Therefore, these characteristics have no absolute value but are only relative in order to easily identify service quality in specific cases.
- **The third is the ability to supply:** Quality of service is attached with the process of implementing and providing services to customers. Therefore, the service performance, service delivery and service delivery will determine the good or bad service quality. This is an internal factor that depends on the performance of the service provider. Therefore, in order to improve service quality, service providers must first know how to improve this intrinsic factor to form their long-term strengths in providing services to customers.
- **The fourth is to satisfy a need:** Services are created to

satisfy customer need. Therefore, service quality must necessarily satisfy customers' needs and take customer requirements as the basis to improve service quality. If customers feel that the service does not meet their needs, they will not be satisfied with the quality of service they receive. In the modern business environment, this feature is more important than ever as service providers must always focus on the needs of their customers and do their best to meet those needs. Providing services that customers judge as worthless is useless and of no quality. Regarding customer service, "demand satisfaction" implies the meaning of "supply ability". That's because service quality begins when the company understands the needs of the customer until the service is implemented, but it is in the process of providing service that the customer will feel satisfied and not. From there, feel the quality of service is good or not good. If supply has internal factors, then demand satisfaction is more influenced by external factors.

- **Fifth, create value:** Obviously, service quality is associated with the values created to serve customers. A service that does not create any value is considered to be of no quality. For example, a company creates value and customers are the recipients of those values. Therefore, the consideration of service quality or more specifically, the value brought to customers depends on the customer's assessment, not the company's. Often, customers take the values of services and compare them with what they expect to receive. In other words, the value of service quality is influenced by external factors (customers) more than internal factors. High service quality is a value-creating service that not only meets the needs of customers, but also exceeds customer expectations and makes the company stand out from its competitors. Therefore, value-creating activities are the basic characteristic and foundation for the construction and development of service quality of the company.

In short, service quality is a factor that greatly affects customer satisfaction. If a service provider provides customers with quality products that satisfy their needs, the company has taken the first step towards making the customer happy. Therefore, to improve customer satisfaction, service providers must improve service quality. In other words, service quality and customer satisfaction have a close relationship, in which service quality is the first thing that determines customer satisfaction. The causal relationship between these two factors is a key issue in most customer satisfaction studies.

Service price: Price is expressed in money. value of goods and services. Prices are determined based on the use value and perception of customers about the products and services they use. According to Cronin & Taylor (1992), customers do not necessarily buy the best quality service, they can buy the service that provides them with a higher level of satisfaction. Therefore, factors such as customer perception of price will affect their satisfaction level although they do not affect service quality. On the other hand, Zeithaml and Bitner (2000) argue that the price of a service can affect customers' perceptions of service quality, satisfaction and value, because services are highly intangible and difficult to access. close. Judgment in the implementation. Therefore, factors such as customer perception of price and cost (cost of use, do not affect service quality but will affect customer

satisfaction). Customer retention, in addition to increasing customer satisfaction, today's company must also strive to promote long-term engagement and loyalty in customers. A company can lose 100 customers a week and still gain 100 new customers. However, too much "distracting customers" can be more costly than if the company kept those 100 customers and took on no new customers. A company can estimate how much profit they lose when customers leave. Competition increases the cost of attracting new customers, which can be much higher than keeping existing customers happy. Therefore, in general, offensive marketing is more costly than defensive marketing, as it takes a lot of work and money to entice your competitors' satisfied customers to trade with you. So, besides focusing on marketing new customers, companies still maintain their line of defense to keep and take care of existing customers. And the best approach to customer retention is to give them satisfaction and value, which leads to very high customer loyalty.

2.3 The relationship between service quality and customer satisfaction

Service quality is a basic measure in deciding to use products and services provided by a bank, a bank providing good quality services is an important determinant of customer satisfaction. Of the customer, this is a perception created through the interaction between the customer and the bank staff. Service quality is the driving factor for customer satisfaction. If customers find the bank's service quality satisfactory, impressed by the bank's capacity and professionalism, they will note the bank in their mind and most importantly, the customers will more easily be satisfied with the bank. Satisfaction and brand image are strongly influenced by service quality. Service quality positively affects customer satisfaction in the banking industry.

3. Research methods

Research is a method carried out with an aim towards science by systematically collecting, interpreting and evaluating data known as science. Research. Scientific method is the collection and analysis of information for research, Scientific method is the basic process. Depending on the specific topic and research area, there will be different research methods. The thesis often uses qualitative research methods and tools. Studying documents, analyzing, synthesizing, systematizing and generalizing collected information to clarify the theoretical basis. At the same time, combined with practical research through investigation, survey, direct contact and observation to collect information and data for the topic of the thesis. Documents, documents, articles, interviews or research topics on issues related to the topic "Maintaining customer satisfaction at Vietinbank". To carry out the topic of group 8, implement research methods such as:

The research methods used are as follows:

- **Qualitative research method:** is carried out through group discussion to find out the issues related to the research topic, to perform steps such as analysis and synthesis of theories. Analyze the literature to find out the structure and development trends of the theory. From theoretical analysis synthesize them together to construct system concepts through sources such as journals and scientific reports, scientific works, archives of mass information, pseudoanalytic work, analysis. Logical analysis of content. After analyzing and

studying documents, the next step is to synthesize documents, supplement documents according to content, and then arrange documents according to the occurrence of events to determine the interactions.

- **Quantitative method:** The sample in the quantitative study was carried out by means of convenience sampling with individual sample sizes having transactions with commercial banks in the area. Data is collected by surveying through pre-designed questionnaires sent directly to customers to interview and receive results. Basic analysis techniques (statistics, Cronbach's alpha, EFA, CFA, SEM) were performed using SPSS 20 and AMOS 20 software to show the relationship between Service Quality, Brand Image, satisfaction and loyalty of individual customers at commercial banks.

4. Research results and discussion on maintaining customer satisfaction at Vietinbank

4.1 Overview of Vietinbank

Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) is a pioneer bank in developing and building the country on the basis of always bringing optimal value to customers, shareholders and employees.

Vision: To be the leading multi-purpose, modern and efficient bank in Vietnam, by 2030 to be in the Top 20 strongest banks in the Asia-Pacific region; By 2045, it will be the strongest and most prestigious bank in Vietnam, the leading bank in the Asia-Pacific region and with a high reputation in the world.

Mission: To be a pioneer bank in developing the country on the basis of bringing optimal value to customers, shareholders and employees.

Business philosophy:

- Safe, effective and sustainable;
- Loyalty, devotion, solidarity, innovation, wisdom, discipline;
- The success of customers is the success of VietinBank.

4.2 Research results and discussion

In that context, Corporate Culture is the core to connect and promote the organization's activities in accordance with sustainable goals. Therefore, the transformation of corporate culture at VietinBank is extremely urgent.

The first step in the renovation process is to realize 3 core values.

- One is: All activities are customer-oriented
- Second: Dynamic, creative, professional, dedicated, transparent, modern.
- Third: Employees have the right to strive and work hard; have the right to enjoy in accordance with the quality, results and effectiveness of the individual contributors; have the right to honor outstanding individuals and good workers.

Customer-oriented: respect, honesty, transparency.

Taking customers' needs as the service goal of the bank, always listening, sharing recognition with customers. VietinBank is always consistent in thinking and acting to ensure compliance, discipline, discipline as well as honesty and transparency to maintain professional ethics. VietinBank always upholds its responsibility to customers with the community, and society considers it as the pride of

Vietinbank.

By 2012, VietinBank continued to complete a full set of documents on Corporate Culture with 7 core values.

Those core values are:

- Customer-oriented VietinBank is committed to providing products, services and service style that are uniform, a single VietinBank that best meets all the appropriate needs of customers.
- Towards perfection: "VietinBank uses internal resources and resources to always innovate, towards perfection".
- Dynamic, creative, professional, modern: "VietinBank's leaders, officers and employees always show dynamism, creativity, professionalism, dedication, transparency and modernity in all transactions, relationships with customers, partners and colleagues".
- Honesty, integrity, transparency, professional ethics: "VietinBank's leaders, officers and employees always think and act to ensure fairness, integrity, transparency and responsibility".
- Respect: "Respect, share, care for customers, partners, leaders and colleagues".
- Brand protection and development: "Leaders, officers and employees protect the reputation and brand of VietinBank like protecting their own honor and dignity".
- Sustainable development and responsibility to the community and society: "Innovation and creativity are the driving force; growth, development, safe, efficient and sustainable business are the goals. Performing well the responsibility to the community and society is VietinBank's honor and pride."

In addition, documents such as the Culture Handbook, the Competency Framework Handbook are published, trained and communicated throughout the system. At the Business Summary Conference in the first quarter of 2019, Mr. Le Duc Tho - Chairman of the Board of Directors of VietinBank once again mentioned the issue of building and developing corporate culture. VietinBank's cultural manual is issued with regulations on Cultural Values, Vision, Mission, Slogan, Core Values, Business Philosophy, Ethical Standards, and Code of Professional Conduct of leaders, officers and employees of VietinBank.

The Chairman of the Board of Directors emphasized the priority, focusing on building and developing 3 cultural values that are (1) Customer-oriented including external customers and internal customers; (2) Respect for customers, partners and colleagues; (3) Honesty, integrity, transparency, professional ethics. In which, the head of the unit must show the roles and responsibilities of the head; pioneering, exemplary in shaping and developing corporate culture. Unit leaders need to fully promote the qualities of leaders such as: "Dare to think, dare to speak, dare to do, dare to take responsibility, fairness, fairness, transparency, consistency, towards common development. of VietinBank".

VietinBank is oriented to be a consistent organization in terms of mission, vision, and core values to each member's behavior. That should be clearly reflected in the way of thinking and behaving; in work with customers, partners, shareholders and colleagues. Moreover, it is to serve the development of VietinBank system, the banking and finance industry, the development of the country and international

integration. Customer relationship model is building a database: In the Vietinbank system, customer information is collected by the support department and sales department through customer surveys, face-to-face meetings, and phone calls later which was updated to the INCAS system. All Vietinbank customers will be encrypted with a string of characters and information stored on a single system, integrating data information.

After analyzing and ranking customers, the bank will conduct customer grouping as follows:

- The group of customers who support and protect the company: AAA, AA and A ratings.
- Main customers: BBB, BB ratings.
- Potential customers: grade B, CCC.
- Annoying customers: rating CC, C

But interacting with customers is interacting with customers at Vietinbank, just stopping at analyzing and understanding customers, meeting customers' requirements with the current conditions of the business, but have not found out yet. respective strategy. Cooperate with each customer group based on customer needs, do not use information technology to record the interaction. Regarding customer personalization, Vietinbank is a unit to provide related products and services, but has not yet offered different strategies for each customer group. On October 21, 2018, VietinBank Training and Human Resource Development School in collaboration with New Recognition Company organized a training session on sales and customer care skills for 100% of staff (employees) VietinBank

VietinBank takes care of customers through 3 stages:

- Before buying: They create good word-of-mouth advertising from old customers, creating credibility as well as customer friendliness
- During a purchase: Respond to a customer's need or goal quickly. Bring high satisfaction to customers during banking transactions.
- After purchase: Retain old customers and attract new customers, mainly organizations and businesses

Vietinbank has fulfilled the long-term goal of providing services: VietinBank is the leader in customer care services VietinBank is honored to be the only bank in Vietnam awarded by Global Banking & Finance Review (GBA FR - UK) awarded Vietnam's Leading Customer Service Center Award 2019 "Leading Contact Center Vietnam 2019". This is the second consecutive year (2018, 2019) VietinBank has received this award. Building trust, understanding and sharing, more and more customers contact VietinBank Customer Service Center. Accordingly, the growth rate of VietinBank Customer Service Center has reached 65%/year. As a result, VietinBank Customer Service Center not only maintains outstanding quality; but also continuously improve the quality and operational efficiency over the years, thereby effectively supporting VietinBank's business activities.

Up to now, many key metrics of VietinBank Customer Service Center have met and exceeded the global customer care industry standards.

Some factors affecting customer satisfaction VietinBank: Improve customer trust, adjust pricing policy, improve customer empathy, perform well in customer care, increase customer satisfaction. Strengthen product and service development, improve facilities, improve customer service capacity training.

5. Conclusion and recommendations

In the service sector, especially in banking, the role of satisfying customer needs is even more important, stemming from the nature of interactions between customers and the bank as well as the positive impacts that banks have on their customers. More specifically, if the bank brings high satisfaction, customers will continue to use the service and always support the bank's new products and services, introduce the bank to other major partners to become loyal customers of the bank. Thereby contributing to increase in sales, market share, profit and position of the bank in the market. Banking products and services are increasingly diversified, banks are more and more interested in customer satisfaction. The actual survey collects customers' opinions on service quality, service prices and their needs for products and services provided by Vietinbank. Specific orientations and solutions to build Vietinbank into a strong financial and banking group, providing diverse and good quality services, always bringing high satisfaction to customers.

The factor "Service capacity" has the strongest influence on customer satisfaction, followed by the factor "Reliability". This means that the more customers perceive the reliability and service capacity of the service as well as the bank staff bring them more.

Some recommendations are given for the sustainable development of Vietinbank:

- **Improve customer's trust:** It is necessary to improve security and safety in transactions. One of the aspects of improving the quality of banking services for customers is to ensure safety and improve security when customers use transactions. For e-banking, apply modern encryption technology to encrypt information to ensure confidentiality and integrity of customers' personal information during service use. The authentication method is more modern and secure, reducing risks for customers in case others access the e-banking system.
- **Adjusting the price policy mechanism:** The fierce competition of banks is noticed especially when a series of banks launch extremely cheap service packages to attract customers. Therefore, Vietinbank needs to come up with an appropriate pricing policy to ensure competitiveness in the market. At the same time, the decision on service prices should consider factors such as customer psychology, the bank's positioning strategy,....
- **Strengthening consulting and customer support:** Fast and effective consulting for customers during the transaction process will help customers better understand banking services, contributing to making the product portfolio better. Vietinbank's products and services are more attractive to businesses and individuals, thereby helping to retain customers.
- Regularly update and renew equipment from the simplest such as tables and chairs to serve customers to electronic equipment to meet the increasingly diversified needs of digitalization to serve customers.
- **Improve customer service capacity:** Training activities must aim at improving professional qualifications and equipping with complementary knowledge and skills, towards building a professional

and modern working style. Create a favorable working environment where each individual can develop to his or her full potential. It is necessary to have a recruitment policy and reasonable remuneration to retain and attract talents. In addition, Vietinbank regularly updates professional knowledge and skills training for employees. In particular, Vietinbank must improve the professionalism of its staff in serving customers.

6. References

1. Anh DBH, Dung HT, On PV, Tam BQ. Factors impacting customer satisfaction at Vietcombank in Vietnam. *Himalayan Journal of Economics Business and Management*. 2021; 2(4):98-107.
2. Anh DBH, Vu NT, Bien BX, Anh VT, Dat NV. Factors impacting customer satisfaction at BIDV Bank in Vietnam. *Himalayan Journal of Economics Business and Management*. 2021; 2(4):89-97.
3. Anh DBH, Vu NT On PV, Duc PM, Hung NT, Vang VT. Customer service culture at VPBank in Vietnam. *Himalayan Journal of Economics Business and Management*. 2021; 2(4):78-88.
4. Anh DBH, Diem PT, Duc PM, Vu NT, Dung HT, Dat NV. Customer service culture at VIB bank in Vietnam. *Himalayan Journal of Economics Business and Management*. 2021; 2(4):70-77.
5. Anh DBH, Diem PT, Vu NT, Dung HT, Bien BX, Anh VT, On PV. Customer service culture at TechComBank in Vietnam. *Himalayan Journal of Economics Business and Management*. 2021; 2(4):61-69.
6. Anh DBH. Japanese Innovation Policy and Development of High Quality Human Resource – Experiences for Vietnam. *Proceedings of International Scientific Conference in Economics and Business (ICYREB) on: "National Entrepreneurship and Innovation"*, Hanoi, 30 October 2018, Academy of Finance in partnership with IPAG Business Institute (France), York University (Canada) and Waikato University (New Zealand), 2018, 108-114.
7. Anh DBH. *Global Strategic Marketing Management*. Ementon Publisher, Warsaw, 2017.
8. Anh DBH. Comparative analysis of the process of economic integration of EU and ASEAN, *International Journal of Commerce and Management Research*. 2019; 5(3):96-99.
9. Anh DBH, Ngoc NM, Nhi DTY. Sustainable Social Entrepreneurship in Vietnam. *International Journal of Entrepreneurship*. 2019; 23(3):1-12.
10. Anh DBH, Thuc TD. *Global Supply Chain and Logistics Management*, Academic Publications, Delhi, India, 2019.
11. Anh DBH. Trade Freedom and Protectionism of Leading Economies in Global Trade System , *International Journal of Commerce and Management Research*. 2019; 5(3):100-103.
12. Anh DBH, Ngoc NM. Corporate Financial Performance due to Sustainable Development in Vietnam. *Corporate Social Responsibility and Environmental Management*. 2019; 27(2):1-12.
13. Anh DBH. Gaining competitive advantage from CSR policy change: case of foreign corporations in Vietnam , *Polish Journal of Management Studies*. 2018; 18(1):403-417.

14. Anh DBH, Duc LDM, Ngoc PB. Subjective Well-Being in Tourism Research. *Psychology and Education*. 2021; 58(5):3317-332.
15. Bien BX, Tien NV. Solutions enhancing competitiveness of made-in-Vietnam brands in Vietnamese market. *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):93-99.
16. Diem PT, Vu NT, Nhan VK, Vang VT. The Strategy of CRM System Development ment at Mega Market Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):802-806.
17. Diem PT, Vu NT, Dung HT, Dat NV. The Process of CRM System Implemen tation at Dien May Xanh in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):761-768.
18. Diem PT, Vu NT, Dung HT, Bien BX, Duc PM. Customer Care and Customer Relation ship Maint enance at Ministop, Family Mart and CoopSmile in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):744-751.
19. Diem DL, Trang TTT, Ngoc PB. Development of Tourism in South Central Coastal Provinces of Vietnam. *Journal of Archeology of Egypt/ Egyptology*. 2021; 18(8):1408-1427.
20. Diep, LH Vu, DT Hai, TTH Thuan. China and USA in Vietnam's Inter national Relations in the Region. *Journal of Archeology of Egypt/ Egyptology*. 2021; 18(8):2681-2710.
21. Duc LDM, Thuy, Cooperative, Yen NTH. Corporate Social Responsibility and Corporate Financial Performance Case of Listed Vietnamese Companies. *Zeszyty Naukowe Politechniki Częstochowskiej. Zarządzanie*. 2018; 32:251-265.
22. Duc LDM, Mai NP. Enhancing Sustainability in the Contemporary Model of CSR: A Case of Fast Fashion Industry in Developing Countries. *Social Responsibility Journal*, 2020.
23. Dung HT, Tien NV. Branding building for Vietnam tourism industry reality and solutions. *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):63-68.
24. Dung NTH, Trang TT, Hien VT, Editor Phuong. Factor Affecting Tourists' Return Inten tion. A Case of Binh Quoi Village in Ho Chi Minh City. *Journal of Archeology of Egypt / Egyptology*. 2021; 18(9):493-507.
25. Dung NTH, Trang TT, Ngoc PB. Assessing Customer Satisfaction for Can Gio Tourist Destination in Ho Chi Minh City. *Journal of Archeology of Egypt/Egyptology*. 2021; 18(14):249-268.
26. Giao NQ, Trang TTT, Mai NP. Sustainability Issues in the Development of Higher Education Industry. *Hong Kong Journal of Social Sciences*. 2021; 57:79-90.
27. Hung NT, Vu NT, Bien BX. Risks of Vietnamese Enterprises in Trade Relations with China . *International Journal of Research in Finance and Management*. 2020; 3(1):1-6.
28. Minh HTT, Dan PV. Branding building for Vietnam higher education industry: Reality and solutions. *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):118-123.
29. Minh, NH Diep, LH Vu, DT Hai, TTH Thuan. ASEAN and China in Vietnam's Inter national Relations in the Region. *Journal of Archeology of Egypt/ Egyptology*. 2021; 18(8):2661-2680.
30. Ngoc PB, Trang TTT. Current Path to Community Based Sustainable Tourism Development of Khanh Hoa Province in Vietnam. *Journal of Archeology of Egypt / Egyptology*. 2021; 18(9):508-525.
31. Ngoc NM, Nhan VK. Family business in Vietnam and in Poland: Review of characteristics and trend of development , *Journal of Southwest Jiaotong University*. 2020; 54(6):1-19.
32. Ngoc NM. Branding Strategy for Gamuda Land Real Estate Developer in Ho Chi Minh City Vietnam. Celadon City Project. *Psychology and Education*. 2021; 58(5):3308-3316.
33. Ngoc NM, Thu TH. The Impact of Financial Structure on Fi nancial Performance of Logistic Service Providers Listed at Ho Chi Minh City Stock Exchange. *Journal of Archeology of Egypt/Egyptology*. 2021; 18(2):688-719.
34. Ngoc NM, Chau PB, Khuyen TL. The Impact of Financial Structure on Business Performance of Real Estate Enterprises Listed at Ho Chi Minh City Stock Exchange. *Journal of Archeology of Egypt/Egyptology*. 2021; 18(8):92-119.
35. Ngoc, TT Trang, Minh HTT. Brand Building and Development for the Group of Asian International Education in Vietnam. *Psychology and Education*. 2021; 58(5):3297-3307.
36. Ngoc NM. Comparative Analysis of Advantages and disadvantages of the Modes of Entying the International Market. *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):29-36.
37. Ngoc NM. Related and Non-related Diversification Strategy of Domestic Business Groups in Vietnam . *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):12-17.
38. Nhi DTY, Chi DTP. CRM Application in Agricultural Management in the Mekong Delta. *International Journal of Multidisciplinary Research and Development*. 2019; 6(10):123-126.
39. Phu PP, Chi DTP. The role of international marketing in international business strategy. *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):134-138.
40. Tam BQ, Diem PT, Duc PM, Dung HT, Dat NV, Nhan VK. The Strategic C ustomer Relationship M anagement at CoopMart in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):794-801.
41. Tam BQ, Diem PT, On PV, Anh VT, Dat NV. The History of Development of CRM System at AEON Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):737-743.
42. Tam BQ, Diem PT, On PV, Anh VT, Hung NT. The Formation and Development of CRM System at Thien Hoa Electronics Supermarket in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):752-760.
43. Thai TM, Hau TH, Vinh PT, Long NVT. Solutions for Tuyen Quang and Binh Phuoc Tourism Industry Sustainable Development. *Comparative Analysis . International Journal of Research in Marketing Management and Sales*. 2020; 2(1):101-107.

44. Thao VTT, Hung Anh DB. Sustainability issues in social model of corporate social responsibility. Theoretical analysis and practical implications . Journal of Advanced Research in Management. 2019; 19(1).
45. Tien NH. International Economics, Business and Management Strategy, Academic Publications, Delhi, India, 2019.
46. Tien NH. Principles of Management. Financial Publisher. Ho Chi Minh City, 2020.
47. Tien NH. Leadership in Social Responsible Enterprises. Ementon Publisher, Warsaw, 2015.
48. Tien NH. Change Management in a Modern Economy. Modeling Approach. PTM Publisher, Warsaw, 2012.
49. Tien NH. Competitiveness of Enterprises in a Knowledge Based Economy. PTM Publisher, Warsaw, 2012.
50. Tien NH. Competitiveness of Vietnam's Economy. Modeling Analysis. PTM Publisher, Warsaw, 2013.
51. Tien NH. Develop Leadership Competencies and Qualities in Socially Responsible Businesses – Reality in Vietnam . International Journal of Research in Management. 2019; 1(1):1-4.
52. Tien NH. Challenges and opportunities for enterprises in the world of the 4th industrial revolution , Proceedings of National Scientific Conference on “Accounting, Auditing and Vietnam Economy in the Face of 4.0 Industrial Revolution”, November 2017, Quy Nhon University, Quy Nhon, Binh Dinh province, 2017, 441-445.
53. Tien NH. Develop Leadership Competencies and Qualities in Socially Responsible Businesses: Reality in Vietnam. International Journal of Research in Management. 2019; 1(1):1-4.
54. Tien NH. Solutions for Sustainable Development of Binh Duong Tourism. Proceedings of University Science Conference on: “Binh Duong Tourism, Enhancing Competitiveness towards Sustainable Development”, Binh Duong Department of Culture, Sport and Tourism. December 2018, 2018, 55-67.
55. Tien NH. Hanoi Culture of Cuisine as Factor Attracting Tourists to Vietnam. Proceedings of University Scientific Conference on: “Values of Gastronomic Culture in Tourist Activities”, Faculty of Social Science and Humanities, Department of Culture and Tourism. May 21, 2018, Tien Giang University, 2018, 101-105.
56. Tien NH. Sustainable Development of Higher Education: A Case of Business Universities in Vietnam. Journal of Hunan University Natural Sciences. 2020; 47(12):41-56.
57. Tien NH. Solutions for Tuyen Quang and Binh Phuoc International Tourism Products and Services Development. Comparative Analysis. International Journal of Research in Marketing Management and Sales. 2019; 2(1):131-137.
58. Tien NH. Trade Freedom and Protectionism of Leading Economies in Global Trade System. International Journal of Commerce and Management Research. 2019; 5(3):100-103.
59. Tien NH. Comparative Analysis of Advantages and disadvantages of the Modes of Entering the International Market. International Journal of Advanced Research in Engineering and Management. 2019; 5(7):29-36.
60. Tien NH. Related and Non-related Diversification Strategy of Domestic Business Groups in Vietnam. International Journal of Advanced Research in Engineering and Management. 2019; 5(7):12-17.
61. Tien NH. Social Entrepreneurship and Corporate Sustainable Development. Evidence from Vietnam. Cogent Business and Management, Taylor and Francis Publisher. 2020; 7(1):1-17.
62. Tien NH. Staff Motivation Policy of Foreign Companies in Vietnam. International Journal of Financial Management and Economics. 2020; 3(1):1-4.
63. Tien NH. Working Environment and Labor Efficiency of State Owned Enterprises and Foreign Corporations in Vietnam. International Journal of Financial Management and Economics. 2019; 2(2):64-67.
64. Tien NH. International Distribution Policy: Comparative Case Study of Samsung and Apple. International Journal of Research in Marketing Management and Sales. 2019; 1(2):24-27.
65. Tien NH. Sustainability of Coastal Tourism Development: Comparative Analysis of Vietnam's Northern and Southern Provinces. Journal of Southwest Jiaotong University. 2021; 55(6):1-19.
66. Tien NH. Knowledge Management in the Context of Industrial Revolution 4.0. International Journal of Commerce and Economics. 2020; 2(1):39-44.
67. Tien NH. Knowledge Management in Strategic Alliances and Foreign Joint Ventures. Proceedings of University Scientific Conference of: “Young Lecturers and MBA Students”, Faculties of Economics, TDM University. Binh Duong 15 June 2018, 2018, 141-149.
68. Tien NH. Application of CRM in Agricultural Management. Proceedings of National Scientific Conference on: “Development of High-tech Agriculture in the Highlands in the Context of Regional Linkage and International Integration”, April 2019, Institute of Social Science in Central Region, Vietnam Academy of Social Science, 2019, 216-223.
69. Tien NH. CRM Application in Managing Hotel, Restaurant and Tourism Services in Vietnam. International Journal of Research in Management. 2019; 1(1):14-17.
70. Tien NH. CRM Application in Customer Service Management at Big4 Banks in Vietnam. International Journal of Research in Management. 2019; 1(1):9-13.
71. Tien NH. Human Resource Management. VHU Publisher, Ho Chi Minh City, Vietnam, 2020.
72. Tien NH. Strategic International Human Resource Management. Ementon Publisher, Warsaw, Poland, 2017.
73. Tien NH. Responsible and Sustainable Business. Eliva Press, Chisinau, Moldova, 2020.
74. Tien NH. Green Entrepreneurship Understanding in Vietnam. International Journal of Entrepreneurship. 2020; 24(2).
75. Vang VT, Hung NT. Comparative Analysis of Business Environment in Binh Duong, Dong Nai and Ba Ria Vung Tau of Vietnam Using EFE Matrix. International Journal Multidisciplinary Research and Growth Evaluation. 2021; 2(4):769-778.
76. Viet PQ, Duc NM, Tam VT. Sustainability of Tourism Development in Vietnam's Coastal Provinces. World Review of Entrepreneurship Management and Sustainable Development, 2020.

77. Vu NT, Dung HT, Duc LDM. Determinants of real estate bubble in Vietnam. *International Journal of Research Finance and Management*. 2019; 2(2):75-80.
78. Vu NT, Tien NV. The role of brand and brand management in creating business value case of Coca-Cola Vietnam. *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):57-62.
79. Vu NT, Bien BX, Anh VT. The Development Process of CRM System at VinMart in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):728-736.