



Received: 02-01-2023  
Accepted: 12-02-2023

ISSN: 2583-049X

## **Green Finance strategy of Vietnamese commercial banks: A case of ACB bank**

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### **Abstract**

Green Finance is one of the inevitable products of modern business, is a term applied in the combination of finance and green to create new products and services in the banking industry and finance sector based on environmental concerns. In the past 10 years, the participation of Green Finance has had a significant impact on changing financial and banking activities in Vietnam. However, Green

Finance's activities still have many limitations in terms of scale, quality and policy mechanisms that need to be overcome in the near future. With the approach of some of the impacts of CSR and environmental issues on the financial banking system, this article will investigate more about the Green Finance strategy of Asia Commercial Joint Stock Bank – the ACB Bank.

**Keywords:** Green Finance, State Bank, Joint Stock Commercial Bank

### **1. Introduction**

#### **1.1 Overview of the research problem**

Green Finance: Green finance is one of a number of terms used to label activities involving the two-way interaction between the environment and finance and investment. Terms include: responsible investment, environment, society, governance, sustainability finance and climate finance.

Green finance involves the diversification of financial products and services provided by financial institutions towards the sustainable development of the country. It is financial support towards green growth through meaningful reduction of greenhouse gas emissions and environmental pollution.

Green finance is the principle of green credit, including regulatory measures that require commercial banks and other financial institutions to conduct research and development to create counter products. with environmental pollution, protect and restore the ecological environment.

#### **1.2 Urgency of the research problem**

Today, green credits are credits that banks grant to projects that do not pose risks to protect the environment, in other words, credits in the form of capital financing, loans, other forms of granting, other credits, which take into account environmental impact and promote environmental sustainability.

Green banking development in Vietnam has the general objective: “Strengthening awareness and social responsibility of the banking system towards environmental protection, combating climate change, gradually greening banking activities. customers, directing credit capital flows to finance environmentally friendly projects, promoting green production, service and consumption industries, clean energy and renewable energy; actively contribute to promoting green growth and sustainable development”. Implement green banking activities through increasing awareness and responsibility towards the social environment of the banking industry in business; strengthening the capacity of credit institutions to develop products to mobilize and lend credit capital to renewable energy.

#### **1.3 The significance of the study for management practice**

Responding to climate change for sustainable development is a serious global challenge. It directly affects all aspects of life, economy and society of each country. To do this, look no further than developing a green economy.

For the financial-banking system alone, green credit activities bring great benefits in terms of growth, economic development, improvement of people's living standards as well as environmental protection. The State Bank has also requested that credit extension activities of the banking industry should pay attention to environmental protection issues; improve efficiency in the use of resources and energy; improve environmental quality and protect human health, ensure sustainable development.

To implement and achieve the best efficiency of green credit projects, the information must be complete and accurate. Lack of information on green credit makes green financial products and services of banks not yet abundant. This leads to the requirement that banks have to create suitable and different products to attract businesses to participate. For businesses that borrow money for green projects, management agencies should consider having a mechanism for tax and interest incentives.

#### 1.4 Objectives of the study

The objective of the analysis and study of the Greenfinance strategy of Vietnam's commercial banks, precisely ACB, is to find out the positive effects on many aspects of life such as: economic efficiency for the self, bank-friendly, efficient for the economy as a whole, and effective for the social environment.

First, the implementation of green credit helps increase economic benefits for banks. Many studies have shown that the application of a green banking model or green credit service helps banks improve their image, significantly increase their reputation and competitiveness in the market. Banks that consider environmental factors when making lending decisions will be appreciated by the community and thus have a competitive advantage over rivals.

In addition, by carefully considering environmental factors during the lending process and post-lending control, banks can also significantly reduce credit and legal risks, improve the quality of their loans and improve the quality of their loan portfolios.

Most importantly, the provision of green credit services shows a positive impact on the bank's performance.

Not only having an impact on the bank's business results, the implementation of green credit also contributes to the development of the economy in general. Green credit has a positive effect on the structure of the industry when it restricts the supply of capital to industries that consume large amounts of energy or cause environmental pollution, thereby indirectly forcing these enterprises to transform. green or accepted to be eliminated from the market. In addition, the bank's green credit policies also contribute to financial support for businesses operating in the direction of environmental protection and energy saving.

## 2. Theoretical Basis

Greenfinance 's fundamentals in the banking sector include market-based lending or investment businesses, including retail banking, project financing, asset management, loans and financial investments associated with social responsibility and environmental protection.

In the operation of the banking system, Greenfinance is not only about banks minimizing negative impacts on the environment in their own operations but also ensuring that their financing activities are for green businesses and green technologies.

Greenfinance products and green markets towards low-carbon economic growth.

Green financial development policies are associated with environmental protection agreements and treaties at international, regional, national and individual banks.

Pursuing development policies in accordance with international environmental protection agreements and treaties is not mandatory. However, countries are motivated

to pursue because sustainable development is the goal that countries are aiming for.

### 2.1 P business analysis

#### SWORT Matrix:

SWOT stands for 4 English words: Strengths, Weaknesses, Opportunities and Threats - is a famous business analysis model (or matrix) for businesses. Karma.

A business SWOT analysis includes the following aspects:

- Strengths: The characteristics of the business or project that give it a competitive advantage over competitors.
- Weaknesses: The characteristics of the business or project make the business or project weaker than the competition.
- Opportunity: An environmental factor that can be exploited to an advantage.
- Challenges: Environmental factors can have a negative impact on the business or project.

Basically, SWOT analysis means analyzing your own resources and external influences, seeing the risks, weaknesses that can be overcome and the opportunities you can seize, from there, management, avoiding risks and preparing resources to seize opportunities.

### 2.2 Business Analysis Matrix SWOT

The SWOT model is a well-known business analysis model (or matrix) for all businesses that want to improve their business situation with the right direction and build solid development foundations.

#### ▪ Strengths

Strengths: The characteristics of the business or project that give it a competitive advantage over competitors.

ACB started the banking information technology modernization system very early, being the first bank to approach modern banking. At the end of 2001, ACB officially operated the core banking technology system TCBS (The complete banking solution), allowing all branches and transaction offices to connect to each other, make instant transactions, and share the same database. whether focus. In the following years, ACB continuously upgraded its core banking system, cooperated with Microsoft and Pricewaterhouse Coopers on applying information technology to operation and management. At the present time, ACB uses Reuters financial services, including Reuters Monitor (providing financial information) and Reuters Dealing System (tool for buying and selling foreign currencies). ACB's outstanding achievement is building the first international standard enterprise module data center in Vietnam

- With the investment in modern technology, ACB is the leading joint stock commercial bank in Vietnam. leading in Vietnam with a distribution channel network of over 346 branches in developed economic regions across the country. Wide range of products and services, especially for individual customers

The staff is large and highly qualified 93% of the staff has a university degree and is supported by the international financial company IFC, specializing in professional training. Strong financial backing and banking technologies due to foreign strategic shareholders

Multi-disciplinary business in currency, especially gold trading.

### ▪ Weaknesses

The characteristics of the business or project make the business or project weaker than the competition.

High technology but still not enough to meet the transaction needs of customers, especially at the gold trading floor in the context of the trend of world integration, and fierce competition with banks with 100% foreign capital.

Common disadvantages with banks are limited product supply, lending activities have not generated up to two-thirds of revenue and outstanding loans are just over half of deposits. The remaining revenue is mainly from self-employment activities.

### ▪ Opportunity

Environmental factors can be exploited to gain advantage

The world economy overcame the crisis, economic growth rates such as the US, Europe and Japan began to grow again. When major economies grow, the Vietnamese economy will benefit. The investment force and the consumption market starting to grow again will affect exports. That will help domestic banks take advantage of growth and development opportunities.

The opportunity to expand the market since Vietnam joined the WTO, so the access to technology and management experience from banks is very high. Currently, more and more joint stock commercial banks have been established, but with a low charter capital in the context of fierce competition, this is an opportunity for ACB to expand its scale by linking with other banks.

### ▪ Threat (challenge)

Environmental factors can have a negative impact on a business or project.

Being heavily influenced by the gold and stock market.

Inflation increases banks face liquidity risks, high cost of loans due to the impact of monetary tightening of the State Bank.

Fierce competition because 100% foreign-invested banks established in Vietnam are increasingly common.

## 2.3 Main activities of the bank.

### - Implementation of national monetary policy:

Implementing national monetary policy is a task that today, in all countries, the State assigns to the central bank. The Central Bank Acts of all countries contain provisions on the central bank's duties in implementing national monetary policy. Refinancing is a form of credit granting by the State Bank to provide short-term capital and means of payment to credit institutions. The State Bank shall prescribe and implement the refinancing of credit institutions in the following forms:

- + Loans secured by pledging valuable papers;
- + Discount valuable papers;
- + Other forms of refinancing.

- **Issuance of money:** Issuance of money is the supply of money into the circulation as a means of payment. All acts of refusing to receive and circulate coins issued by the State Bank of Vietnam are considered illegal.

- **Guarantee, advance for the budget, loans:** Advance to the state budget (central budget) is a form of credit activities of the State Bank to handle the temporary shortage of state budget funds. by decision of the Prime Minister.

- **Opening accounts, payment activities and treasury:** To perform the functions and tasks assigned by the State, the State Bank may open accounts at foreign banks, monetary

organizations and international banks. The State Bank is entitled to open and manage accounts and perform transactions for credit institutions and the State Treasury. In addition, with its position as the country's central bank, the State Bank is also authorized to provide payment services to the system of credit institutions, to other customers, to carry out banking activities. foreign bank.

- **Management of foreign exchange and foreign exchange activities:** Managing foreign exchange by central bank operations is an important authority that the State assigns to the State Bank. The basic content of this authority is that the State assigns the State Bank to manage the state foreign exchange reserves in order to implement national monetary policy, ensure international solvency, and preserve reserves. State foreign exchange.

Foreign exchange operations of the State Bank shall be carried out on domestic and international markets and perform other foreign exchange transactions in accordance with regulations of the Prime Minister.

## 3. Research methods

### 3.1 Data sources and income methods

#### ▪ Data source

- Researching the theoretical issues of customer relationship and customer relationship management in the banking business.
- Analyzing and evaluating the current situation of corporate customer relationship management at Asia Commercial Joint Stock Bank - Da Nang branch.
- Proposing some solutions to improve the corporate customer relationship management at Asia Commercial Joint Stock Bank - Da Nang Branch.

#### ▪ Collection method

2014 marks the second year ACB has implemented its strategic plan for the period 2013-2018, and also the second year that ACB has implemented the restructuring roadmap for the period 2013-2015 to resolve outstanding issues.

- In terms of strategy, ACB has basically completed the foundations, creating a premise to move to the next phase 2015-2016, which is to strengthen building sustainable competitiveness, aiming to affirm its leading position as a leading bank. Vietnam.
- In terms of total assets, ACB has a strong and strong balance sheet. The main indicators have positive growth; credit shifts towards focusing more on individual customers, small and medium enterprises; outstanding loans to individual customers increased by 15%. Deposits from customers increased by 12% while interbank deposits fell for the third consecutive year. Capital adequacy ratio reached a high level of 14.1%.
- In terms of income, ACB's income structure has shifted towards retail. After two years of decline, 2014 income increased by 17%; profit achieved the plan; marks the recovery step and the right direction. Non-interest income ratio is high and has the highest growth rate since 2011 until now. Income in the financial market segment grew again after two years of recording losses due to the closure of gold positions in accordance with regulations of the State Bank. Since 2012, the final settlement of outstanding problems has been determined as a priority, and the risk provision has been fully set up according to regulations.

### 3.2 Research methods

Methods of analysis, synthesis, comparison

- Method of investigation and statistics: Select a sample of 50 customers.

Enterprises having transactions at ACB Da Nang for direct interview processing questionnaires through SPSS software.

Survey method to evaluate the management factors of ACB for customers.

### 3.3 Research process

Research space: the source of information in the thesis is mainly secondary information collected mainly through the mass media (internet, magazines, books...). In addition, information is also collected through customer surveys and opinions of some ACB officers at some branches of ACB.

-Problems about customer relationship management at Asia Commercial Joint Stock Bank - Da Nang branch. In which, the author is limited to understanding customer relationship management for corporate customers to be able to analyze and research this issue in depth.

## 4. Research results and discussion

### 4.1 Research results

Before delving into the research and analysis of the current situation of the quality of ACB's home loan service in Hanoi, the article outlines a few features of the background, development and business results of Joint Stock Commercial Bank. Asia. There is a comparison between the quality of credit service between ACB and some other banks in the region to see how customers generally evaluate the quality of ACB's service.

After surveying the questionnaire, collecting data and using SPSS software to run the data, the results of testing the Cronbach' alpha scale, the results of the EFA exploratory factor testing, the results of the analysis were similar. All agencies have analytical results that are consistent with the research model. The home loan service quality scale has 5 main components with 17 observed variables. Regression analysis results give the formula. The impact of factors on the quality of home loan service.

$$CLDV = 0.163PT + 0.237DB + 0.335TC + 0.323DU + 0.249CARDS$$

With the results on the trust component that has the most influence on service quality, followed by empathic understanding with customers, creating a friendly closeness with borrowers, followed by assurance, the final tangible means is response. The text analyzes in detail the impact of each factor on the quality of home loan services through the results of interviews with customer evaluations as well as in-depth customer interviews. From there, give the advantages and disadvantages of the quality of home loan service. As follows:

**The advantages include:** Facilities, offices of other banks are spacious, interior and exterior are neatly and professionally decorated. The customer service capacity of the bank staff in general has a pretty good impression on customers.

Banking service activities through the customer care center have improved in service quality, customer service style and process. ACB offers product packages exclusively for home loans, a number of projects such as Timescity, Royal city, Nam Do, Nam Cuong and housing loan packages with appropriate interest rates, maximum loan term 20-year,

flexible repayment method. Documents for loan application procedures are becoming more and more streamlined over time.

**Weaknesses:** ACB's brand in Hanoi is not well known to a leading bank in the commercial banking sector, ACB's network is still thin. ACB has not been linked with many apartment projects in Hanoi. The application procedure has been streamlined, but not much, still have to collect many documents from the loan area, the process of processing documents through many stages, so it still takes a long time. In addition, a part of staff who contact with borrowers has not been qualified, has not communicated the service quality standards that the bank can provide to customers, leading to customer dissatisfaction. use process. Transaction processing time when customers come for direct delivery still have to wait. ACB's after-sales customer care policy has not been implemented for loan customers.

ACB always actively researches and develops new products to meet the increasing demand of customers for utility services in the era of information technology development and the open economy of integration and development of Vietnam. Male. ACB has launched a new service package such as an international cash card.

ACB card - Citimart visa electron is a new product name of the bank, in addition to the automatic payment and withdrawal function worldwide, customers can enjoy a 3% discount on purchases at Citimark supermarket system, convenient the benefit of this card is that it is possible to issue cards to many family members with a joint account. This is a very convenient and simple form of family expenditure management.

### 4.2 Discussion

Since 2014, when the economy has started to step out of the bottom of the crisis, the state has had stimulus packages to the real estate market, which has led to more demand for houses and land. Hanoi is one of the areas with the greatest demand for houses.

This is also an area subject to the fiercest competition among banks in the country due to the concentration and establishment of a series of domestic banks and foreign bank branches. Hanoi - The most populous city in Vietnam, every year thousands of people come to Hanoi to make a living, but only a small percentage of graduates go back to their hometown to work. Facing the above situation, commercial banks have constantly improved service quality to attract more customers. Therefore, banks have launched home loan products to serve the needs of customers, competing with each other with specific preferential packages of each bank. For ACB has confirmed as one of the top banks in the South, while in the North, ACB's position is still limited. Stemming from the above fact, studying the quality of home loan services is an urgent requirement. Therefore, the topic "Quality of home loan service of Asia Commercial Joint Stock Bank in Hanoi" was selected for research.

On the basis of scientific research on service quality, measurement of service quality as well as business performance of home loan services. The goal of the article is to propose solutions to improve the quality of home loan services. From that, the specific research objectives of this paper are as follows:

**Firstly**, the Law has introduced basic issues about the concept and characteristics of services, including: Intangibility, indivisible, unstable, and non-storable. The

characteristics of commercial banking services also have the common characteristics of services, but also have the characteristics of two-way information, rich diversity and constant development.

**Second:** The text introduces the concept of home loan service, the role of home loan service for banks, customers and society. Besides that, the literature also gives the concept and characteristics of service quality, including: superiority, specificity, supply. From there, it shows the relationship between service quality and customer satisfaction. The text highlights the need to improve the quality of the bank's home loan service.

**Third:** The text introduces theories about service delivery, including: Green Finance strategy and 5 gap model. Parasuraman & ctg (1985) suggested that service quality is a function of the fifth distance. This distance depends on the distances before the function between the customer's perception of the service and the expectation.

**Fourth:** The history of using the SERVPERF model is the quality of home loan services under the SERVPERF model, including five components: trust, assurance, tangible means, understanding, and responsiveness. The study uses regression analysis method, with a survey hat of n=276 customers to test the impact of factors on the quality of home loan service of Asia Commercial Joint Stock Bank in Hanoi.

**Fifth:** The author designs a questionnaire to investigate based on the research model and asks questions with the reference of agency leaders as well as longtime colleagues. Simultaneously, test interviews with some customers to get feedback on the survey questionnaire. The survey was conducted with a questionnaire with an exponential number of 303 customers with 276 qualified samples, of which the surveyed customers were evenly distributed among branches/transaction offices and customers mainly used the loan service. buy a house at ACB is ok.

In this report, our team has tried to play a very small part in developing and building a customer service culture for an organization. The first part of this report focuses on examining cultural concepts and models, we can see that customer service culture is an extremely necessary requirement for Asia Commercial Joint Stock Bank. (ACB) in particular in the current fierce competition.

Customers who bring great profits to the Bank are always the target of the Bank. They are not only sensitive to interest rates, but also have many unusual needs compared to other customers, requiring the Bank to interact, study the needs of customers, thereby building an appropriate customer approach strategy. Customer segmentation Effective customer care not only brings great benefits to the Bank but also benefits customers.

Because customers are the main objects that bring benefits to the bank, through CRM, the relationship between the bank and the customer will become closer, the customer's data warehouse is also effectively managed, through which the bank customers capture every slightest change in the tastes and consumption habits of customers.

From the identified cultural values, a common orientation has been given to develop a customer service culture for ACB in the direction of multiculturalism, with the solution being the appropriateness of the leadership. From this orientation, we propose cultural solutions to serve customers according to their own cultural aspects for ACB leaders to consider and apply.

## 5. Conclusions and recommendations

### 5.1 Conclusions

Green finance is an innovative financial model to overcome and limit the negative impacts of economic development on the environment and improve the environment. Green finance development helps capital flows in the economy optimally allocate financial resources, while managing environmental risks, promoting the use of renewable energy to achieve environmental protection goals, creating foundation for sustainable development. The study examines how financial resources can be generated for green finance projects, helping the economy recover from the energy crisis and ensuring environmental protection. The study examines the increase or decrease in equity of green financial enterprises and projects due to the inclusion of green aspects in financial policies such as credit policy, financial securities policy. The more efficient the economic policies and investments are made in the economy, the higher the propensity to invest in green financial strategies and the abundant financial resources available. for these projects with comfortable conditions to create a sense of environmental responsibility in business entities. Movements in economic growth significantly influence the initiation and implementation of green finance strategies as shifts in economic development alter the financial performance of organizations.

In the context of the Covid-19 pandemic, all economic sectors including financial institutions have made amendments to their policies and strategies to overcome problems related to the spread of COVID-19. Covid-19. As green finance is an effective tool to encourage eco-friendly programs and overcome the disruption created by Covid-19, this organization must bring about positive changes in the policies of the company. they are related to green finance. Green finance is one of the initiatives of financial institutions to tackle environmental pollution by encouraging the consumption of renewable energy during Covid-19.

### 5.2 Recommendations

In the coming time, for the green financial system to develop in line with international practices to actively support green economic growth, a number of recommendations need to be implemented:

- Develop a set of rules and regulations on green finance as the foundation for building a green financial system including green financial instruments, green financial institutions and green financial markets.
- Development of new green financial products. Green financial products such as CERs, carbon-related indices, ETF Futures and hedges, will be needed. in particular, green financial products that will support green energy efficiency and companies involved in alternative energy development are recommended to develop. New weather-related financial products also need to be introduced to financially adapt to climate change.
- Building infrastructure for green finance includes:
  - It is necessary to develop a Green Enterprise Index to promote green investment and design a Green Risk Index (Carbon) to promote investment in green bonds. Currently, JP Morgan & Innovest has jointly developed the JENI Carbon Beta Index, the world's first bond index that reflects the climate change risks of businesses.

- A carbon information delivery system needs to be developed to provide a mechanism to access carbon information that will be useful for investment decisions and credit institutions, and this system should be updated with online information on carbon information. carbon financial products.
  - In addition, the Green Business Rating Agency can promote green ratings. There are three main rating agencies around the world that specialize in corporate environmental performance: Innovation (USA), EIRIS (UK), SAM (Switzerland).
  - Information about green companies should be shared between public and private rating agencies related to green growth or green finance.
  - Training professionals on how to research, review and invest to provide carbon financial services is essential. Introduce professional training programs and promote expertise recommended to enhance green finance education.
  - Education on green financial consumption is also necessary. Through educating the public and consumers, raising awareness about green growth can prevent the development of green bubbles, environmental risks and other key risks in green finance.
- Strengthen the role of green financial institutions, especially the role of commercial banks. To promote green credit development in Vietnam, the role of ACB is very important, not only in policy making but also in supervision, support as well as in coordination with other ministries. related departments. To fulfill the above roles, the SBV needs many different tools. As suggested by Dikau and Ryan-Collins (2017), the tools that state banks use to encourage green banking/green credit can be divided into three main groups:
- Group of tools for allocating green credit: realizing the goal of effectively allocating credit to green sectors
  - Group of green macro tools: Implement the goal of protecting financial stability
  - Another group of green tools such as developing guidelines for green finance development or establishing a green bond market.

### 5.3 Limitations and directions for further research

This study also carries some limitations. These limitations motivate future researchers and scholars to provide insight into their topic and take concrete steps to remove these limitations. The study was supported by obtaining data from a single source. Thus, a question can be raised about the completeness and accuracy of the data that future scholars should answer by collecting data through multiple sources. Furthermore, the implementation and implementation of green practices in finance and its contribution to investment in renewable projects are considered in the economy of Pakistan, an emerging economy and income. low average. These results are true and correct in the Pakistani economy or similar economies, but they may not be relevant in developed economies. These results relate to the inclusion of environmental aspects in financial policies such as green investments and securities and thereby, the movement in the formation and development of renewable energy businesses in an economy dominated by Covid-19. The study therefore lacks generalizability, which should be revived by future

scholars while addressing similar associations between the underlying variables. Future studies must also address green development in different financial sectors and examine the effect on financing of renewable energy businesses in a typical situation, which may prove to be more of a guide for economists of any era than for a pandemic-hit economy.

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