

International Journal of Research in Human Resource Management

E-ISSN: 2663-3361

P-ISSN: 2663-3213

IJRHRM 2021; 3(2): 62-70

Received: 12-05-2021

Accepted: 15-06-2021

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Factors affecting customer satisfaction at Vietinbank in Vietnam

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Abstract

The research study on factors affecting customer satisfaction at Vietinbank such as accessibility, navigation, page load speed, language, memory (information storage), personal customized, convenient, intuitive factors influencing the satisfaction of customers using banking service. The study also proposes a model to improve the relationship between customers and businesses.

Keywords: Factors affecting the satisfaction customers worldwide, factors affecting consumer behavior, the level of customer satisfaction

1. Introduction

The factors affecting customer satisfaction are the decision of all business activities. So what is customer satisfaction? To what extent and factors influence customer satisfaction? To answer the question, people arise many different opinions and definitions to explain customer satisfaction. Since then they have arisen many controversies. As Philip Kotler explains: "Customer satisfaction is the degree, state, or perception of a customer from comparing the results of consumption, use of a product or service with the customer's expectations or expectations. Comparison of one business with another through customers". Factors affecting customer satisfaction depend on the difference between received results and expectations. If the actual results match the expectations, the customer will be satisfied and vice versa 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. Customer influence factors are formed from shopping experiences from friends, colleagues and competitors in order to improve the quality of services or products to meet customer expectations. Furthermore, Hansemark and Albinsson say: "Customer satisfaction is the overall attitude of a customer towards a service provider or an emotional response to the difference between what the customer anticipates and what they expect. Reception, for the fulfillment of some need, goal or desire." Customer satisfaction is the psychological feeling after customer needs are satisfied. Based on the understanding of your product or service compared to another product on the market from which to evaluate satisfaction or dissatisfaction. Thus, to understand customer satisfaction is the feeling of pleasure, satisfaction or sometimes disappointment arising from the comparison between the actual benefits of the product with their own or the product's expectations. Other used products. Therefore, businesses have set up a customer service quality scale according to 03 levels or more than the needs of the business to know the exact feelings of customers, but the common points are assessed as follows: unsatisfied, satisfied, very satisfied, etc. From the surveys and researches of enterprises, they will find out the factors affecting customer satisfaction, thereby helping businesses retain and create customers, prospective and prospective customers. However, studies have shown that even though satisfied customers are not synonymous with loyalty, satisfied customers will be more likely to be loyal than dissatisfied customers. Therefore, customer satisfaction is considered a decisive factor for the success of the business. Therefore, any program needs to measure customer satisfaction based on factors related to the goal 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 perceptions, directly asking the surveyed people to evaluate like an interview. Face-to-face, group interviews, telephone surveys, online surveys, etc., the indirect method is a good method to handle specific perceptions. Respondents may not be aware that researchers will use these questions to relate overall satisfaction.

Many methods can be used to determine such as: behavioral observations, testing methods. Businesses need to choose the right method and measure to bring the best results to understand customer groups and the factors that influence customers in the process of using products or services.

2. Theoretical basis

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

Goods are produced centrally in one place, and 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 due to centralized, mass production, and centralized product quality management. Manufacturers can also produce when it is convenient, then store it in a warehouse and sell it when needed. Service delivery and service consumption occur at the same time. Service providers and customers must come into contact with each other to provide and consume services at places and times that are suitable for both parties. For some services, the customer must be present during the service delivery.

Services cannot be mass-provided, centralized like manufacturing goods, so it is difficult for suppliers to check quality according to a uniform standard. Customers' perception of service quality is strongly influenced by the skills and attitudes of service providers. It is difficult to achieve uniformity in service quality in one day. The more people serving the service, the more difficult it is to ensure uniformity in quality. Service exists only for the time it is provided. Therefore, services cannot be mass-produced to store in reserve, when there is market demand, they are sold. When purchasing a product, the customer transfers ownership and becomes the owner of the goods he has purchased. When buying 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 feature affects distribution policy in Service Marketing, in which wholesalers and retailers cannot transfer ownership (Thanh Hang, 2018).

Customer satisfaction depends on the effectiveness or benefits of the product or service compared 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 be dissatisfied. If the performance of the product or service matches the expectations, the customer will be satisfied. If the performance of products and services is higher than expectations, then customers will be extremely satisfied and happy. Expectations here are considered human wishes or expectations, derived from individual needs, previous

experience and outside information such as advertisements, word of mouth from family and friends. (Pham Hung Cuong, Nguyen Xuan Minh & Vo Hoang Nhan, 2019).

Below is 03 levels of satisfaction of customer experience and we have a different impact on the service provider.

The first is positive satisfied, this is the satisfaction and positive feedback through the demand of customers on the increase for the product provider 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. Moreover, 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 ever-increasing requirements of customers, it makes the product and service provider make more and more efforts to improve the quality of its products and services. More complete to offer its customers.

Next is stable satisfaction for customers who have stable satisfaction. It will be easy that they will feel very comfortable and satisfied with what is going on and do not want a change in the way they are satisfied. Provide the company's products and services to them. Therefore, these customers are very comfortable and have high trust in the company, they are willing to continue using the company's products and services for a long time.

Finally, automatic satisfaction customers with passive satisfaction Trust in the company and they think it is difficult for the company to improve the quality of products and services and change according to their requirements. Feeling satisfied is 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 their ideas or appear indifferent to the improvement efforts of the company.

Besides, we also need to add that in addition to classifying customer satisfaction, the level of satisfaction also affects customer behavior greatly. Even if customers have the same positive satisfaction with their company, but this "satisfaction" level is only satisfied, they can also find other companies and continue to use the product. Company services. Therefore, when studying customer satisfaction, making customers happy is very necessary, but helping them feel completely satisfied is much more important. In addition, for satisfied and automatic customers, they openly enter 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 groups of customers. Following are 02 groups of factors affecting customer satisfaction: service quality and service price.

Service quality: Service quality is defined in many different ways depending on the object that we study. Understanding this service quality is the basis for our company's quality improvement measures. Service quality it is not only important in setting development goals, but also helps the company to orient to promote its strengths in the best way. Service quality can also be understood through its

characteristics. Overall, quality includes the following characteristics:

The first is superiority: For customers, a quality business 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 assessment of the superiority of the quality is greatly influenced by the perception of the customers who use their services. This relationship has great significance for assessing service quality from customers 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 most quintessential aspects crystallized in products and services that create the characteristics of products and services. Therefore, a high-quality service or product will contain more "superior features" than a low-level service. This distinction is associated with the identification of outstanding tangible or intangible attributes of the product or service. It is thanks to these characteristics that customers can recognize the quality of the company's services as different from those of competitors. However, in practice it is difficult to define the core characteristics of the service completely and accurately. Therefore, these characteristics do not have absolute value but are only relative to make it easier to identify service quality in specific cases.

The third is supply ability: Service quality is associated with the process of performing and delivering services to customers. Therefore, the service implementation, service style 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 first need to know how to improve this intrinsic factor to form their own long-term strengths in providing services to customers.

Fourth, demand satisfaction: Services are created to meet customer needs. Therefore, service quality must necessarily satisfy customer 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 becomes more important than ever because service providers must always focus on customer needs and do their best to meet those needs. It is useless and of no quality to provide services that customers judge as of no value. In terms of customer service, "demand satisfaction" includes the meaning of "supply ability". This is because the quality of service begins when the company grasps the needs of the customer until the service is deployed, but it is in the process of providing the service that the customer will feel satisfied and not. From which to perceive the quality of service as good or bad. If the supply has an internal factor, the satisfaction of demand is influenced by external influences more.

Fifth, value creation: Obviously, service quality is associated with the values created to serve customers. A

service that does not produce 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 service's values and compare them with what they expect to receive. In other words, the value of service quality is also influenced more by external factors (customers) than internal. High quality of service is a service that creates values that not only meet customer needs but also exceed customer expectations and make the company stand out from the competition. Therefore, value creation is a basic feature 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 toward making customers happy. Therefore, to improve customer satisfaction, service providers must improve service quality. In other words, service quality and customer satisfaction have a close relationship with each other, 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.

Next is the service price: Price is the monetary expression of the value of goods and services. The price is determined based on the value of use and the customer's perception of 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. Judgment in implementation. Therefore, factors such as customer perception of price and cost (using cost, 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 lasting bonds and loyalty in its customers. A company can lose 100 customers a week and still gain 100 new customers. However, too much "distracting customers" can be costly compared to when the company keeps those 100 customers and doesn't get any new ones. A company can estimate how much profit it loses when customers leave. Competition increases the cost of attracting new customers, which can be much higher than keeping existing customers happy. Therefore, offensive marketing is, in general, more costly than defensive marketing, because it takes a lot of effort and money to entice a competitor's satisfied customers to trade with you. So, besides focusing on marketing new customers, companies still maintain their front 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.

3. Research Methods

Research is a method carried out with an aim towards science by systematically collecting, interpreting and evaluating data which is known as scientific

research. Scientific research method is the collection and analysis of information for research, Scientific method is the basic process. Depending on the specific research topic and the field, there will be different research methods.

Methods used primarily in research is a method of analyzing materials to find out what ideological content basic documents and find out the problems related to research and identify the problem to be solved. Documents, documents, articles, interviews or research topics on issues related to the topic "Factors affecting customer satisfaction at Vietinbank." To carry out the topic of group 8, perform the steps such as analyzing and synthesizing theory. Analyze the documents to find out the structure and development trend of the theory. From ph â n theoretical aggregate them together to build a system concept through sources such as journals and scientific reports, scientific works, archives of public information, analytical work fake, logical analysis of the 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 process of events to identify interactions. Explain laws to make judgments about the nature of the laws of things or phenomena. Therefore, analysis and synthesis are closely related methods to create an inseparable unity. In addition, the team also uses the comparative method in the analysis process to compare relevant content indicators on customer satisfaction to identify trends and fluctuations of the indicators. Helping the team to synthesize common points and at the same time extract the differences between thousands of documents. On that basis, it is possible to evaluate the factors affecting customer satisfaction to find solutions and solutions to manage or improve the optimal service or product in a specific case. Therefore, in order to conduct the comparative method, the group must solve basic problems such as determining the theoretical roots, basic principles and determining the conditions or objectives of comparison. Mixed method is a way of combining qualitative and quantitative research methods to understand a phenomenon more thoroughly. Help the team better understand the behavior and groups of factors affecting customer satisfaction.

Because the research topic is about groups affecting satisfaction, it is necessary to combine 2 methods to be able to study more closely to make accurate and convincing conclusions in terms of both "quality" and "quantity".

4. Research results and discussion

Culture of Vietinbank

The transformation of sales service management now at VietinBank is extremely urgent. And the first transformation is done by 3 core cultural values: Customer oriented; Respect; Honest; Transparency. At that time, VietinBank identified 3 core values, the most important of which was "All activities are customer-oriented". By 2012, VietinBank continued to complete the set of documents on corporate culture with 7 core values identified, helping to guide behavior. Documents such as Culture Handbook, Competency Framework Handbook are issued, trained and communicated throughout the system. At the Business Review 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. The Chairman of the Board of Directors

emphasized the priority, focusing on building and developing 3 cultural values which are:

1. Targeting customers 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".

Customer relationship model

Initial implementation activities: Database building: In Vietinbank system, customer information is collected by Support Department and Sales Department through customer surveys, face-to-face meetings, via phone and then updated into the INCAS system. Every customer of Vietinbank will be encrypted using a string and the information is stored on a single system, integrated data information. After analyzing and ranking customers, the bank will conduct customer grouping as follows:

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

Customer interaction activities: Interacting with customers at Vietinbank only stops at analyzing and understanding customers, meeting customers' requirements with the current conditions of the business, without finding a corresponding strategy. Cooperate with each customer group based on the needs of the customer, not using information technology to record the interaction.

Customer personalization: Customer personalization at Vietinbank is considered as a unit that is aware of providing related products and services but still does not have a strategy to make a difference for each customer group.

Customer care in 3 stages

- **Before buying:** Create good word-of-mouth advertising from old customers, contributing to improving the bank's reputation and position in the market.
- **While making a purchase:** Maintain a strong share of the bank's target customer market. Bring high satisfaction to customers during their transaction with the bank.
- **After purchase:** Retain old customers, mainly economic organizations and businesses. At the same time strongly attract new customers and progress to convert them into loyal customers of the bank.

Item short-term service provider: In recent years, promoting the modernization of banking technology, the application of information technology in banking operations and expanding trading networks has created the conditions for develop new and modern banking services. The

introduction of modern and multi-utility banking products and services such as ATM, Internet Banking, Home Banking, PC Banking, Mobile Banking. has marked the a new development step of Vietnam's banking service market in general and Vietinbank. It is possible to list banking products and services being provided such as: Credit; Cash service; Payment by transfer: UNC, Check, Card; Money Transfer, T/T, Bankdraft; Automatic deduction, periodic payment authorization; Rental safes; Home banking (Home banking), mobile banking, internet banking (Telephone banking), Electronic payment (e. banking); Remittances; Liquidation of assets according to the will of the customer; Entrustment service; Advise; Insurance; Real estate services; Set up and appraise the project; Banking services on the securities market; Currency brokerage (According to Decision 351 dated April 7, 2004 of the State Bank of Vietnam); Foreign currency trading; International payments.

Long-term goals of service provision: Create absolute satisfaction for customers, satisfy their needs, maintain current customers and create loyal customers.

- Attract potential customers
- Existing customers are not satisfied
- Existing customers are satisfied
- Enhance competitive advantage
- Satisfy customer needs
- Organize customer care department

15 factors affecting customer satisfaction when using services at Vietinbank: Factors affecting customer satisfaction greatly affect the level of usage at Vietinbank and finding potential customers Future.

- **Accessibility:** Must ensure that customers can find and access all services efficiently without barriers and difficulties on search and communication media such as: Google, FB, CH Play, Appstore, and Linked in.
- **Navigation:** Is a Call to Action to VietinBank headquarters and branches so that customers can understand and be satisfied with the desired service and propose solutions to guide service use quickly.
- **Website and app loading speed:** The faster the website/app loads, the more visitors will improve their satisfaction when using services at Vietinbank. It has been proven in practice that 1 second page load time equates to 11% fewer page views and app installs, 16% lower customer satisfaction, and 7% less customer satisfaction number of conversions.
- **Language:** Communicating with customers in their preferred language is important for service providers. More than 50% of consumers do not use a service if information about the service is not available in their language. However, it doesn't just apply to language in terms of geographic demographics, but also how certain phrases or terms resonate with your audience and reflect back on your business. Use customer-friendly language and avoid industry jargon that can be confusing and take away business opportunities on a personal level. Sometimes, a misunderstanding in the communication language of customers can lead to a communication crisis at

Vietinbank. Therefore, without a good connection through the language of the business to the bank, it will absolutely not bring satisfaction from customers.

- **Memory - factors affecting customer satisfaction:** Customers feel dissatisfied they will switch from one channel to another and expect information and data. Customers don't want to be asked for the same details over and over again regardless of the channel or department they're interacting with. B in mind also means remembering the needs of the customer and avoid cases provide customer service did not care.
- **Personalization:** Customers want personalized experiences and share the right content at the right time with the right people. To make interactions faster, easier and more efficient for customers.
- **Convenience:** Considered as a determining factor in customer satisfaction. It can influence customers to decide where to use services and experiences and with whom they can interact. 05 main factors determine convenience: Decision Convenience, Convenience of access, Benefits of convenience, Convenience of transactions, Convenience after benefiting.
- **Intuition:** Vietinbank must be proactive and anticipate customer needs and emotions. Know what customers want before they want or solve a problem. To create a better experience, convenient and to create a trusting relationship.
- **Real Time:** Real-time engagement is important because consumers tend to be evolving and modern. They expect real-time response and faster resolution.
- **Simplicity:** The service should eliminate hassles and complications.
- **The logic of satisfaction level between emotion and satisfaction when using the service is logical:** Customers are emotionally satisfied means they are extremely satisfied with the service and have a long-term commitment, Customers are satisfied. Logically satisfied service users can say that they are extremely satisfied with service quality but lack the emotional connection between businesses and customers. It means that they are not satisfied with the way they communicate and there is no reason for them to use the service.
- **Transportability:** As a banking-mediated payment experience, it is impossible to ignore the home delivery, especially during pandemic times because it is difficult for customers to go to the place of procedure and receive the card at the office department. The provision of bank cards at Vietinbank's home cannot be ignored.
- **Choice:** Vietinbank provides customers with many choices in the process of using the service. However, make sure to support customers and help them find the right choice for their needs.
- **Community:** Customers tend to consider how the

surrounding community responds to the service's brand.

- **Moment of Truth:** The process is determined based on the moment value to create a breakthrough in the customer's service usage.

5. Conclusions and recommendations

Comments on the customer relationship model at Vietinbank

▪ Customer database

- Learn about customer database
- Build database in CRM
- Database consolidation: It is necessary to merge databases into a common data warehouse.
- Database analysis: Data mining is a technical application to large databases or to analyze data and identify behavioral patterns. The big banks can analyze and treatment of hundreds of millions of transactions each week.

▪ Client identification

From the database, the bank can identify its customers in turn by groups: from potential customers to customers, then loyal customers, advocates and defenders for the company.

▪ Classification of customers

- Observable group: includes culture, geography, demographic and socioeconomic criteria.
- The unobservable group: personality, style.

▪ Customer interaction

Typically, a customer's buying action occurs at the end of a customer's decision-making process - which can be long or short - which can go through a consuming process such as the cognitive phase, the affective phase, or the emotional phase and finally theatrical act. Therefore, customer interaction needs to be tied to the customer's buying decision process and needs to find ways to push customers closer to the ready to buy stage.

▪ Personalize customers

The purpose of service personalization is to provide customers with a special and valuable feeling. In the service sector, banks can use many different ways to personalize their target customers, such as through channels: advertising, personal selling, sales promotion, promotion and public relations, direct mail and sponsorship.

The customer management information system at Vietinbank is a large system with many complex problems, but it will support the bank with good customer care services. The system can help the customer service department to best manage its customers. At the same time, we also collect customers' opinions and from there have an overview to build advertising plans, build brands and trust in customers.

Recommendations on the customer relationship model

Beside advantages and success that has been achieved, probably due to the impact of the environment inside or outside, Vietinbank still certain difficulties for development. A. To succeed requires strategies and appropriate steps. In Vietnam with the new, surely success

will only come to those who have a strategic vision, are brave enough and confident, seize the opportunity to go ahead, take the lead, and acquire experience to build a new system new system. The system is efficient and suitable for the bank. When the solutions are implemented synchronously, according to a reasonable and solid roadmap, it will contribute to perfecting the legal environment for banking operations in general and Vietinbank in particular, improving financial capacity and modernity. technology, improve management level and quality of human resources, contribute to service development, thereby helping Vietinbank develop more strongly and sustainably in the globalized integrated economy.

- Complete the customer database system completely and accurately.
- Improve the information collection process, information processing technology to identify customer groups and best meet their needs.
- Improve customer satisfaction with services.
- Drive the value of existing customers, especially VIP customers. Simultaneously exploit the values of potential and traditional customers.

Proposing service provision activities at the bank

Completing mechanisms and policies to promote modern banking activities, improving the operational efficiency of closely coordinated indirect management tools. Control all cash flows in the economy, especially those related to the state budget sector and non-banking financial institutions. Strengthening inspection, supervision and strict direction of the service implementation process, ensuring a healthy competitive environment among banks. Building and perfecting a system of industry directive documents in the field of banking services, applying advanced science to Vietnamese practice, creating favorable conditions for the CRM system to quickly integrate with the world. It is necessary to supplement and perfect mechanisms and policies to promote development. On the basis of state law, it is necessary to develop a complete and synchronous system of guiding documents for CRMs to implement. Promulgating a service banking management mechanism, creating conditions for the development of a modern banking service system.

6. Proposing marketing and customer service activities

The application of marketing principles in customer relationship management is of great significance. It is a business strategy to link and coordinate people with communication skills with optimal processes and modern technology, in order to balance the two benefits of the bank's profit and customer satisfaction. To do well in marketing, Vietinbank needs to do a few things well.

- At each Vietinbank branch, it is necessary to organize a customer care department, always making customers feel respected every time they come to the bank.
- Build a more professional communication staff.
- Build a team of specialized staff trained in public relations and journalism skills.
- Improve the quality of articles, news and photos to not only provide information for leaflets and websites, but also for newspapers and magazines inside and outside the industry.
- Develop a financial strategy in line with the bank's

business strategy.

- Plan and closely with customers such as: VIP customers, large customers to have appropriate care.
- Focus on applying modern technology and e-commerce in customer service.
- Build a complete customer care team in foreign languages.
- Always adhere to all standards in the customer care process even with familiar customers.

Recommendations for individual and institutional customers of Vietinbank

Continue to implement the identified business strategy: dominate the market, increase the bank's market share, and ensure the safe and efficient business operations of the branch. Promote capital mobilization in the locality, actively mobilize low-cost capital. Ensuring employees have higher and higher incomes. In addition, Vietinbank also promotes the implementation of the objectives of the customer relationship management policy.

Retaining old customers, mainly economic organizations and businesses. At the same time, promote the attraction of new customers and convert them into loyal customers of the bank. Maintain the bank's market share in the target market. Bringing high satisfaction to customers during transactions with the bank. Creating good word of mouth from old customers, contributing to improving the bank's reputation and position in the market.

7. Proposal on service delivery model affecting customer satisfaction

The model Parasuramam *et al.* (1985) with 05 components of service quality are tangible means, reliability, responsiveness, assurance, empathy. In addition, trust is considered to be a significant correlation factor with satisfaction as surveyed by Guido Mollering on customer-supplier relationship of the UK printing industry (2003). Therefore, the research model by Parasuramam *et al.* (1985) suggested to add the credibility factor to its structure.

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