

Factors Impacting Customer Satisfaction from Banking Service Quality in Vietnam

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Summary: This article based on the analysis of business activities of BIDV (Joint stock Bank for Investment and Development of Vietnam), one of the Big4 Banks in Vietnam. Through the research survey of selected groups of customers in Vung Tau province the authors have identified impacting factors on their satisfactions from ATM service quality of BIDV. The research aim of authors is to use quantitative analytical tools to determine the level of impact of identified factors on customers' satisfaction from ATM services quality of BIDV in Vung Tau province. As next, the next research aim of the authors is to propose a set of adequate solutions to boost customers' satisfaction related with ATM service quality of BIDV in Vung Tau Province.

Key words: impact factors, solutions, customer satisfaction, commercial bank, BIDV.

I. INTRODUCTION

As a modern and multi-utility banking product, ATM card has become a popular non-cash payment method in the world in general and in Vietnam in particular. It is considered a self-service banking channel, an important tool in retail banking. Thanks to the flexibility and utility brought to its owners, ATM card has been attracting the interest of the whole community and increasingly asserting its position in the banking business.

Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) has focused on developing card service, improving service quality. Phu My Joint Stock Commercial Bank for Investment and Development (BIDV Phu My), a branch of BIDV in Vung Tau province is also under great competition in the card service with other banks offering the same services such as Vietcombank, Vietinbank, Agribank, Asia Commercial Bank, Sacombank and customers are the decisive factors for the existence of banks.

This article will help BIDV Phu My in understanding the factors affecting customer satisfaction when using ATM cards, the level of influence of each factor, thereby supporting BIDV Phu My managers in finding solutions to improve service quality towards maximum satisfaction of card users, tapping to the potential of the card market, enhancing market share and maximizing profits from this business.

II. THEORETICAL FRAMEWORK

2.1. *Quality of Banking Services*

According to the International Organization for ISO Standardization, in the ISO 9000: 2015 draft (quoted according to the Appropriate Certification Center QUACERT-Ministry of Science and Technology), the quality definition is as follows: "Quality is the ability to incorporate the characteristics of a product, system or process to meet the requirements of customers and stakeholders". According to Parasuraman & et al (1988),

service quality is the gap between the expectation of customers about the service and their perception of the results when using the service. Cronin and Taylor (1992) believe that the quality of service is the quality that customers feel without comparing with expectations because it confuses customers and makes it difficult to distinguish. There are many different statements about service quality but from a customer-oriented point of view, service quality means meeting customer expectations, satisfying customer needs. Therefore, the quality of service is determined by the customer, according to the customer's wishes and requirements. The quality of services is of relative nature due to the same level of service quality will be assessed differently by different customers and even by the same customer but at different stages (Tien, 2020; Tien et al, 2020a; Tien et al, 2020b; Tien et al, 2020c).

The quality of banking services in general and the quality of ATM card services in particular is the extent to which the ATM/banking card service meets the needs and expectations of customers, or in other words, that all the additional activities and benefits that bank services/ATM card services bring to customers to establish, strengthen trust, and expand long-term partnerships with customers through creating the satisfaction for customers when using the service (Circular 19/2016/NHNN). In general, the quality of banking services is an evaluation and a general feeling of customers about all products and services provided by the bank, it depends on the quality of each product and service, including ATM card service. The quality of ATM card services that are assessed as good will contribute to improve the service quality of the bank. Like service quality in general, banking services in particular, the quality of ATM card services is closely related to the needs of customers. Quality is the satisfaction of customers' needs, if a product or utility of an ATM card service does not meet the needs of customers, it is considered to be of poor quality. In today's competitive business environment where service providers must always target customers' needs and try their best to meet those needs, this feature becomes even more important than ever. Because the quality is measured by the level of demand satisfaction, the demand is always fluctuating, so the quality also fluctuates with time, space and conditions of use. Quality of service to satisfy customer needs can be clearly stated in the form of regulations and standards, but sometimes in reality the quality of products and customer services can only be felt in and after the end of the use process (Tien et al, 2019a; Tien et al, 2019b; Tien et al, 2019c).

2.2. *Customers' Satisfaction*

According to Parasuraman et al (1988), customer satisfaction is a reaction to the perceived difference between known experience and customer expectations of service. According to Kotler and Keller (2006), according to Le, Nguyen, Do, Le and Tang (2014), customer satisfaction is the level of emotional state stemming from a comparison between product perceptions and customer expectations when using the service. More specifically, according to Oliver (1997), customer satisfaction is an emotional response, the overall feeling of the customer to the service provider on the basis of comparing the difference between what they get and what they expected earlier.

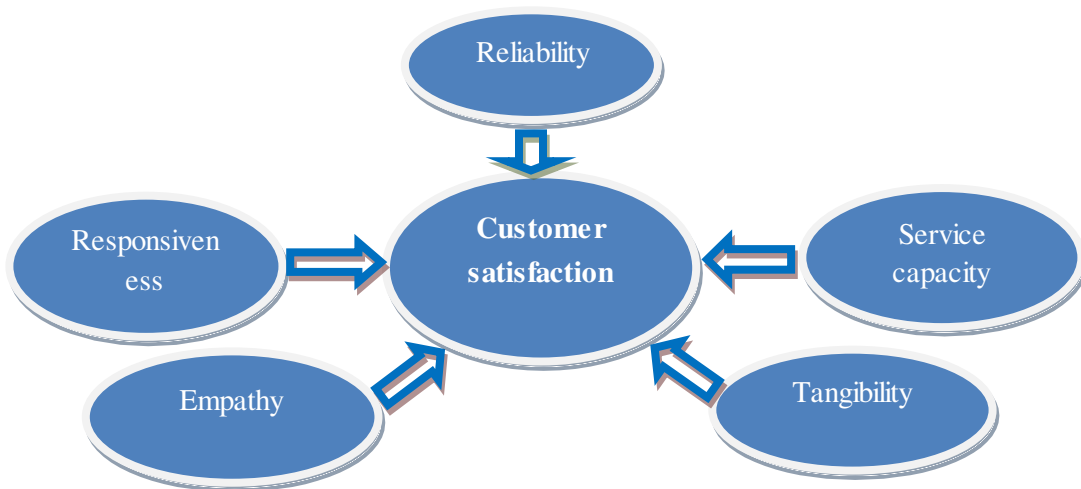
Thus, each concept has different expressions but collectively, customer satisfaction is understood as customer evaluation of a product or service that meets their expected needs or not. Customer satisfaction depends on the efficiency or benefits of products and services compared to what they are expecting. Customers can have different levels of satisfaction. If the efficiency of products and services is lower than expected, customers will feel dissatisfied. If the efficiency of the product or service matches the expectations, customers will feel satisfied. If the efficiency of products and services is higher than expected, customers will be very satisfied and feel happy. It can be said that customer satisfaction is associated with customer expectations. Expectations are based on the

previous experience of customers, friends’ opinions and marketers’ information. Therefore, in order to satisfy customers, the bank must understand the expectations of customers and thereby give reasonable expectations. If low expectations are given, bank can satisfy customers but it is not enough to attract customers. On the contrary, if expectations are raised too high, customers may be disappointed (Tien & Ngoc, 2019; Tien & Anh, 2017; Tien, 2019).

2.3. Research Model

The proposed research model is based on the SERVQUAL model of Parasuraman, including 5 independent variables to measure the quality of ATM card services at the BIDV Phu My. These variables are presented below (Figure 1):

Figure 1. Research model



Source: Authors’ development

- Reliability (DTC): reflected in the ability to provide the right service at the right time and place; the fact that banks accurately record the data also shows the bank's credibility; diverse utilities, high security features.
- Responsiveness (KNDU): demonstrating the willingness to serve and meet the requirements of individual customers, speed of providing services to customers; the willingness to pay attention and help customers; The correct communication to customers when the service will be done also reflects the bank's responsiveness.
- Service capacity (NLPV): expressed through the bank's reputation in service capability, transaction safety, professional qualifications of staff, polite and courteous attitude of employees when delivering services.
- Empathy (SDC): expressed in the bank's policy programs showing interest in individual customers using ATM card services; special attention of bank staff when dealing with individual customers to during transaction; transaction time, branch network, ATM network also show the sympathy of the bank with individual customers.
- Tangibility (SHH): expressed by spacious infrastructure and premises of the bank's headquarters and transaction points; network of transaction points and ATMs is wide and conveniently located, easy to identify, information systems and technical equipment that banks use to provide modern ATM card services. Tangibility is also shown through the appearance, costume or uniform of the staff when receiving and serving customers. Banners, notice boards, brochures and accompanying materials while providing services to customers trading at the bank.

In the banking industry, service quality is considered as a source of customer satisfaction. Through a number of studies, it has been shown that service quality and customer satisfaction have a positive relationship. On that basis, the author made the following hypotheses:

H 1. When the level of reliability assessed by customers is rising, the level of customer satisfaction will increase.

H 2. When the level of responsiveness assessed by customers is rising, customer satisfaction will increase.

H 3. When the service capacity assessed by customers is rising, the customers satisfaction will increase.

H 4. When empathy appreciated by customers is rising, the level of customer satisfaction will increase.

H 5. When tangibility appreciated by customers is rising, the level of customer satisfaction will increase.

III. RESEARCH RESULTS

3.1. Sample Information

From the theoretical model SERVQUAL of Parasuraman, the authors set up a draft scale. From the draft scale, the author discusses a group of 10 customers and bank employees to form a preliminary scale. After removing 3 observed variables, 22 observed variables remain in preliminary scale. The survey was conducted with selected sample of 220 (number of questionnaires issued). The number of collected and valid questionnaires is 200. Samples are taken in a convenient way.

3.2. Analyzing the Reliability of the Scale with Cronbach's Alpha Coefficient

- Scale measuring quality of service:

+ Scale of reliability:

Cronbach's Alpha of the scale is $0.894 > 0.6$, the correlation coefficients of the observed variables in the scale are from 0.675 to $0.749 > 0.3$ and there is no case to remove any observed variables that make Cronbach's Alpha of the scale greater than 0.894 . Therefore, all observed variables in this scale are accepted and used in subsequent factor analysis.

+ Scale of responsiveness:

Cronbach's Alpha of the scale is $0.872 > 0.6$, the correlation coefficients of the observed variables in the scale are from 0.648 to $0.791 > 0.3$ and there is no case to remove any observed variables that make Cronbach's Alpha of the scale greater than 0.872 . Therefore, all observed variables in this scale are accepted and used in subsequent factor analysis.

+ Scale of service capacity:

Cronbach's Alpha of the scale is $0.846 > 0.6$, the correlation coefficients of the observed variables in the scale range from 0.608 to $0.772 > 0.3$ and there is no case to remove any observed variables that make Cronbach's Alpha of scale greater than 0.846 . Therefore, all observed variables in this scale are accepted and used in subsequent factor analysis.

+ Scale of empathy:

Cronbach's Alpha of the scale is $0.530 < 0.6$, since there are two observed variables SDC3 and SDC4 with a correlation coefficient of < 0.3 , so these two variables are excluded. After removing 02 observed variables SDC3 and SDC4, and re-running the whole process, Cronbach's Alpha rose from 0.530 to 0.822 , the remaining variables in the scale have the total variable correlation coefficient > 0.3 so they are both accepted and used in subsequent factor analysis.

+ Scale of tangibility:

The tangible component with observed variables SHH5 <0.3 should be disqualified. After removing the SHH5 variable, re-running the whole process, Cronbach's Alpha rose from 0.765 to 0.887, the remaining variables in the scale have the total variable correlation coefficients of 0.689 - 0.813 > 0.3 so they should be accepted and used in subsequent factor analysis.

- *Scale measuring customers' satisfaction:*

The satisfaction scale with Cronbach Alpha relatively high at 0.823 > 0.6, the observed variables in this component have a relatively large correlation coefficient of > 0.3. Therefore, the variables that measure this component are used in the subsequent factor analysis.

3.3.Exploratory Factors Analysis

After Cronbach Alpha analysis and removal of three SDC3, SDC4 and SHH5 variables, the reliability coefficients of the variable groups were quite high and even >0.6; the total variable correlation coefficients are >0.3. Therefore, the remaining 22 variables are accepted and continue to be included in the factor analysis (Table 1).

Table 1. Observed variables used in the exploratory factor analysis (EFA) for independent variables.

Factor	Code	Interpretation
Reliability	DTC1	BIDV provides card services as committed
	DTC2	BIDV actively addresses customers' obstacles
	DTC3	Card making procedure is simple, fast and convenient for customers
	DTC4	ATM system operates smoothly and accurately
	DTC5	BIDV ATM card offers a variety of utilities
	DTC6	BIDV keeps customers' information confidential
Responsiveness	KNDU1	Staff tells customers when to perform the service
	KNDU2	Staff are always ready to serve customers
	KNDU3	Fluent operator and quick implementation of customer requests
	KNDU4	Employees promptly resolve customer complaints
Service capacity	NLPV1	Behavior of employees to create trust for customers
	NLPV2	Customers feel safe when using BIDV's ATM card service
	NLPV3	Staff are always polite, respectful and affable with customers
	NLPV4	Employees are knowledgeable enough to answer customer questions
Empathy	SDC1	BIDV has programs showing interest in customers
	SDC2	BIDV has reasonable and competitive card service fees
	SDC5	Employees understand customers' needs
Tangibility	SHH1	BIDV has modern equipment (computers, ATMs, cameras, ...)
	SHH2	Wide network of ATMs
	SHH3	Convenient ATM locations, easy-to-identify layout locations
	SHH4	The interface of ATM is easy to use
	SHH6	BIDV's card can be withdrawn at most other bank's ATMs

Source: Authors' development

After running the factor analysis of independent variables, we get the following results:

+ *KMO and Barlett’s test results*

Table 2. KMO and Barlett’s test

KMO and Barlett’s test	
KMO indicator	0.83
Barlett’s test	2480.634
Df	231
Sig.	0

Source: Author’s investigation

The factor analysis results presented in Table 2 show that KMO index is 0.830 > 0.5, which proves that the data used for factor analysis is completely appropriate. Barlett’s test results are 2480,634 with the significance level (p_value) sig = 0.000 < 0.05, meaning that the variables are correlated with each other and satisfy the condition for factor analysis.

+ *Principal components analysis with Varimax rotation:*

The results show that the original 22 observed variables are grouped into 5 groups. Total variance value = 70.344% > 50%: satisfactory; then it can be said that these five factors explain 70.344% variation of data. The Eigenvalues coefficient values of the factors are both high and greater than 1, the fifth factor has the lowest Eigenvalues = 1.360 > 1.

+ *Factors’ matrix with Principal Varimax rotation:*

Table 3. Factors matrix with Principal Varimax rotation

	Component				
	1	2	3	4	5
DTC1	0.825				
DTC6	0.793				
DTC5	0.783				
DTC3	0.783				
DTC2	0.78				
DTC4	0.761				
SHH6		0.877			
SHH1		0.818			
SHH2		0.799			
SHH3		0.79			
SHH4		0.764			
KNDU2			0.896		
KNDU3			0.838		
KNDU4			0.808		
KNDU1			0.776		
NLPV1				0.878	
NLPV4				0.851	
NLPV3				0.789	
NLPV2				0.725	

SDC2				0.835
SDC5				0.814
SDC1				0.731

Source: Author’s investigation

There are 22 variables included in the factor analysis with 5 groups of factors being created. The naming of factors is based on the observation of observed variables with a large Factor loading within the same factor. Thus this factor can be explained by variables with a large coefficient within it.

3.4. Correlation analysis and linear regression analysis

*** Test of Pearson correlation coefficient:**

Table 4. Correlation coefficients between dependent variables and independent variables

H	Statement	Correlation coefficient	P
H1	When the level of trust is appreciated by customers, the level of customer satisfaction will increase.	0.521	0
H2	When the ability to meet customer appreciation increases, customer satisfaction will increase.	0.462	0
H3	When the service capacity is assessed by customers, the satisfaction level of customers will increase.	0.458	0
H4	When empathy is appreciated by customers, the level of customer satisfaction will increase.	0.604	0
H5	When tangibility is appreciated by customers, the level of customer satisfaction will increase.	0.419	0

Source: Authors’ investigation

On one hand, if the correlation coefficients between dependent variables and large independent variables there is an evidence that they are interrelated and linear regression analysis may be appropriate. On the other hand, if the independent variables also have a big correlation with each other, then it is a sign that between them there may be a multicollinear phenomenon in the linear regression model we are considering. The above results show that the dependent variable has a relationship with all five independent variables, in which the correlation coefficient between the satisfaction and the empathy of the bank is the largest and correlation coefficient between the satisfaction and the tangibility of the bank is the smallest.

*** Linear regression analysis:**

The linear regression method is performed with one-turn method, the regression results are evaluated through the Adjusted R-square (used for model suitability assessment) and the F test (model suitability test). At the same time, it is necessary to test the multicollinearity phenomenon through considering the acceptability (tolerance) and Variance Inflation Factors (VIF): if Tolerance is small and VIF > 10 these are signs of multicollinearity. After conducting a linear regression analysis on the influence of factors on customer satisfaction, we have the following results:

The coefficient R² adjusted = 0.612 differing from 0 shows the research results of model are valuable. The result of F test: F = 63.654 and Sig = 0.000. In addition, the Tolerance of the observed variables is large and VIF of the variables with the largest value

is 1.426 <10. Therefore, the regression model is suitable for the data set and there is no multicollinear phenomenon.

Table 3. Regression results use the Enter method

Model	Unstandardized Coefficients		Standardized Coefficients		(Sig)	Collinearity Statistics	
	Beta coefficient	Standard Error	Beta coefficient			Tolerance	Variance Inflation Factor(VIF)
Const	-0.797	0.244		-3.262	0.001		
DTC	0.203	0.039	0.256	5.201	0	0.806	1.241
KNDU	0.172	0.035	0.239	4.931	0	0.828	1.208
NLPV	0.288	0.055	0.251	5.263	0	0.857	1.167
SDC	0.301	0.057	0.278	5.263	0	0.701	1.426
SHH	0.233	0.05	0.226	4.619	0	0.814	1.228

Source: Authors' investigation

Thus, the linear regression equation looks like this:

$$Y = -0.797 + 0.278 \times \text{SDC (X4)} + 0.256 \times \text{DTC (X1)} + 0.251 \times \text{NLPV (X3)} + 0.239 \times \text{KNDU (X2)} + 0.226 \times \text{SHH (X5)}$$

Regression results show that all the independent variables: Reliability (X1), Responsiveness (X2), Service capacity (X3), Empathy (X4), Tangibility (X5) have Sig. <0.001, the variables are significant at the 99% reliability. Because at 99% reliability, the independent variables affect the dependent variable which is the customer satisfaction.

Regression results show all 5 factors Empathy, Reliability, Service capacity, Responsiveness, Tangibility have positive impact (+) on Customer satisfaction on quality of ATM services of BIDV Phu My. This is entirely consistent with previous theories and studies. The non-standardized beta coefficients in the non-standardized regression model show that in the condition of maintaining the values of each other factor, the change of 1 unit value of one factor being considered will change 1 non-standardized beta value (of the element being considered) on the dependent variable (Customer satisfaction) in the following order:

- (1) Empathy (Beta = 0.278)
- (2) Reliability (Beta = 0.256)
- (3) Service capacity (Beta = 0.251)
- (4) Responsiveness (Beta = 0.239)
- (5) Tangibility (Beta = 0.226)

IV. CONCLUSION

4.1. Conclusion

The results of measuring scale testing show that there are 5 components of service quality including 22 variables that affect customer satisfaction, which are: (1) Reliability: 6 variables, (2) Responsiveness: 4 variables, (3) Service capacity: 4 variables, (4) Empathy: 3 variables, (5) Tangibility: 5 variables.

The "Empathy" component has the strongest impact on customer satisfaction (Standardized Beta coefficient = 0.278). This shows that BIDV Phu My should pay much attention to customers' interests, benefits and needs. In addition, the rates of bank card

service charges must be consistent with the benefits received and affordability of customers. In fact, BIDV Phu My has recognized the importance of this factor and has continuously tried to improve through the implementation of customer care policies. The fee offered by BIDV Phu My must ensure the rationality and competitiveness compared to the average level of other banks in the area.

The second strong impact on customer satisfaction is the "Reliability" component with standardized Beta coefficient of 0.256. This proves that customer trust plays a very important role for the bank's development. Customers only deal with banks when they feel they can trust. BIDV Phu My must always pay attention to simplify procedures for issuing and operating cards so that it is most convenient and quick as possible; actively addressing customers' obstacles with 24-hour hotlines. Next thing to do is the continuous improvement and upgrading of machinery and equipment systems to ensure that the ATM system operates smoothly, serving customers with diverse utilities to provide ATM card services as committed. These orientations must be maintained in the future.

In today's competitive era, besides improving product features, a decisive component of a bank's performance is its ability to serve. In this study, the component "Serving capacity" with 4 variables has the content attached to human factors, namely card department's staff with professional qualifications, ability to handle and solve technical issues and complaints. Serving attitudes and understanding customer needs will also have a strong impact on customer satisfaction on ATM card services (Standardized Beta coefficient is 0.251). Especially in the field of banking services in general and ATM card in particular, the service delivery process of employees always plays an important role for service quality and customer satisfaction. The service capacity of card department's staff at BIDV Phu My needs to be strengthened through various long-term and short-term training programs to meet the work requirements. Card department's staff must improve their qualifications to be able to satisfactorily solve customer complaints.

The fourth strong impact on customer satisfaction is the component "Responsiveness" (standardized Beta coefficient is 0.239). In the era of technological development and advancement, customers can easily access many card services with advanced technology of other banks, so the fact that the bank gives customers many utilities with short time of transaction, professionalism and accuracy will contribute to improving customer satisfaction. BIDV Phu My must continuously focus on the issue of updating new technologies, new operating methods for staff, improving the skills and working style of employees in the extremely dynamic business environment to further improve service quality and customer satisfaction.

Finally, the "Tangibility" component also has a significant impact on customer satisfaction with standardized Beta coefficient of 0.226. Tangible means affecting customer satisfaction on the basis of bringing as much convenience as possible to customers trading with bank through ATM system such as: spacious and airy space, many convenient locations, modern machines and equipment, ATM cards' tradability in many different banks. All of that will have a positive effect on customer satisfaction and stimulate their frequent use of ATM card services. The bank's ATM system has also basically met the requirements of customers. Since the goal of the bank is to serve all classes of customers, utilities on ATMs must be designed very conveniently and reasonably to easily perform banking operations such as: withdrawing money, searching balances, transfer, pay service bills...

In summary, what we see above is the order that BIDV Phu My needs to prioritize to implement through the allocation of limited capital investment resources, as well as the interest of the leaders. The above research results show that human factor is extremely important because it has the strongest impact on customer satisfaction on ATM card

service quality. BIDV Phu My, with many limitations in terms of financial capacity and technology, should combine investments to improve tangible assets, but first of all, invisible factors (intangible assets) such as problem solving skills, capacity of handling situations, attitudes toward service, understanding customer needs, thereby creating resonance effects between these two groups of factors in general and between 05 components impacting quality of ATM card services in particular.

4.2. Limitations and further researches

Firstly, the study chose convenient form of sampling, so the representation of researched objects is not high. At the same time, the survey sample is delivered to the majority of low-income customers (over 80% of customers have income of less than 400USD a month) and the survey only considered the criteria for using the card but not in combination with the number of times of card usage during the year and that should affect the research results. This study should be repeated with probability sampling method and should add criteria for number of times of card usage during the year. Doing so, it is possible to generalize customer satisfaction on banking service quality and the research results will be more accurate.

Secondly, due to limitations of time and resources, research is only done within a narrow range with customers using card services of BIDV Phu My mainly in Tan Thanh district, so the generality of research is not high. The overall generality will be higher if the research is repeated at some other banks, in some other districts and cities in BRVT province, and this is also a further research direction within this topic.

Thirdly, this study only considers and evaluates the quality of ATM card services in relation to customer satisfaction based on their subjective perception but has not considered them in other relationships such as current capacity of BIDV Phu My (for example: financial capacity, assets, human resources, facilities, etc.) and business results (e.g. total revenue from ATM card service, total income from payment deposits of customers using card, etc.). This is exactly what further research should supplement and adjust to these factors.

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