HO CHI MINH NATIONAL ACADEMY OF POLITICS

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IMPROVING THE QUALITY OF NON-CREDIT SERVICES OF THE VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT IN THE CONTEXT OF INTERNATIONAL INTEGRATION

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INTRODUCTION

1. Rationale

Along with the process of economic integration and global commercialization, Vietnamese banks are facing many challenges. Firstly, the trend of modernizing banking activities is towards reducing the proportion of traditional credit activities and increasing non-credit service activities. Secondly, competition in the banking sector is increasing, the competition is becoming more and more diverse. Vietnamese commercial banks not only compete with domestic commercial banks but also have to compete with international commercial banks. Thirdly, the risks of commercial banks are increasingly diverse and more unpredictable. Therefore, in order to improve their competitiveness, commercial banks, in addition to diversifying products and services and implementing more effective risk management, the key activity is to improve the quality of products and services, especially the quality of non-credit services.

Since the implementation of the open-door policy, the Vietnamese financial and banking market has developed rapidly in recent years. According to many experts both inside and outside the financial and banking sector, one of the criteria for customers to choose and come to a bank is service quality (QoS), in which non-credit service quality (QoS) plays a very important role.

The Vietnam bank for agriculture and rural development(Agribank) is a state-owned commercial bank, so it must perform a number of special functions compared to normal commercial banks (CBs), leading to the fact that Agribank's business development policies and service quality improvement, including QoS, cannot be as flexible as those of joint-stock commercial banks. After nearly 35 years of development and growth, Agribank is now the leading state-owned commercial bank in Vietnam in all aspects. Agribank's charter capital by 2024 is 41,268 trillion VND.

Based on the above reasons, the author chose the topic "Improving the quality of non-credit services of vietnam bank for agriculture and rural development in the context of international integration"

2. Some new points of the thesis

2.1. On theory

The thesis has systematized the theoretical basis on the quality of non-credit services of the commercial banking system and formed a theory on state-owned commercial banks to supplement and perfect the theoretical framework on the quality of non-credit services of state-owned commercial banks in the context of international integration.

2.2. On practice

1) The thesis evaluates the quality of non-credit services of Agribank at the same time on 5 basic factors that form the quality: the tangibility of the service to customers; the reliability of the service to customers; the preferential policy of the service to customers; the ability of the service to respond to customers; and the convenience of the service to customers. Evaluating many factors at the same time helps to identify shortcomings and propose solutions to improve quality more deeply.

2) The thesis has evaluated all 3 main non-credit services of Agribank at the same time, including payment and money transfer services; digital banking services; and card services. Evaluating all 3 services at the same time helps to propose solutions to improve the quality of non-credit services more synchronously and comprehensively.

3) The thesis assesses the current status of non-credit service quality of Agribank in the context of international integration, especially when Vietnam has been implementing the commitments of 17 bilateral and multilateral trade agreements.

4) The thesis has proposed solutions to improve the quality of non-credit services of Agribank in the context of international integration.

3. Thesis content structure

In addition to the Introduction, Conclusion, References and Appendix, the content of the thesis is presented in 4 chapters including:

Chapter 1: Overview of the research work and thesis research direction:

Chapter 2: Theoretical basis and practical experience on the quality of non-credit services of state-owned commercial banks in the context of international integration

Chapter 3: Current status of non-credit service quality of the Agribank in the context of international integration.

Chapter 4: Orientation and solutions to improve the quality of non-credit services of the Agribank in the context of international integration.

Chapter 1
OVERVIEW OF WORKS AND RESEARCH DIRECTIONS OF THE THESIS

1.1. OVERVIEW OF WORKS AND RESEARCH GAP

1.1.1. Overview of works on research content on non-credit service quality of commercial banks in the context of international integration

The quality of non-credit services in commercial banks has been studied domestically and internationally, for example, some outstanding research works related to non-credit service quality of state-owned commercial banks in the context of integration are as follows:

* Studies related to non-credit service quality of commercial banks in the context of integration abroad:

Germany's three-pillar banking system: A cross-national perspective in Europe (JW Decressin, AD Brunner, J Decressin, 2004); The Relationship Between Service Quality and Behavioral Outcomes: A Study of Private Bank Customers in Germany (Yavas et al. (2004)); Determining the Relative Importance of Key Factors in Delivering Bank Service Quality: An Application of Dominance Analysis in the SERVQUAL Model (Kumar, 2009); Expanding Understanding of Mobile Banking Adoption: When UTAUT Meets TTF and ITM (Tiago Oliveira et al., 2014; Investigating the Determinants of Internet Banking Adoption in Greece, (Ilias Santouridis, Maria Kyritsi, 2014); Promoting Banking Services and Products, (Fortea & Ioan, 2019); Examining the Key Drivers of Consumer Experience with (Non-Financial) Digital Services - An Exploratory Study,(Shaikh et al., 2020).* Studies related to the quality of non-credit services of commercial banks in the context of domestic integration: "Developing non-credit services at joint stock commercial banks in Vietnam today" (Nguyen Thi Thu Thuy, 2018), "Developing non-credit services of joint stock commercial banks in Vietnam" (Dinh Van Chuc, 2017); "Quality of financial and banking services at Vietnamese commercial banks" (Nguyen Thanh Cong, 2016); "Developing non-credit services at state-owned commercial banks" (Phan Thi Linh, 2015); "Developing retail banking services at Vietnam Joint Stock Commercial Bank for Industry and Trade" (To Khanh Toan, 2014); "Developing non-credit services at Vietnamese commercial banks" (Pham Anh Thuy, 2013); "Developing non-credit services at Vietnamese commercial banks" (Pham Anh Thuy, 2013); "Developing e-banking services in Vietnam in the context of international economic integration" (Pham Thu Huong, 2011); "Developing non-credit services at the Vietnam Bank for Agriculture and Rural Development" (Pham Minh Dien, 2010).

In general, the previous research works studied credit services - traditional banking services; studied the development of non-credit services; simultaneously studied the quality of both credit and non-credit services without separating these two types of services; and separately studied the quality of a type of non-credit service. These studies have clarified a number of issues such as the theoretical basis of services (credit and non-credit), service quality (credit and non-credit); analyze the development process of non-credit services, analyze separately some factors affecting the quality of non-credit services. However, these studies have not covered the three main non-credit services in the market: payment and money transfer services, card services, digital banking services and the studies have not mentioned service quality in the context of integration.

1.1.2. Overview of works on research methods for non-credit service quality of commercial banks in the context of international integration

From related research works as presented in Section 1.1.1, it can be seen that previous studies on customer satisfaction are the most obvious assessment criteria for assessing service quality. Service satisfaction is a difficult concept to quantify and is always associated with the following factors that have been pointed out by many studies: (i) Customer perception of the service provided; (ii) Customer expectations or expectations of the service provided; (iii) Results received from the use of the service by the customer; (iv) Comparison between expectations and results received when using the service; (v) Customer intention to continue using the service. Good service quality, meeting needs, customers will be satisfied and use the service more frequently. The relationship between customer satisfaction and service quality has been mentioned by many researchers, typically the two models SERVQUAL and SERVPERF study the measurement between service quality and customer satisfaction (Parasurman et al. (1985, 1988); Cronin & Taylor (1992)). In the thesis topic, the SERVPERF model is chosen to evaluate the quality of non-credit services at Agribank with the scales adjusted to suit the research field instead of using the entire scale of this model.

1.1.3. Overview of research on the spatial and temporal scope of research on the quality of non-credit services of commercial banks in the context of international integration

Related research works as presented in Section 1.1.1 show that the quality of non-credit services is mainly studied abroad and representative research at individual banks.

Research works by Pham Minh Dien (2010); Pham Thu Huong (2011); Pham Anh Thuy (2013); To Khanh Toan (2014); Phan Thi Linh (2015); Nguyen Thi Thu Thuy (2018); Tran Thi Thanh Thuy (2018) were studied domestically but only focused on the period from 2010 to 2018 and did not study the case at Agribank. From 2019 to now, banking technology has made many advances, especially the application of technology in cashless transactions since Covid 2019, so customers' requirements and evaluations of non-credit services, especially payment and money transfer services, have changed.

1.1.4. Gaps for further research in the thesis

1) Most previous research works mainly focus on credit services (traditional services); a few other works have studied both credit services and non-credit services, however, separating non-credit services for research is quite rare.

2) Previous research works often only evaluate a few non-credit services of commercial banks in general, and have not simultaneously evaluated 3 types of non-credit services that are key to state-owned commercial banks, including: payment and money transfer services; digital banking services; and card services.

3) Previous research works assessed the quality of non-credit services at Agribank

but were not linked to analysis in the context of international integration, especially in the period from 2017 to 2024 when Vietnam's integration became deeper and wider with many new generation FTAs signed and coming into effect, making the requirements for the quality of non-credit services challenging.

1.2.GENERAL OBJECT, SPECIFIC OBJECT AND SCOPE OF THERESEARCH

1.2.1. Research objectives

1.2.1.1. General objectives

Assess the current situation and propose solutions to improve the quality of non-credit services of the Vietnam Bank for Agriculture and Rural Development in order to contribute to promoting the better development of the Vietnam Bank for Agriculture and Rural Development in the context of international integration.

1.2.1.2. Specific objectives

1) Systematize and develop the theoretical basis on the quality of non-credit services of state-owned commercial banks in the context of international integration.

2) Analyze the current situation and factors affecting the quality of non-credit services of the Vietnam Bank for Agriculture and Rural Development in the context of international integration.

3) Propose solutions and some recommendations to improve the quality of non-credit services of the Agribank in the context of international integration.

1.2.2. Subjects and scope of research

1.2.2.1. Subjects of research

The subject of research is the quality of non-credit services of Agribank.

1.2.2.2. Scope of research

1) Regarding research content: (1) Customer satisfaction (the higher the satisfaction, the higher the quality) with 03 types of non-credit services: payment and money transfer services; digital banking services; card services. These three types of non-credit services are core services of Agribank, generating the highest revenue and profit among the bank's non-credit services. (2) Regarding the elements that make up the service, the thesis focuses on analyzing in depth 5 factors: the tangibility of the service for customers; the convenience of the service for customers; the reliability of the service for customers; preferential policies of the service for customers; and the ability to respond to customers' needs.

2) Spatial scope: The thesis only focuses on the research at the Vietnam Bank for Agriculture and Rural Development.

3) Time scope: Assess the current status of non-credit service quality at the Vietnam Bank for Agriculture and Rural Development in the period from 2018 to 2023, because this is the period when the Vietnamese economy in general and the operations of state-owned commercial banks in particular are under great pressure as Vietnam integrates more and more deeply and widely with many trade agreements (FTAs), including a number of new generation FTAs that have been signed and begun to take effect. Proposed solutions for the period up to 2030.

1.2.3. Research questions

1) What is the theoretical basis for evaluating the quality of non-credit services?

2) What is the current status of the quality of some types of non-credit services in the context of international integration of the Vietnam Bank for Agriculture and Rural Development? What factors affect the quality of non-credit services of Agribank?

3) What solutions help Agribank improve the quality of non-credit services in the context of international integration

1.3. RESEARCH APPROACH AND METHODOLOGY

1.3.1. Research approach and framework

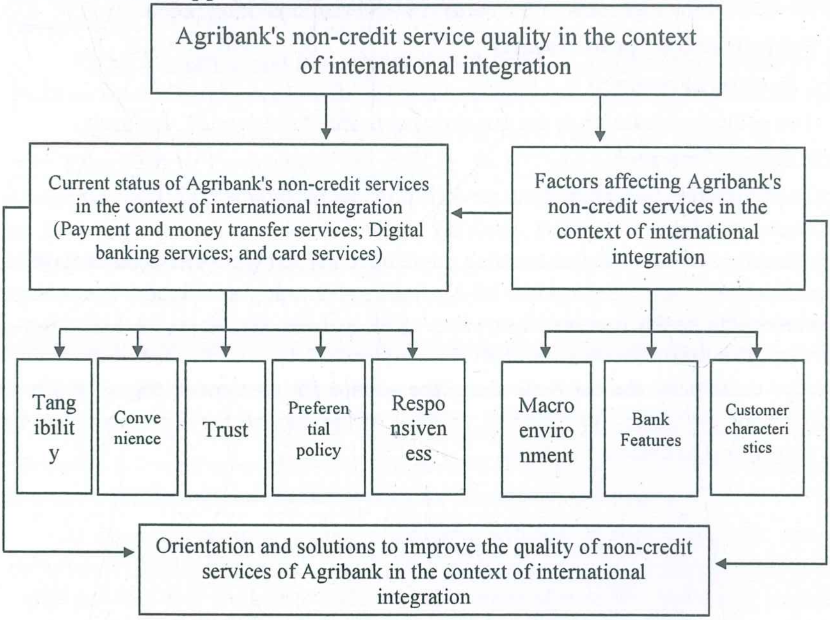

Figure 1. 1: Thesis analytical framework

The thesis topic uses the system approach and satisfaction approach to evaluate the quality of non-credit services. This approach provides banks with the ability to identify issues related to improving service quality to contribute to improving business efficiency for banks.

1.3.2. Method of collecting information and data

The thesis uses the method of collecting information, secondary data and researching documents, combining quantitative and qualitative research methods through investigation, survey, using expert methods.

Primary data is collected by the author from surveys: customers using non-credit services of Agribank, Agribank bank staff, banking experts.

1.3.3. Method of analyzing information and data

Qualitative analysis: Within the scope of the thesis, the qualitative research method is used throughout this thesis. This method takes data from an overview of previous research works combined with interviews with experts, leaders, and officers in the banking sector at Agribank.

Quantitative analysis:

(1) Using SERVPERF scale and 5-point Likert scale to evaluate non-credit service quality

(2) Using multiple regression model to analyze factors affecting service quality (customer satisfaction) for non-credit services

The regression equation has the form:

$$\mathbf{Y_i = \beta_0 + \beta_1{*}STT + \beta_2{*}SHH + \beta_3{*}STC + \beta_4{*}YTG + \beta_5{*}KNĐƯ}$$

Where:

Yi: Satisfaction with non-credit service quality i;

β0 : Intercept coefficient;

STT, SHH, STC, YTG, KNĐƯ, HNQT: respectively are the variables convenience (STT), tangibility (SHH), reliability (STC), preferential policy (YTG), and responsiveness (KNDU).

- β1, β2, β3, β4, β5: are constants of the corresponding variables, showing the level of influence of each factor forming quality on customer satisfaction with the quality of non-credit services at Agribank Vietnam.

Chapter2

THEORETICAL BASIS AND INTERNATIONAL EXPERIENCE ON THE QUALITY OF NON-CREDIT SERVICES OF STATE-OWNED COMMERCIAL BANKS IN THE CONTEXT OF INTERNATIONAL INTEGRATION

2.1. THEORETICAL BASIS ON THE QUALITY OF NON-CREDIT SERVICES OF STATE-OWNED COMMERCIAL BANKS IN THE CONTEXT OF INTERNATIONAL INTEGRATION

2.1.1. Some concepts

The thesis presents some concepts such as commercial banks, commercial banking services and delves into analyzing some concepts such as:

Non-credit services of banks: Within the scope of the thesis, non-credit services are banking services that bring revenue to banks in addition to revenue from credit interest, expressed through revenues from payment account services, treasury services, consulting services, trust services, foreign exchange trading services. Non-credit services in this thesis are mentioned to be limited to service activities that are not directly affected by market risks (such as interest rates, exchange rates).

Quality of non-credit services of commercial banks: Combining the concept of non-credit services and the above analysis of service quality, the author believes that "The quality of non-credit services of commercial banks is the response and satisfaction of customers' needs, while ensuring safety and efficiency in the business operations of commercial banks". Accordingly, to evaluate the quality of commercial banking services, it is necessary to study customer satisfaction when using the service based on a survey and the safety and efficiency in the business operations of commercial banks.

2.1.2. Some non-credit services of state-owned commercial banks

Payment and money transfer services: According to Clause 7, Article 3 of Circular 46/2014/TT-NHNN, money transfer services are the activities of payment service providers at the request of the payer to transfer a certain amount of money to the payee. The payee can be the payer.

Digital banking services: Digital banking refers to the integration of digitalization in all banking service areas by banks, the application of digitalization in the business operations of financial institutions and in customer interactions.

Bank card services: Bank card services are considered the ability of a customer to make payment transactions, transfer money, withdraw money, print statements, etc. at any bank's automatic teller machine without having to go to a bank employee.

2.1.3. The role of improving the quality of non-credit services in the context of international integration

Improving the quality of non-credit services in the context of international integration plays an important role for: the economy, banking business activities and customers using the service.

2.1.4. Contents of improving the quality of non-credit services of commercial banks in the context of international integration

Improving the quality of non-credit services of commercial banks in the context of international integration includes the following contents: Improving the visibility of services for customers, improving the convenience of services for customers, improving the reliability of services for customers, enhancing and supplementing preferential policies of each service for customers, improving the responsiveness of services to customers.

2.1.5. Criteria for evaluating the quality of commercial bank services in the context of international integration

Service quality reflects the level of customer satisfaction with non-credit services provided by the bank and can be assessed through the following criteria: Service attitude; convenience of the products provided by the bank; product accuracy; time to supply similar products compared to other banks; the level of simplicity or complexity of the product supply process... Service quality will be measured by measuring customers' expectations (E) and perceptions (P) through customer evaluation statistics. The quality of service received is the difference between customers' perceptions and perceptions (P-E). Specifically:

Received service Expectation Service quality

Received service value > Expected value Very high

Received service value ≥ Expected valueHigh

Received service value < Expected value Low

2.1.6. Factors affecting the quality of non-credit services of commercial banks in the context of international integration

Factors affecting the quality of non-credit services include: (1) Macro environment: Socio-economic environment, legal environment, technological environment; (2) Service providing banks: business strategy of the bank, scale, reputation of the bank, organizational structure of the bank, quality of human resources of bank staff, technical and technological level of the bank; (3) Characteristics of customers using the service.

2.2. PRACTICAL EXPERIENCE IN IMPROVING THE QUALITY OF NON-CREDIT SERVICES OF SOME COMMERCIAL BANKS AND LESSONS FOR VIETNAM

Based on the study of international experiences in china, korea, the us, japan, thailand, singapore, the philippines and some domestic banks such as viettinbank, vietcombank, bidv, the thesis proposes 6 lessons for state management agencies and commercial banks, including: (1) strengthening the role of reporting and asking for opinions from representatives of state owners; (2) improving service quality must be done according to a roadmap. (3) it is necessary to pay attention to the role of technology. (4) human resources are the ones who perform the service, so they must be given great attention. (5) strengthening data management and development and (6) strengthening inspection and supervision.

Chapter 3

CURRENT STATUS OF NON-CREDIT SERVICES OF AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

3.1 CURRENT STATUS OF NON-CREDIT SERVICES OF THE AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

3.1.1. Overview of the Agribank

The thesis has outlined the Agribank in three contents: History of establishment and scale of Agribank, functions, tasks, and organizational structure.

3.1.2. International integration and issues raised for the quality of non-credit services of the Vietnam Bank for Agriculture and Rural Development

International integration has become a trend of the times and is taking place strongly in many fields. Accordingly, in parallel with reaching out to the world market, Vietnam must also open up the domestic market, including the financial and banking sector. In that general context, the Vietnamese commercial banking system must proactively recognize and be ready to participate in the integration and competition process because at that time the domestic market will no longer have a high level of protection as before, banks will have to compete globally and compete right at home.

By 2022, Vietnam will have signed about 13 free trade agreements (FTAs) committing to opening the market for practical financial services for domestic and foreign financial institutions and banks, which means that customers will have a wide choice of financial services (including credit and non-credit services) from domestic and foreign financial institutions. This poses a challenge for commercial banks, including the Agribank, to improve the quality of their credit and non-credit services to compete with domestic, affiliated and foreign financial institutions in an increasingly fierce competitive environment. Vietnam has signed free trade agreements with the expectation of promoting the development of the Vietnamese economy. Among the trade agreements, the EVFTA stands out from other FTAs in several aspects. First, it can have an immediate impact on the Vietnamese banking sector. Within the first five years after the EVFTA takes effect, Vietnam commits to allowing EU credit institutions to purchase up to 49% of shares in two joint stock commercial banks, except for four state-owned joint stock commercial banks (BIDV, Vietinbank, Vietcombank and Agribank). Second, the implementation of the FTA will bring both opportunities and challenges to the non-credit sector of banks. The FTAs are expected to promote FDI attraction to Vietnam and facilitate technology transfer from multinational corporations through support for production establishment, technical assistance and vocational training, including training to improve the quality of the workforce in the finance and banking sector.

3.1.3. Legal framework related to Agribank's non-credit service business activities

The thesis has systematized legal documents providing legal basis for non-credit service business activities of banks, including the Vietnam Bank for Agriculture and Rural Development, which are listed by the thesis topic according to the issuing agency as follows: (1) Legal documents issued by the National Assembly, the Government, and the State Bank. At the same time, it provides some contents of the legal document system related to Agribank's non-credit service business activities such as: Related to the quantity of non-credit services, the quality of non-credit services.

3.1.4. Infrastructure, preferential policies and business results of non-credit services of Agribank

In this section, the thesis presents: The current status of business infrastructure and preferential policies of three types of services: payment and money transfer, digital banking and card services. At the same time, the thesis presents a summary of the business results of all three types of these services.

3.2. ANALYSIS OF AGRIBANK'S NON-CREDIT SERVICE QUALITY IN THE CONTEXT OF INTEGRATION

3.2.1. Agribank's payment and money transfer services

3.2.1.1. Tangibility of services to customers

Currently, among the factors that form the tangibility of services, the factor that is most highly appreciated by customers is the appearance of employees (dress, professional transaction style, appearance) (average score is 3.7 points); but the factor of employee quality (expertise, knowledge and enthusiasm of employees) is the factor that is rated the weakest (average score is 3.3 points). Along with that, other factors reflecting on-site service infrastructure to provide services are being evaluated at the "Normal" level, with an average score of 3.5 to 3.7 points.

3.2.1.2. Convenience of services for customers

Among the factors that form convenience, customer support tools when encountering difficulties are the weakest, specifically customers evaluate "Quality of 24/24 bank hotline" with an average score of 2.9. This is explained that although the bank has a 24/24 hotline, it is mainly answered automatically, when requested to connect with a consultant, the consultants' phones are often very busy, customers often have to wait a long time. On the contrary, the factor "large bank with a wide network, convenient transaction locations" is rated highest by customers compared to other factors, (STT1=3.6). This is achieved because Agribank is a state-owned joint stock bank with 2,300 branches and transaction offices across Vietnam, however, the number of Agribank branches and transaction offices has not been opened for a long time.

3.2.1.3. Customer service reliability

Customer service reliability is formed by many different factors, including 4 main factors: level of information transparency; level of service information security; level of asset security during transactions; and level of customer information security. Currently, customers are somewhat satisfied with the first 3 factors, including: level of information transparency; level of service information security; and level of asset security during transactions. However, many customers are still not satisfied with the customer information security factor. The rate of customers who are completely dissatisfied with customer information security is 7.1% and dissatisfied is 17.2%, the total of these two rates is up to 24.3%; while the rate of the other 3 factors is only about 11.0 - 11.5%.

3.2.1.4. Preferential service policies for customers

Of the 4 preferential policies, the policy of free services related to re-issuing passwords, tracing transaction information, changing phone numbers, and service usage information is the most satisfied by customers (average score is 4.3 points - very satisfied). However, the preferential policy when making online payments and money transfers is rated the lowest (average score is only 2.9 - dissatisfied). This is a quite big difference and is worth paying attention to.

3.2.1.5. Ability to meet customer needs of the service

Among the factors of ability to meet customer needs of the service, the factor of money transfer limit is rated lowest by customers, reaching 3.1 points. This is explained by the fact that Agribank's money transfer limit is lower than that of other banks. On the contrary, the factor of customers easily checking recipient information through 24/7 service is rated most satisfactory by customers, reaching 3.8 points. However, this score is only at the beginning of the Normal level, far from the very satisfied level.

3.2.1.6. General assessment of payment and remittance service quality

The level of influence of each component on customer satisfaction with payment and remittance service quality is shown in the following equation:

HL = 0.302 +0.331 STT + 0.291SHH + 0.385 STC +0.322YGT +0.410KNĐU

All 5 factors that form quality currently have a positive impact on service quality (the constants of all 5 variables are positive), meaning that improving the quality of the forming factors will improve service quality.

3.2.2. Agribank's digital banking services

3.2.2.1. Tangibility of services to customers

The tangibility of Agribank's digital banking services is formed by 6 factors: the bank's brand and reputation; service equipment; infrastructure (transaction office); qualifications and expertise of staff, enthusiastic advice, quick customer support; staff appearance. The better these factors are, the better the service quality (the more satisfied customers are) and vice versa, if these factors are not good, the quality will not be good (customer dissatisfaction). According to the interview results, customers are evaluating 5 factors at the Normal level (scores range from 3.41 - 4.20 on the 5-level Likert scale); The only factor ranked at the average level is the level of staff qualifications and expertise, enthusiastic consulting, and quick customer support (scores range from 2.61 to 3.40).

3.2.2.2. Convenience of services for customers

The convenience of digital banking services is formed by 4 main factors, of which only the factor that Agirbank has a widespread network with many transaction locations that are very convenient for people to use is rated by customers at the "Normal" level (average score of 4.0/5 points). The remaining factors: the bank has computers and a separate area to support customers to access and transact online; the digital banking service software is easy to use, the application has an easy-to-see, clear interface; large banks with a widespread network, convenient transaction locations are rated by customers at the "Normal" level (average score of 3.2 - 3.5 points on the Likert scale).

3.2.2.3. Customer service reliability

According to the survey results, customer satisfaction with the factor "the bank does a good job of securing customer information, user, password and transaction information through e-banking services" is the lowest compared to other factors, reaching an average level (average score is 3.2). Customer perceptions of other criteria "Information about the service is publicly disclosed by the bank regarding regulations, fees and terms of service registration", "Software has 2-layer security, has a feature to support checking when customers transfer incorrect information", "customers are protected about their assets, do not face risks when making transactions in digital banking and are quickly supported when errors occur" are all at a satisfactory level (average score is 3.5).

3.2.2.4. Service incentives for customers

According to the survey results, the level of customer satisfaction with "customers enjoy incentives when transacting via digital banking" and "Other fees incurred during the use of digital banking are reasonable" only reached the "Normal" level, with the average scores being 3.0 and 3.2, respectively. For the remaining questions, customers rated them at the level of "Normal".

3.2.2.5. Ability to meet customer needs of the service

According to the survey results, the level of customer satisfaction with "customers enjoy incentives when transacting via digital banking" and "Other fees incurred during the use of digital banking are reasonable" only reached the level of "Normal", the average score was 3.0 and 3.2 on a scale of 5, respectively. For the remaining questions, customers rated them at the level of "Normal".

3.2.2.6. General assessment of digital banking service quality

The level of influence of each component on customer satisfaction with the quality of digital banking services is as follows:

HL = 0.302 +0.331 STT + 0.291 SHH + 0.385 STC +0.322YGT+0.410KNĐU

The factors that form the current quality all have a positive impact on the quality of service. The factor of ability to meet the needs that most customers are satisfied with has the highest impact on quality. On the contrary, the factors of tangibility and convenience are the 2 factors that have the lowest impact on the quality of service.

3.2.3. Agribank's card services

3.2.3.1. Tangibility of services to customers

According to the survey results from customers, among the 6 factors that create the tangibility of card services, the factors of professional qualifications, knowledge, and enthusiasm in supporting customers of employees are given the lowest score, with an average score of 3.3 points on a 5-level Likert scale. This score reflects the level of customer satisfaction with the quality of service staff at the "Normal" level. The other 5 factors such as the bank's brand; service organization equipment and infrastructure; and staff appearance are being evaluated at a higher score, from 3.5 - 3.7/5 points, equivalent to satisfaction at the "Normal" level.

3.2.3.2. Convenience of service for customers

Of the 4 criteria that make up customer trust in card services, 2 criteria, "24/24h hotline" and "Network and convenience of ATM and POS systems" are being rated by customers at the "Normal" level of satisfaction with only an average score of 3.0 to 3.3 points. The other two criteria, "Card service software" and "computer system and area supporting access and online transactions", are more satisfied by customers, rated at the "Normal" level with an average score of 3.4 to 3.5 points.

3.2.3.3. Service reliability for customers

Among the factors that form the reliability of Agribank's card service, there is one factor that is "customer information security" of the card service that customers are not really satisfied with, the current satisfaction level is only ranked at "Normal" with an average score of 3.2/5 points. Other factors such as the level of information disclosure; transaction security; asset security are rated by customers at a higher level, at "Normal" with an average score of 3.5/5 points

3.2.3.4. Service preferential policies for customers

Among the 4 policies in the group of preferential policies for customers when using card services at Agribank, there are 2 preferential policies that customers are not really satisfied with, the satisfaction level is only at "Normal". The two policies are "Customers enjoy incentives when making transactions via card" and "Other fees incurred during card usage are reasonable" at an average level with scores of YTG3=3.0; YTG2=3.1 respectively. The remaining criteria "Reasonable service registration fee, appropriate token security device provision fee" and "Customers are exempted from fees for services related to re-issuing passwords, checking transaction information, changing phone numbers, and service usage information" are all rated at the "Normal" level with scores of 3.9 and 4.2, respectively.

3.2.3.5. Ability to meet customer service needs

According to the customer survey results, the transaction limit factor (average score is 3.0 points - ranked as "Normal") and Agribank's connection with other banks (average score is 3.4 points - ranked as "Normal"). The remaining two criteria: "Registration procedures, re-issuing passwords are simple, quick and can be used immediately after registration"; "Customers can easily perform many transaction contents through card transactions, easily check recipient information via 24/7 service" were all rated by customers at the level of "Normal", with scores of KNĐU3=3.5; KNĐU2=3.8 respectively

3.2.3.6. General assessment of Agribank's card service quality

The level of influence of each component on customer satisfaction with card service quality is as follows:

HL = 0.302 + 0.403 STT+ 0.298SHH + 0.391 STC +0.389 YGT+0.404KNĐU

The factor of ability to meet needs is the most satisfied by customers, has the greatest impact on quality; for every improvement in the quality of Agribank's card banking services, the factor of "ability to meet needs" contributes 40.4%. In contrast, tangible and convenience factors are the two factors that have the lowest impact on service quality.

3.3. ANALYSIS OF FACTORS AFFECTING THE QUALITY OF NON-CREDIT SERVICES OF AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

3.3.1. Characteristics of the macro environment

To analyze the factors affecting the quality of non-credit services of the Bank for Agriculture and Rural Development of Vietnam, the thesis analyzed the factors related to: (1) Economic environment: Economic integration helps Agribank have the opportunity to access modern financial technology, thereby improving the quality of non-credit services. The demand for non-credit services of customers changes according to economic fluctuations, customer income, purchasing power, volume and payment methods of customers. Economic integration makes customers more sensitive to domestic and international economic fluctuations, while economic integration helps expand trading activities, increasing customers' domestic and international payment needs; (2) Legal environment: Current legal regulations only focus on the payment aspect of digital banking while this is just a service area of digital banking. The use of digital banking services is limited by current regulations on customer identification and verification. Regulations for participants in the digital banking market still have many shortcomings and differences, which can reduce the motivation to enter the market or cause instability and risks to the market. The legal corridor for protecting the rights of consumers in the financial sector (including customers using financial and non-financial services), protecting the privacy of user data, is still not guaranteed; (3) Technological environment: The technological environment has had a strong impact on improving the quality of non-credit services of banks providing non-credit services. Agribank has applied advanced technologies and new solutions to payment activities to increase payment speed, enhance service safety and security, increase customer experience and satisfaction such as biometric authentication (fingerprint, face); payment via QR code; flexible payment acceptance solutions on mobile devices, etc., bringing new experiences to customers.

3.3.2. Characteristics of Agribank

Agribank's business strategy must always closely follow the leadership and direction of the Party, the National Assembly, the Government, the State Bank, actively coordinate with central and local ministries and branches, continue to promote the spirit of solidarity, innovation, take science and technology as a breakthrough, innovate the governance model, excellently complete all assigned tasks, and operate safely and effectively; In addition, Agribank still faces a number of difficulties and limitations in the process of improving the quality of credit institutions, such as: Being heavily influenced by activities that are completely non-commercial; The main investment sector is the Agriculture - Forestry - Fishery sector.

By the end of 2021, Agribank's total assets reached 1.68 million billion VND; capital reached over 1.58 million billion VND; total outstanding loans to the economy reached over 1.31 million billion VND. Agribank is a state-owned commercial joint stock bank and one of the oldest banks in Vietnam with 2,300 branches and transaction offices across the country, from urban areas, large cities to rural areas, remote areas. However, Agribank has not been considered an impressive brand for customers in large urban areas like Vietcombank, MB.

Currently, Agribank has nearly 36,000 employees, 95% of whom have university degrees or higher. That can confirm the qualifications, capacity, and professional ethics of Agribank employees in the group of banks with good qualifications and capacity such as Vietinbank, Vietcombank, BIDV.

Agribank has actively researched business model transformation, researched digital banking models, centralized data across the industry, invested in upgrading technology infrastructure, network information security, and trained human resources. In particular, many modern technologies are applied to develop the retail banking sector and strongly deploy non-cash payment solutions.

3.3.3. Characteristics of customers using non-credit services of Agribank

Characteristics of customers who are organizations: Customers (KH) who are organizations of Agribank include many types of micro, small, medium and large enterprises, however, according to the survey results, micro and small enterprises account for a large proportion, accounting for 67.58%, the remaining medium enterprises account for 26.04%, large enterprises account for a very small proportion of 6.38%; Agribank's customers mainly operate in the agricultural sector, accounting for 72.15%, the rest are in other sectors. The transaction value of small and micro enterprises is not as high as that of large enterprises, but the number of transactions is large and diverse. On the other hand, enterprises in the agricultural sector have diversified activities, importing and exporting globally, so these enterprises conduct many international transactions. Therefore, Agribank needs to improve its service quality to meet the needs of non-credit transactions such as payment and money transfer, digital banking services... with larger transaction values and faster processing speeds.

Characteristics of individual customers: Agribank's individual customers are diverse and rich, however, Agribank's rural customers account for a large proportion, accounting for 73.2%; the average education level of individual customers is 7.8; the ability to use technology is not high, according to the survey, the rate of proficient use is 15.7%; the average is 27.8%; and the inexperienced account for 56.5%. Rural customers with low education levels and limited ability to use technology are one of the major barriers for customers to access non-credit services. Therefore, to increase customers' access to non-credit services, Agribank needs to have software that is simpler, easier to operate, and more accessible than other banks.

3.4. GENERAL ASSESSMENT OF THE QUALITY OF NON-CREDIT SERVICES OF AGRIBANK IN THE CONTEXT OF INTEGRATION

3.4.1. Achievements

1) Agribank is one of the four oldest and most prestigious state-owned joint stock banks in Vietnam. Agribank has affirmed its brand with prestigious awards. Contributing to the reputation of Agribank is the quality of non-credit services. The quality of payment and money transfer services, digital banking services, and card services are all assessed at a satisfactory level due to subjective and objective factors.

2) Economic integration is a strong driving force for Agribank to improve the quality of non-credit services to adapt to the fiercely competitive environment. In addition, economic integration also helps Agribank have the opportunity to access modern financial technology, thereby improving the quality of non-credit services.

3) The Vietnamese legal environment has created a basic basis for non-credit activities (credit and non-credit services) such as regulations on subjects allowed to conduct financial services; requirements, conditions, and business processes of financial services. Advances in information technology, especially the Internet, are an important factor in the development of financial services (credit and non-credit services).

4) Customer satisfaction with the tangible nature of payment and money transfer services, digital banking services, and card services due to: Equipping relatively modern equipment. Selecting well-qualified staff and regularly training to improve quality. The Agricultural Bank's website has been beautifully designed, and product information has been updated. The uniform for female employees is a red ao dai, male employees wear a white shirt, red tie, very polite and attractive.

5) Customers evaluate their satisfaction with the convenience of the quality of payment and money transfer services, digital banking services and card services because: Transaction offices have been equipped with machines, specifically: each transaction office is equipped with 10 computers, 10 laser printers, 5 book printers. The bank has a 24/7 hotline.

6) Customers evaluate Agribank's reliability as satisfactory because: Agribank always lists information about services. In addition, the regulations and service registration fees are only answered or explained by transaction staff when customers ask or make transactions. Agribank, like other banks, has used new technology to secure transaction information for customers.

7) Similar to the above criteria, customers also rate Agribank's preferential policy at a satisfactory level because: Reasonable service registration fee, low token security device provision fee and customers are exempted from arising services related to re-issuing passwords, checking transaction information, changing phone numbers, service usage information.

8) Customers are satisfied with the ability to meet service needs because: Agribank is linked with domestic banks and also participates in the Western Union network. Agribank allows customers to retrieve their passwords simply by coming to the transaction counter with their citizen identification card/passport... and filling out the form as required by the transaction staff.

3.4.2. Existing problems and limitations

1) Bank staff are sometimes unable to answer and support customers promptly and quickly.

2) The bank's website currently only has two languages: Vietnamese and English.

3) Many transactions have not been made online and customers have to go directly to the transaction counter.

4) When making transactions at transaction offices, customers sometimes have to wait a long time.

5) Customers have not easily accessed consultants when using the hotline, especially customers who cannot use Vietnamese.

6) Some customers, especially those in rural areas and the elderly, have difficulties and need time to get used to using Agribank's software.

7) Customers have not been quickly supported when transaction errors occur.

8) Customers believe that their personal information has been disclosed to third parties.

9) Customers have not enjoyed better incentives compared to other banks when making payment and money transfer transactions, digital banking, and card services.

10) Agribank's staff are assessed to be well-qualified and regularly trained. However, the current quality is considered good when serving customers mainly in the agricultural, forestry and fishery sectors, customers in rural areas. There is still a gap when Agribank expands its business scope to customers in urban areas, especially in the context of strong integration in the coming period, when there will be many FDI investors in Vietnam, more foreign workers in Vietnam.

11) The transaction limit of Agribank's consumer credit services is low compared to other banks.

3.4.3. Causes of existing problems and limitations

(1) Causes of macro factors and international integration: International integration is an opportunity for banks to take advantage of resources from organizations, resources from foreign financial institutions and banks. However, Agribank is a state-owned commercial bank with some limitations, so it cannot directly take advantage of resources from foreign organizations and banks; there is no opportunity to directly integrate modern technology and management apparatus as well as financial products

2) Causes from Agribank's strategy, scale and reputation: Agribank is a state-owned commercial bank, so its business strategy is influenced by many sides, it operates completely for non-commercial purposes; its service objects and investment sectors are mainly in the fields of agriculture, forestry and fisheries; Currently,

Agribank is not considered a strong brand, an impressive brand for customers in large urban areas like banks such as Vietcombank, Viettinbank, MB bank and some international banks.

3) Reasons from Agribank's non-credit service business infrastructure: In the period from 2019-2022, the number of branches (type 1 branches, type 2 branches, foreign branches) has not changed, the number of branches abroad is only one; the number of technology equipment is not much; Agribank's website is only in English and Vietnamese; the technology infrastructure has not met the high actual demand.

4) Reasons from the human resources participating in Agirbank's non-credit service business: The workload is large compared to the number of employees; Agribank's officers and employees are considered to have good qualifications, however, the current quality is considered good when serving customers.

5) Reasons from the product characteristics of Agribank's non-credit services: Agribank's transaction limit is still low; DVPTD products are not yet diverse and integrated; Customers are limited in making transactions with many partners at the same time.

6) Reasons from the preferential policies of Agribank's non-credit services: Some transactions depend on partner banks and technology, so the transaction limit is lower than that of other commercial banks; regulations and fees of services have not been announced and updated synchronously on Agribank's channels; there are not many preferential policies related to fees such as service registration fees, token security device provision fees, fees related to password re-issuance, etc.; preferential policies for customers according to non-credit service packages are very few; preferential policies and care for regular customers and VIP customers of Agribank are not many and not regular.

7) The reason is due to the characteristics of customers using non-credit services of Agribank: Agribank's customers are mainly small and micro enterprises with transaction values not as high as large enterprises, but the number of transactions is large and diverse, with high risks; Customers in rural areas with low education levels and limited ability to use technology are among the major barriers for customers to access non-credit services.

CHAPTER 4:
ORIENTATION AND SOLUTIONS TO IMPROVE THE QUALITY OF NON-CREDIT SERVICES OF AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

4.1. CONTEXT AND ORIENTATION TO IMPROVE THE QUALITY OF NON-CREDIT SERVICES OF THE AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

4.1.1. Context related to improving the quality of non-credit services of the Agribank in the coming period

In this section, the topic analyzes the international and domestic context related to improving the quality of non-credit services of Agribank in the coming period. Specifically: (1) International context: the process of international integration; signed FTAs, the development of science and technology, the benefits of international integration in banking, the trend of non-cash payments...; (2) Domestic context: conditions, benefits and necessity of international integration in general and in banking in particular, the trend of non-cash use in the country...

4.1.2. Orientation to improve the quality of non-credit services at Agribank in the context of international integration

The thesis proposes 5 orientations to improve the quality of non-credit services of Agribank, including: (1) Continuing to promote and enhance the image and position of a large bank in the Vietnamese financial market and gradually building the image of Agribank; (2) expanding the network of branches and transaction offices of Agribank; (3) implementing the application of advanced and modern technology; (4) diversifying products and services and enhancing product utilities, adding new products; (5) Perfecting customer policies to improve customer satisfaction with services.

4.2. SOLUTIONS TO IMPROVE THE QUALITY OF NON-CREDIT SERVICES OF THE AGRIBANK IN THE CONTEXT OF INTERNATIONAL INTEGRATION

(1) Increase investment in upgrading infrastructure serving non-credit services: Invest in expanding the system of transaction offices; increase investment in modern technology and science; complete and innovate electronic interfaces; enhance security in cyberspace; enhance risk management in digital business.

(2) Improve the quantity and quality of human resources in non-credit service business: Build a vision and communication culture in service business; restructure the

business apparatus; increase training and fostering activities; promote connection of relationships; Develop policies to attract talent and train and develop specialized staff for the non-credit service sector.

(3) Increase diversification of characteristics and product features of non-credit services.

(4) Adjust and improve preferential policies for non-credit services.

(5) Increase data collection and analysis to support decision-making related to non-credit services.

4.3. SOME RECOMMENDATIONS TO SUPPORT THE AGRIBANK TO IMPROVE THE QUALITY OF NON-CREDIT SERVICES IN THE COMING PERIOD

4.3.1. The the national assembly and the government

Improve the legal environment to create a complete, synchronous and feasible legal corridor for the banking system to operate effectively; the law on credit institutions needs to supplement clearer regulations on banking services; improve the socio-economic environment, develop economic infrastructure; the government needs to have a unified viewpoint, clearly and specifically define, monitor and direct the roadmap for opening up banking financial services; the government needs to actively invest in modern technical infrastructure and technology; direct the innovation of training content and programs in universities and training centers towards shifting to modern banking service content and operations; the government needs to supplement charter capital for state-owned commercial banks.

4.3.2. The state bank

Complete the legal framework on payment, encourage banks to expand non-cash payment systems among residents; speed up the progress of drafting laws chaired by the state bank; direct the rapid establishment of a unified national financial switching center nationwide; expand the scope of payment and payment time of the inter-bank electronic payment system; have policies focusing on ensuring safety and preventing risks in financial transactions; have strategic solutions to ensure effective cooperation between banks.

4.3.3. The banking association

Actively support banks in solving specialized issues on mechanisms, policies, banking technology, related to the activities of payment services; mobilize members to coordinate and support each other in developing bank card business operations; exchange issues related to the law in the field of payment services; participate in building and perfecting the legal system to contribute to limiting risks, improving the efficiency of payment services business, perfecting the legal organization of each member organization; gather and mobilize members to coordinate, support each other and coordinate with related parties in research, application and development of banking financial technology; update new technology, grasp global trends to disseminate and deploy applications; act as a bridge between members and state management agencies to develop safely and effectively, promote the development of banking financial technology in accordance with the law, contributing to the modernization of the vietnamese banking and finance sector.

CONCLUSION AND FURTHER RESEARCH DIRECTIONS

1. Conclusion

The thesis has achieved the following contents:

First, systematizing and building a theoretical framework for analyzing the quality of non-credit services of banks in the context of integration.

Second, analyzing the current status of the quality of payment and money transfer services, digital banking services, and card services.

Third, presenting the results achieved and the reasons why Agribank has achieved customer satisfaction with payment and money transfer services, digital banking, and card services of Agribank in the context of integration. At the same time, pointing out the existing limitations of this service in the context of international integration.

Fifth, providing orientations, solutions, and recommendations to the government, the State Bank, the Banking Association, and Agribank leaders to improve the quality of Agribank's non-credit services.

2. Some limitations of the content of the thesis and recommendations for further research

Besides those contributions, the thesis still has limitations such as: the topic of analyzing the quality of non-credit services based on five main factors (convenience, tangibles, reliability, preferential policies, responsiveness) and at the same time assessing the impact of these factors on customer satisfaction when using non-credit services. International integration along with the development of science, economy and society, the factors affecting the quality of non-credit services are increasingly rich and diverse and the level of impact of factors on service quality can change over time, so to best satisfy customer satisfaction, future studies can study, research and analyze other factors affecting customer satisfaction when using non-credit services.

LIST OF PUBLISHED WORKS OF THE AUTHOR

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