



Comparative analysis of Big4 brand strategy of Vietnamese banks

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Abstract

After the volatile and tumultuous Covid-19 epidemic, for the banking sector, it is said to be a milestone marking stability and prosperity. In addition to the efforts of banks in restructuring, bad debt settlement, revenue growth to maintain and develop profits, brand enhancement activities are also focused on investing more in this effort. power to restore user confidence. A business that knows how to use the right strategy will bring many benefits to the business – it will help the business promote its image and brand more easily. Thereby can Reach more customers Helps to increase brand awareness effectively. On the other hand, banking is a competitive market with countless direct competitors as well as more and more private banks opening up, so in order to have a strong foothold in the market, businesses must creative and created many brand strategies to see their difference compared to the competition. At the same time, effective brand building and positioning will contribute to helping businesses successfully connect with consumers as well as potential customers. It can be seen that today with the increasing speed of technological change, it will require businesses to focus more on their ability to continuously adapt to the technology platform, learn skills and approach new things in the future. Many different contexts. Automated machines will replace humans, thus requiring businesses to have a team of skilled and highly qualified human resources to meet 4.0 technology. Therefore, how to exploit the full potential and grasp the trend to have more strategies to make the brand stand out is a problem that needs to be solved. On the basis of comparative analysis of strategies from major banks in Vietnam, the article will propose some solutions that can help to improve the brand strategy building among banks.

Keywords: strategy, brand, technology, Vietnamese banks

1. Introduction

Brand contributes to creating intangible value as well as tangible value and profit for the bank. Appearing several centuries ago, the most basic meaning of branding is to distinguish one bank from another. Brand strategy has an important role to help businesses establish and implement to create a perception of the brand's advantage in the eyes of consumers, shareholders and target customers compared to other brands. The successful construction and implementation of the brand strategy will help build and create the identity and identity of the brand in the minds of customers, employees and shareholders (in the future)., it is these strategies that will show customers quality of products and services, outstanding features of products and services to satisfy the tastes and consumption habits of customers. For the banking system in general, the standards in products and services, the preeminence and differences in products and services will create their own imprints and identities. It also helps to separate all aspects of the brand from its competitors, helping to establish a strong and clear position not only in the mind of the target customer, but also on the market map. Consulting services to build and develop brands. More importantly, a successful brand strategy will steer the company in a certain direction, and lead the company to a predetermined destination.

Banking service is a very interested business in recent years. The characteristics of the banking sector are intangible products, so the value of the bank's products and services for each customer is different and difficult to estimate by words. To attract target customers to them, banks can not only through advertising and marketing, but also through the process of building long-term trust and reputation values, or in other words : with outstanding brand strategies. However, with the 4.0 technology trend of digital transformation, it is posing many challenges to the banking industry, requiring the synchronization and conformity of current regulations and legal corridors to keep up with the development of the banking industry. science and technology and digital transformation applications that not all banks can do,... Realizing the above importance, my group wanted to find out if the big banks in Vietnam like Agribank, What brand strategies have Vietcombank, BIDV, and Vietinbank implemented so that they can maintain their position in the market and customers' minds as they are now? The objective of this study is to analyze and compare the brand strategies of the 4 big banks above to draw general comments and propose solutions that can be implemented in the next few years.

2. Basis for argument

According to Alfred Chandler (1962), strategy is defined as the process of formulating basic and long-term goals for an enterprise, then selecting policies and action plans to allocate resources to achieve those goals. Basic target. A strategy is a unified, comprehensive and coordinated plan designed to ensure that the fundamental objectives of the organization are realized (William J. Glueck). Another idea is that strategy is the art of building solid competitive advantages for defense (Michael E. Porter). Trademark means an advertising logo or symbol; The brand must have the power to attract the consumer and present him as an exclusive consumer. In other words, brand strength and brand value are the top two issues in marketing and customer acquisition in today's world; The fact is that when individuals notice a brand, if that brand has favorable factors, they will be passionate about using it and will continue to buy it. Today, the concept of a brand includes everything that a product or service offers, such as how a product shapes the emotions and thoughts of consumers. - Brand is a commitment to bring value to consumers. Trademark is understood as a name, term, sign, symbol or design, or a combination thereof, intended to identify the goods and services of one seller or group of sellers and to distinguish them from products and services of competitors. Brands have functional and emotional components that create relationships between customers, products and services (Kotler, 1997). Brand strategy is a way to build a long-term brand development plan of a business. The purpose of brand positioning is to impress potential customers and accomplish specific goals.

Basic branding strategies

- Brand strategy – product
- Range brand strategy
- Product line brand strategy
- Umbrella brand strategy
- Source brand strategy (parent brand)
- Sponsored brand strategy

- **Brand strategy - product**

The decision to give each independent product a distinct

brand in accordance with the market positioning of that product.

Advantages

- Helping businesses maximize market share
- Consumers consider products as differentiated, easily meeting different consumer needs
- Suitable for highly innovative products, continuous innovation enjoys the advantage of a market leading brand
- Allows businesses to take risks when entering new markets
- Can enter any market
- The failure of a brand has little impact on the business

Hard

- Many brands → dilute information.
- Big advertising costs.
- Not suitable for small businesses

- **Brand strategy range**

Extending a certain concept, idea or inspiration to different products and to different brands of the company. A product range can be a complete set of complementary products based on the same inspiration

Advantages

- Increase brand sales
- Create a positive image of product consistency
- Help expand products with less advertising costs
- Reduce the cost of bringing products to market

Defect

- The product range has its limitations.
- New products must be closely related to existing products
- Can hinder product improvement and development.

- **Product line brand strategy**

Put the same brand and a message for a group of products with the same attributes.

Advantages

- Overcome information dilution by focusing on a single brand
- Be able to promote a specific brand's commitment consistently
- Take advantage of the effect
- "Spreading" in customers' feelings about oriented products

=> Save advertising costs

Defect

- The more the brand expands, the easier it becomes to fade.
- Products lack differentiation.

Umbrella brand strategy

Is developing sub-brands of an existing brand - using the company name to support multiple products a common brand will support every product in every market, each product promotes and commits privately in front of customers.

Advantages :

- Convergence on a single brand increases public

perception of a brand's stature

- The reputation of a brand is the key to entering a new field or new market
- Save on marketing costs
- Take advantage of an existing reputation

Hard

- One worm can spoil a pot of soup
- Diluted brand: easily leads to the phenomenon of "Truong Ba's soul... Butcher's skin"
- Difficulty ensuring service quality worthy of the brand
- Can cause a patchwork image on the brand itself.

- **Source brand strategy (parent brand)**

Consisting of a parent brand and sub-brands is the addition of multiple brands to a product category. Similar to the umbrella strategy, the main difference is that each product is given a separate name, but they are still bound and governed by the reputation of the source brand.

- **Brand sponsorship strategy**

- Light patronage
- Strong patronage
- Sponsor name connection

Choosing a brand strategy

Each strategy has strengths and weaknesses, but it cannot be based on a simple list of strengths and weaknesses. this weakness.

The choice of strategy should be based on a careful analysis of three factors:

- (1) Product or service
- (2) Tastes and consumption habits
- (3) Competitive position.

2. Research Methods

The main methods used in this study include

- The method of document analysis such as the qualitative method finds out the contents related to the branding of the four banks above, finds out the problems related to the topic and identifies the problem to be solved. Materials, articles, related to "Branding strategy of Vietcombank, Agribank, BIDV, Vietinbank", because it is a secondary data, there are many related documents. So we need to sift to get the most accurate documentation for the problem. Based on the literature and research sources of the qualitative method, we can state brand strategies, acquire technology, develop product strategies among digital banks. At the same time, highlighting projects that need to be improved and implemented in the near future.
- Secondary data collection method, this method is based on clearly available sources, suitable for research objectives.
- The method of comparison and contrast to find the most accurate documents on the research problem as well as reliable sources of information from the internet.
- In addition, there are other comparative methods such as comparing strategies of different researchers, comparing banks in brand strategies, comparing technology of different brands. banking compared to the industry development speed to help the bank accelerate the process of catching up with 4.0 technology.

3. Reality Big4 brand strategy of Vietnamese banks (Agribank, Vietcombank, BIDV, Vietinbank)

Agribank is the abbreviation of Bank for Agriculture and Rural Development of Vietnam. The logo of the golden rice grain is linked to the country, the green color of the rice and the brown color of the land express the message that Agribank is always a faithful companion to agriculture, rural areas and farmers. Agribank Vietnam has a mission to play a key role in agricultural, farmer and rural development investment; contributing to the socio-economic development of Vietnam. With a development vision in the direction of modern banking, "growth - safety - efficiency - sustainability", being able to compete and integrate into the international economy. The field of activity is providing credit products for agriculture, rural areas and farmers. At the same time, developing a variety of utilities, products and services to serve all types of customers with the widest network. The staff, officials and employees are nearly 40,000 people, with professional qualifications, attachment and understanding of the market. Agribank has the largest network: 2,233 branches and transaction offices, agent relationships with 825 banks in 88 countries and territories. Agribank is constantly innovating and improving, applying new technology in business activities is an important strategy to help Agribank improve labor productivity, improve the quality of products and services to customers.

During its operation, Agribank has built its own brand strategies to stand firm as well as compete with competitors in the industry. The first is the product brand strategy: perfecting product policies such as developing banking products and services based on modern technology, promoting card product development, etc. Besides, diversifying Up to now, Agribank is providing over 200 products and services to meet the different needs of customers in terms of deposit, credit extension, domestic and foreign payment, contributing to the effective implementation of the campaign. "Vietnamese people use Vietnamese goods" and the process of promoting non-cash payment in Vietnam. Provide package products, effective overall pricing for each customer. Secondly, Agribank also implements a product line branding strategy - in this strategy Agribank focuses on 3 main groups of products and services for individuals (savings, money transfer services,...), products and services for businesses industries (domestic and foreign payments, credit granting, etc.), products and services for financial institutions (correspondent banks, international payments). In particular, Agribank always focuses on promoting communication, considering this as one of the important activities that have a great impact on business performance. Agribank promptly promotes to customers and partners a variety of products and services, and official information about its activities. Agribank with credit programs has been making a very important contribution to poverty reduction, promoting the process of restructuring the agricultural sector and building new rural areas of the country, contributing to the breakthrough development of agriculture. Agribank has cooperated with Vietnam Television (VTV) to deploy a number of financial education programs that have spread in the community such as "Smart Money", "Wise Money" broadcast on VTV1 channels., VTV3, is highly appreciated for its usefulness, closeness to the audience, towards changing perceptions and behaviors, reducing social costs, ensuring safety, security and minimizing risks for users. financial services in Vietnam,...

Brand Agribank - a key bank in Tam Nong investment and development, a bank for the community, making an important contribution to the country's economic development and macroeconomic stability. The model has been known by many partners and customers (From the beginning of 2020 until now, Agribank has supported in cash and in kind to localities, frontline hospitals, COVID-19 prevention and control forces with an amount of over VND 300 billion to increase purchasing and production resources. Producing vaccines to serve the population vaccination strategy, supporting localities to fight epidemics and sponsoring the health sector, hospitals, etc.)

Vietcombank is the abbreviation of Joint Stock Commercial Bank for Foreign Trade of Vietnam.

The bank logo is a V-shaped symbol with a prominent green color. Vietcombank brand is positioned in the eyes of customers as a leading bank in Vietnam with high prestige and reliability with the goal of becoming a leading financial group in Vietnam with international stature in Asia in the near future. Operating effectively, in line with market economic conditions, well implementing the motto "Always bring customers satisfaction" in the context of the Vietnamese economy in general and the Vietnamese banking system in particular. Vietcombank currently mainly operates in the field of foreign exchange and the largest card services in Vietnam. Highly qualified human resources with good communication skills, fully equipped with soft skills, this is a strong point of the bank. With its large scale, the largest international transaction network among Vietnamese banks with over 1,300 branches in more than 90 countries and territories. Vietcombank is considered a pioneer in the application of public banking, advanced technology into automatic processing of banking services, development of electronic products and services based on high technology.

Over the years, Vietcombank has built its own product branding strategies, positioning products based on benefits with many product categories to serve the needs and desires of each customer. Vietcombank card products are diverse in terms of quantity, card types as well as rich usage features. In this strategy, Vietcombank also uses the source brand strategy for original card products (Vietcombank MasterCard, Vietcombank Vietnamairlines American Express supplementary card), debit cards (including Vietcombank connect24 card, Vietcombank SG24 card, Vietcombank MTV card, etc.)) makes card products more popular than ever. In addition, Vietcombank's product line brand strategy is also very diverse, including Vietcombank's bank card product lines (international credit cards, debit cards, etc.), bank account and savings products. (term or non-term savings,...), bank loan products (car loan, business loan,...). The brand strategy that Vietcombank invests in long-term is a communication strategy, Vietcombank mainly focuses on advertising activities - through brochures, leaflets, posters and banners, billboards, press channels, and television. A unique point of Vietcombank is that it does not use channels such as YouTube, Facebook and Google ads to advertise the brand, but Vietcombank has set up an official website to notify and update news to customers. Not only that, Vietcombank also conducts public relations activities (organizing events, participating in community programs,...). In addition, Vietcombank's promotional programs are also diversified according to each type of service. It can be seen that this strategy has brought Vietcombank positive results. BIDV is the abbreviation of Joint Stock Commercial Bank

for Investment and Development of Vietnam. The bank logo is the image of a star and apricot flower that is creatively combined with brand colors. BIDV's main color is emerald green, symbolizing BIDV's life, longevity and aspiration for sustainable development. The complementary color is apricot blossom to create a fresh, dynamic and enthusiastic appearance, expressing the identity of the banking and finance profession positioned in the minds of customers, the public is a pioneering financial and banking group, accompanying for the sustainable development of customers, shareholders, employees and social community. BIDV operates in a variety of fields of banking - insurance - securities - financial investment with a network of nearly 1,100 branches and transaction offices and commercial presences in 6 countries and territories, serving over 12 million customers, establishing partnerships with 2,300 financial institutions globally. BIDV has more than 14,000 employees nationwide, a large and highly qualified staff, trained and improved continuously to be able to meet the needs of customers and the development of the bank. BIDV is one of the first banks and always at the forefront of digital transformation in Vietnam. Recently, BIDV was the first bank to cooperate with the Center for Research and Application of Citizen Data and Citizen Identity - Ministry of Public Security (RAR Center) to successfully deploy the application of chip-based citizen identification. transactions at BIDV's self-service areas such as ATM, E-Zone, parallel with changes in technology and take the lead in launching new products to bring the best experience to customers.

At BIDV, the bank always seeks to improve its competitiveness through new product and service development strategies, technology innovation, and process reform with the goal of providing the best customer experience. With diversified products focusing on 3 main groups with a full range of services such as products and services for businesses (business loans, credit certificates,...), products and services for individuals (credit cards). Application: Visa, Mastercard, JCB, consumer loans: shopping, traveling, studying, investing,...). In addition, BIDV also provides online banking services, money transfer, foreign currency and gold deposit services, all of which are provided with the best quality to meet the needs of customers and create a strong brand. BIDV's prestige brand in Vietnam's banking industry. Like other well-known banks, BIDV also creates communication campaigns aimed at enhancing the prestige and trust of customers in its brand through the use of various communication channels such as television, radio, magazine and online business to reach potential customers and increase brand awareness, create creative and interesting advertising and marketing strategies, bring the brand of the bank products become familiar and unique in the eyes of customers (usually launching advertising TVCs on special occasions such as holidays, Tet, new product launches,...). BIDV also uses traditional forms of advertising such as OOH outdoor billboards with places such as at the airport, on Mai Linh taxis. In addition, BIDV also focuses on participating in community activities in areas such as education, health care, eradication of temporary houses for the poor, disaster recovery, and building community cultural institutions., bridges and roads for people's livelihood to build new rural areas. (For example, in 2021, BIDV implemented a special credit program "Accompanying the medical industry" to pay tribute to frontline medical staff during the peak period of the Covid-19 epidemic nationwide. By the end of February 2022,

the program has supported 113,400 customers).

Vietinbank is the abbreviation of Joint Stock Commercial Bank for Industry and Trade of Vietnam. The bank's logo is the word Vietinbank with fresh blue tones, meaning hope. The main activity of Joint Stock Commercial Bank for Industry and Trade of Vietnam is to conduct banking transactions with the mission of being a pioneer bank in the development of the country on the basis of bringing optimal value to customers, shareholders, shareholders and employees with the vision of a multi-functional, modern, and effective bank leading in Vietnam. With a network system spread throughout our country including 1 main transaction office in the center of Hanoi, 151 other large and small branches and more than 1000 transaction offices, a young, dynamic and constantly learning workforce and improve customer satisfaction about the banking experience.

Vietinbank builds a product brand strategy: the main activity of the bank is to perform banking transactions including mobilizing and receiving short-term, medium-term and long-term deposits from organizations and individuals. Short-term, medium-term and long-term loans to organizations and individuals on the basis of the nature and capacity of the bank's capital. Making payments between organizations and individuals and performing foreign currency transactions, international trade finance services.

There are also activities such as: Discounting commercial papers, bonds, other valuable papers and other banking services permitted by the State Bank of Vietnam. Vietinbank offers customers a variety of products with the desire to meet customers' expectations such as bank card products, bank loan products and a variety of other products. Vietinbank implements communication strategies in the form of charity, namely the Charity programs such as "Warm for you" have given gifts (including rice, milk, utensils and essential learning tools) to 100 students (including 40 preschool students from 4 to 4 years old). 5 years old, 60 primary school students) overcome difficulties and rise to the above 2 points; "Porridge of love"; or social security works in highland provinces have helped Vietinbank make a strong impression on customers when establishing itself as a bank with a high level of social concern. Sponsoring art programs such as "Echo of Victory",...

From the analysis of the brand strategies of the four major banks in Vietnam, it can be seen that each bank has its own strengths in a particular aspect, all of which have a large scale of coverage. wave and trusted by many customers, with outstanding brand strategies among the four banks showing that Vietcombank is the national bank with the largest communication efficiency index, followed by BIDV, Vietinbank, and Agribank.. In addition, prolonged communication campaigns help Vietcombank affirm its position as a major brand in the market. Customers' awareness of Vietcombank is high and the likelihood of customers choosing to use this brand in the future is up to 53%, far ahead of banks followed by BIDV and Vietinbank. With this success, Vietcombank has been able to capture the trend of creating advertising communication campaigns that have a strong impact on customers' behavior of choosing a bank brand. The 4.0 revolution brings great opportunities to the Vietnamese banking system in many aspects, so banks that seize this opportunity can greatly improve their market access and expand their operations. and build a brand in the international market. At the same time, it is possible to upgrade banking products and services in a more modern and

effective way to increase profits, specifically, the 4 banks above have seized that opportunity, leading Vietcombank and BIDV to develop banking services. number row is the central strategy.

Besides the successes achieved, somewhere there are still some unfinished limitations such as:

- Agribank's products and services at branches are still not many and diverse, communication and advertising of Agribank's products and services is very limited, pricing for products has not been proactive and not real. suitable to the characteristics of a number of regions and specific characteristics of each locality.
- Vietcombank's branding process has not been much creativity, Vietcombank's website is still quite simple, there are not many design highlights and information is mainly in the form of Internals link.
- BIDV lacks focus on developing new products and services, diversified and effective communication strategies, limited investment in PR activities and customer management, and lack of innovation in new technologies.
- Vietinbank has limited public relations activities, limited communication channels, and poor access to technology compared to other banks.

4. Solution and conclusion

The four banks analyzed above are considered the second largest in the market today, the improvement and further development of the brand strategy must be a top priority. To do this in a more development direction, banks should implement specific solutions and actions such as:

For Agribank, we need to develop new products and services such as providing online services and e-services, expanding QR Code payment services, accepting branded contactless card payments. Visa at POS,... expands the strategy of automating banking transactions to help customers save time and money. Improving service quality and customer experience such as expanding more locations accepting Agribank cards, optimizing card top-up system to meet customers' needs more quickly and conveniently, strengthen the ATM network to reduce waiting time and improve card operation speed. In addition, Agribank needs to survey and study the needs and price thresholds of each region, from which can offer customized product solutions, so customers can customize products to suit their needs. them and solve their problems, and at the same time, enhance customer experience and satisfaction, optimize Internet Banking and Mobile Banking services, make it possible for customers to perform financial transactions remotely safer and more convenient. Besides Agribank launched Agribank E-Mobile Banking - a convenient banking application installed on previous mobile devices. Banks should take advantage of this service to expand some newer features in addition to features such as hotel reservations, train tickets, bus tickets, movie tickets, etc. To meet the diverse needs of customers. In payment transactions, Agribank should focus on researching business models, digital banking models, centralizing data of the whole industry, investing in upgrading technology infrastructure, network information security, training human resources, etc. from which to apply modern technology platform to develop the retail banking segment and strongly deploy non-cash payment solutions, creating a new development picture of Vietnam's banking and finance industry.. Developing on the e-banking platform contributes

to enriching and diversifying products and services, increasing the utility of payment account services, developing modern distribution channels, creating all the most favorable conditions to serve customers. Customer service is getting better and better, especially in the context of a market with a large population and a high percentage of people using technology. It is necessary to develop a research and development strategy for products and services to have a specific plan and roadmap for research and development of products and services. Continue to perfect the technology system, strive to build Agribank to become the leading finance-banking group in Vietnam.

On the side of Vietcombank, although it is the strongest bank among the four banks, the bank should also improve its communication capacity, organize seminars and events, disseminate brand-introduction videos, build corporate tools to create cohesion and related documents between employees and customers. Further develop online PR tools. The online environment helps businesses in general and Vietcombank in particular easily connect with each other due to the advantage of e-commerce. Need to expand the website more and more diverse features for customers to have an easy choice when paying. Vietcombank needs to innovate advanced technologies such as AI, blockchain, cloud, Big Data, Internet of Things and others that can help Vietcombank improve productivity and operational efficiency. Make plans to edit the information system, increase the security of the customer's account to avoid unnecessary errors. Optimize your existing products and services by improving features and offers, offer a more flexible and diversified financial solution, and reduce operating costs to compete with competitors other.

Being in the top 4 largest banks in Vietnam, BIDV also launched the BIDV Smartbanking application but still faced some shortcomings, so BIDV bank should have a more advanced application development policy. Digital transformation in the banking industry creates difficulties in the field of payment and completes the legal corridor for payment activities. Banks should expand more transaction channels by researching and evaluating to meet the actual requirements and rapid development of technology that customers rely on. At the same time, it is necessary to maximize the customer experience in the field of cashless payment of customers in the current technology era. BIDV should focus on using different communication channels such as website, social networks, email marketing, street advertising, magazines and other television. Integrate these channels to increase customer reach and communication campaign effectiveness. Create content that is easy to understand and useful to customers, convert information about products, services and offers into engaging promotional content, and create educational content to explain products and services of BIDV in detail and specifically. In addition, BIDV needs to apply new technologies to improve its operational efficiency. Advanced technologies such as AI, cloud, Big Data and blockchain can be applied to improve management and operation of BIDV. For Vietinbank, it is necessary to develop a public relations strategy such as organizing seminars, seminars, orientation for banks, finance and economics on VietinBank's issues that can help enhance communication ability. with related parties. Improve public relations management capacity and use analytical tools to evaluate VietinBank's public relations performance. Proper public relations management will help

enhance the ability to reach and interact with customers, thereby offering options to improve VietinBank's operations. Banks should focus on strengthening social media activities, websites and blogs related to the financial industry, increasing customer awareness of the brand. Use diverse communication channels to increase reach and interaction with your customers. VietinBank can apply channels such as email marketing, websites and social networks to reach customers. Focus on online communication activities, including activities on social networks such as Facebook, Instagram, LinkedIn, Twitter and YouTube. At the same time, VietinBank should also create quality content and useful articles for customers to easily access and serve their needs. In addition, it is necessary to use advanced technologies such as AI, cloud, Big Data, blockchain to improve their operational efficiency, reduce costs, increase accuracy and enhance customer experience. In the context of deeper development and integration, Vietinbank needs to implement higher international standards such as Basel 2, Basel 3, etc. to improve risk management capacity and increase competitiveness with other banks. goods in the area. In the current 4.0 era, in order to have a large customer base, banks need to focus on improving product/service quality and customer experience to build their brand strategy. Most banks use diverse communication channels to reach their customers, however Vietcombank and BIDV have grown stronger in reaching customers through digital communication channels. Vietcombank is the first bank to focus on building a brand with international stature, while Agribank, BIDV and Vietinbank focus more on the size of the domestic market. Vietcombank is also the bank with the best brand awareness among these 4 banks, and also the most profitable bank in the industry. However, Agribank and BIDV are the banks with lower brand recognition as they are developing new strategies to enhance their competitiveness in the market. Therefore, when facing potential competitors like Agribank, Vietcombank requires both banks to make more efforts to establish a foothold in the market, to expand more diverse communication channels, actively research more deeply technology-related issues contributing to change the service system, information application of technology in banking. In summary, in order to improve the brands of Agribank, Vietcombank, BIDV and Vietinbank, banks need to focus on enhancing customer experience, using diverse communication channels, and creating products and services. new services and bring new values to customers. Banks need to strengthen public relations management and innovate products and services to improve competitiveness in the market.

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