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BUSINESS ADMINISTRATION THESIS

“DETERMINANTS OF INTERNATIONAL PAYMENT
SERVICE QUALITY IN BANKING SECTOR: A
COMPARISON STUDY BETWEEN STATE-OWNED
JOINT-STOCK COMMERCIAL BANKS AND ENTERPRISE
JOINT-STOCK COMMERCIAL BANKS IN VIETNAM”

OUTLINE OF PRESENTATION

I

Introduction

II

Literature
Review

III

Methodology

IV

Findings
&
Analysis

V

Recommen-
dations &
Conclusion

I. INTRODUCTION

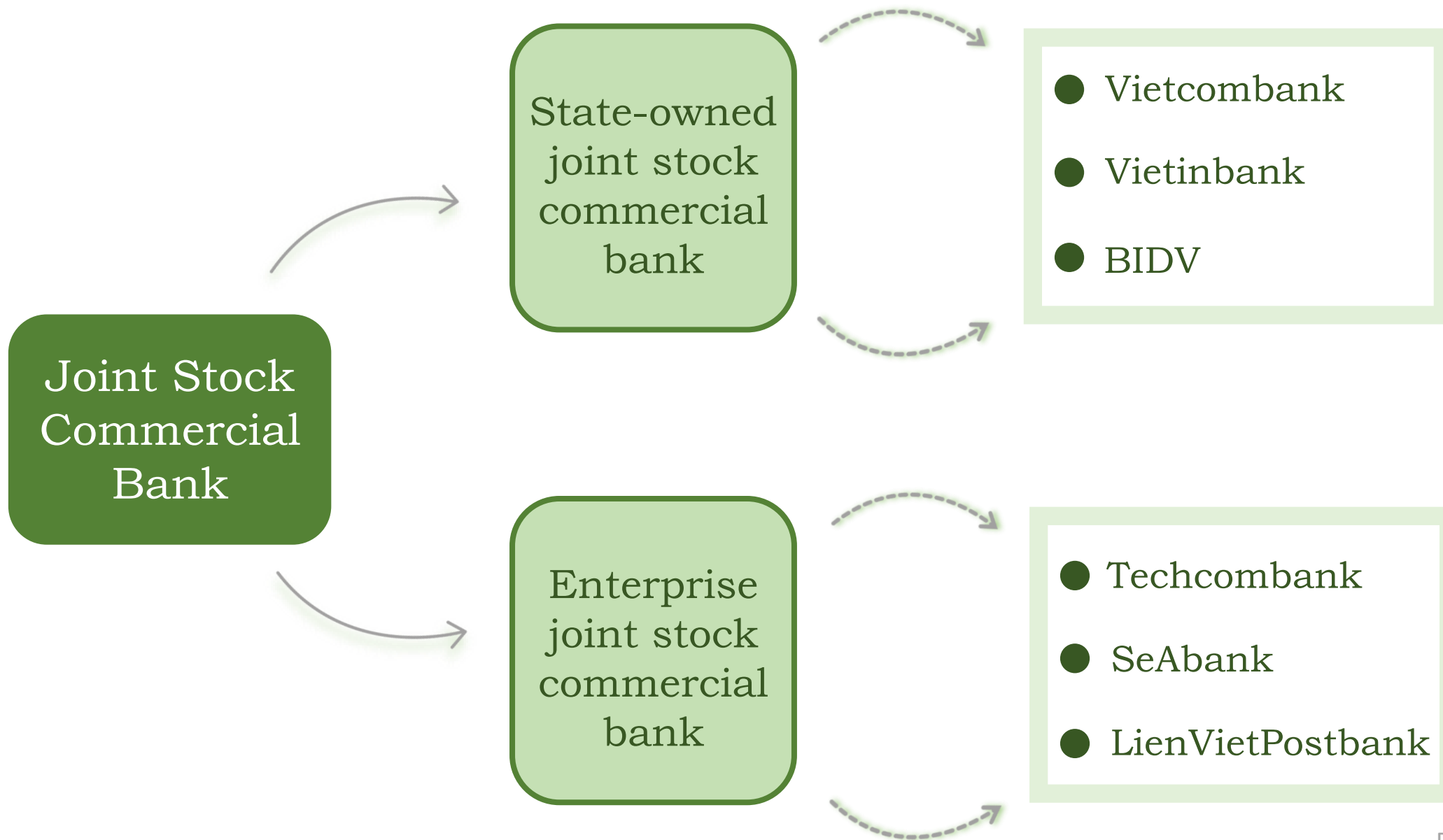
Topic Background

- Commercial banks must strengthen international trade activities after the impact of FTAs on the Vietnamese economy
- Despite the importance in international transactions, IP services are occasionally delayed

→ Commercial banks in Vietnam have promoted their competitive advantages after facing the obstacle by growing international trade

→ Research to find "Determiners International Payment service quality in banking sector: A comparison study between state-owned commercial banks and joint-stock commercial banks in Vietnam"

TWO GROUPS OF JSC BANKS



Research objectives

Objective 1

To figure out the characteristics of International Payment and the reality of this segment in Vietnamese commercial banks

Objective 2

To identify the factors having an effect on the quality of International Payment operations in Vietnamese commercial banks

Objective 3

To be able to compare the elements influencing the quality of international payment services provided by the two groups of banks

Research questions

Question 1

How is the current reality of the international payment segment at commercial banks?

Question 2

What are the factors determining international payment's service quality at commercial bank?

Question 3

Is there any difference in International payment service quality between the two types of commercial banks?

II. LITERATURE REVIEW

Definition



International Payment

Definition

Outgoing and incoming payments in that currency out of and into that country, offshore payments in that currency, between two parties outside that country

B. Geva, 2013

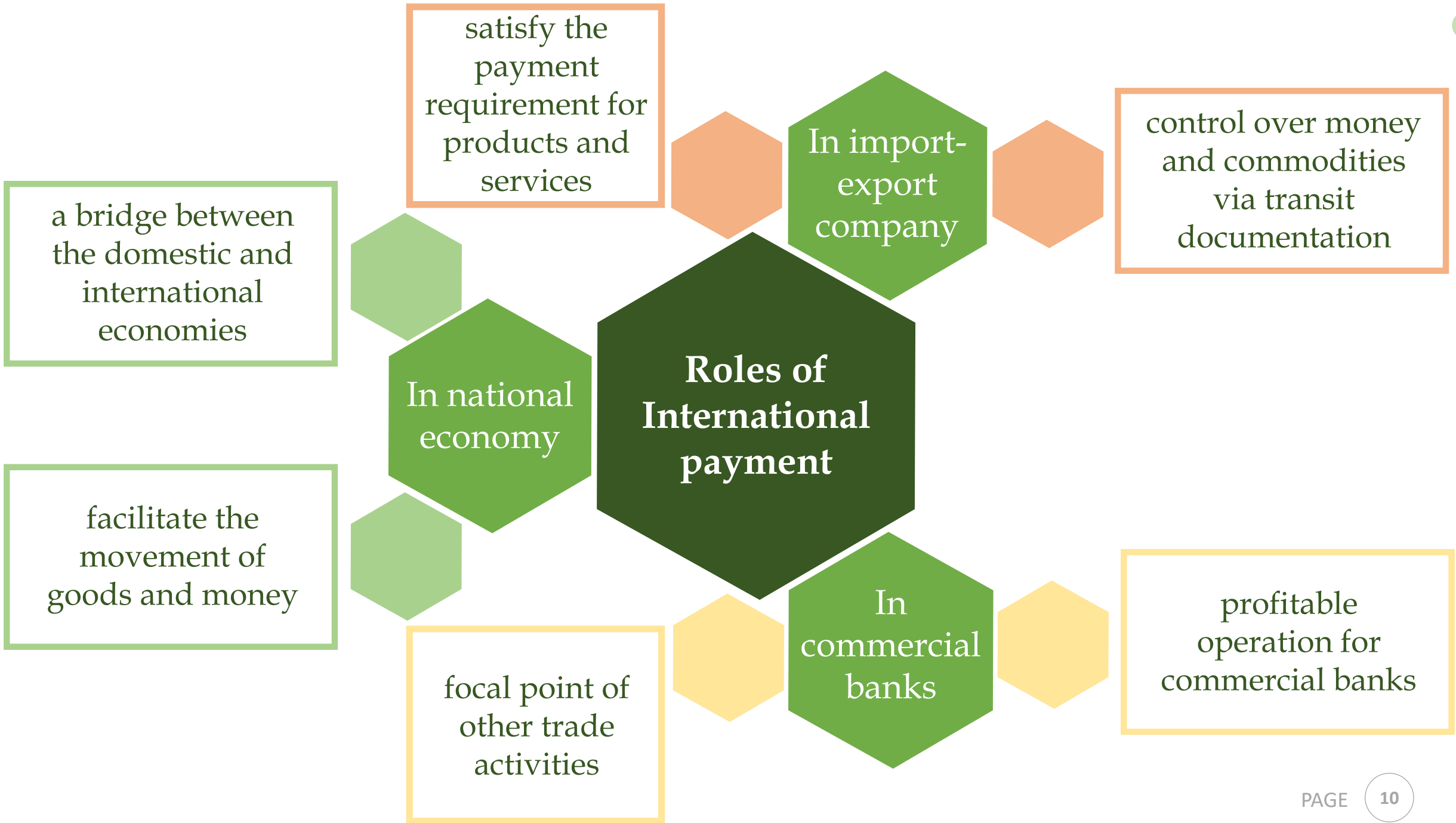
International trade payment

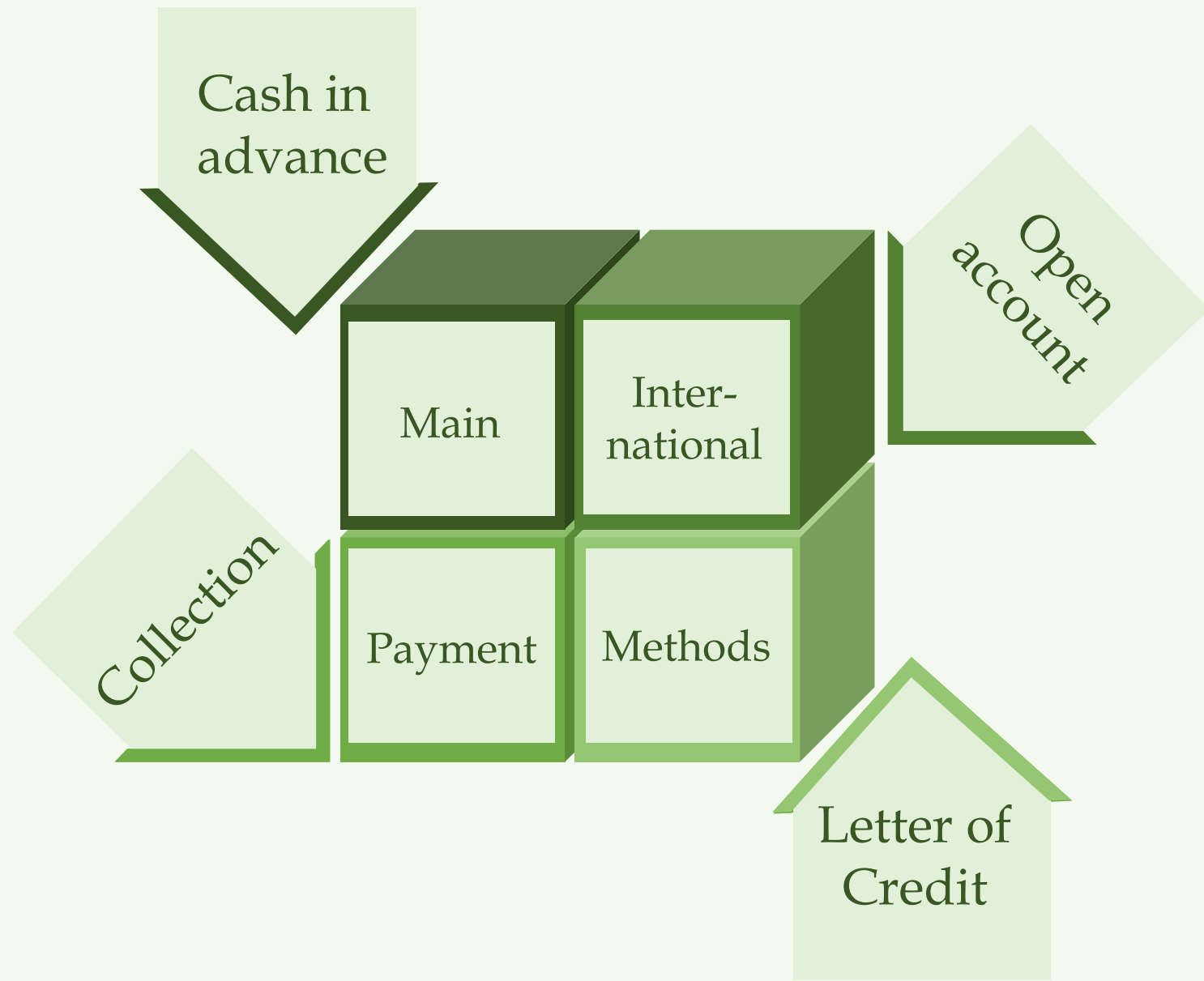
export-import commodities or trade services that are applied for foreigners in the international market price

International non-trade payment

non-commercial operations that are not related to export-import commodities, as well as trade service for foreigners

Categories





Theoretical frameworks

Service



Definition 1

An action or task carried out by direct contact between a customer or guest and an agent or representatives of the service providing organization, which can be provided by a person either via technology

Ford et al., 2012

Definition 2



Any activity or benefit one party can offer to another that is essentially intangible and does not result in ownership of anything. Production may or may not be tied to a physical product

Kotler et al., 1998

Theoretical frameworks

Quality



Definition 1

A comparison between expectations and performance

Parasuraman, Zeithaml, and Berry (1985)



Definition 2

The totality of qualities and characteristics of a product or service that have the capacity to meet the demands of the consumers

Kotler et al., 1998

Theoretical frameworks

Service quality

Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service-specific reliability, responsiveness, assurance, empathy, and tangibles

Zeithaml and Bitner's (2003:85)



Theoretical frameworks

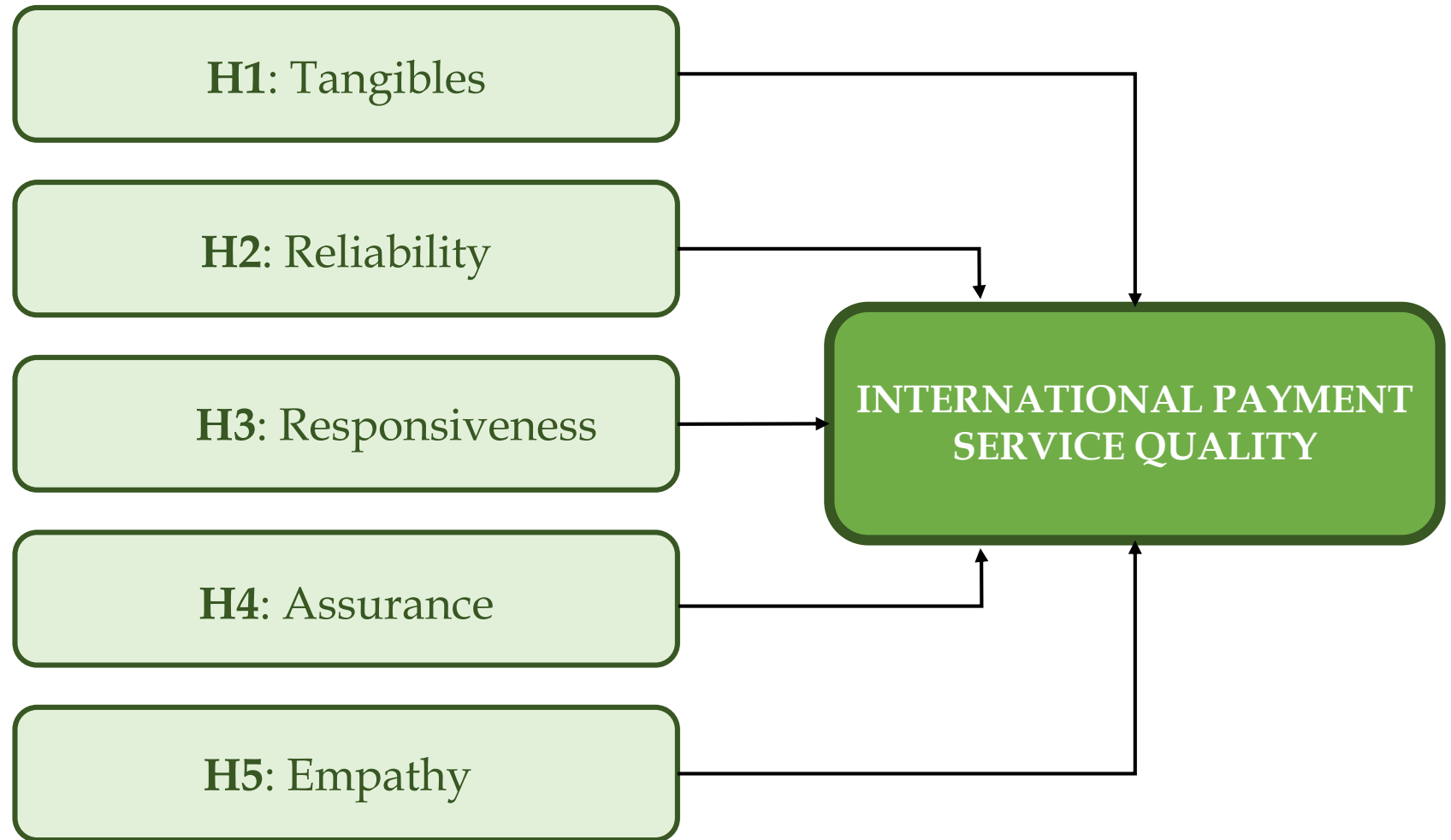
International payment service quality

“International Payment activities quality of Commercial Banks is a collection of attributes related to IP activities at that bank, making them have the ability to satisfy requirements,” the authors write, citing ISO 8002

THE SYNTHESIS OF INFLUENTIAL VARIABLES FROM PREVIOUS STUDIES

Factors	Jayaraman Munusamy et al. (2010)	Cronin Jr., JJ, & Taylor, S. (1992)	Cung, N., et al. (2020)	V. Dinh and L. Pickler, (2012)	Han and Baek, (2004)
Assurance	x	x	x	x	
Reliability	x	x	x	x	x
Tangibles	x	x	x	x	x
Responsiveness	x	x	x	x	x
Convenience			x		
Empathy		x		x	x

PROPOSED HYPOTHESIS



H6: There is difference in perception of IP service quality between two groups of banks

III. METHODOLOGY

Research philosophy

Research philosophy covers all of the fundamentals of the source and growth of knowledge

Positivism

Research approaches

A plan and procedure that consists of the steps of broad assumptions to detailed methods of data collection, analysis, and interpretation

Deductive research approach

RESEARCH & ANALYSIS PROCESS

- Identify related theoretical frameworks
- Identify potential factors

- Pretest: 5 employees and retailers
- Online survey: n = 182
- Test factors and psychometric properties, PLS-MGA

Step 1
LITERATURE
REVIEW

Step 2
QUALITATIVE
STUDY

Step 4
QUANTITATIVE
STUDY

Step 3
PROPOSED
MODEL
HYPOTHESES

Purpose: add both objective and subjective, detail the items

- 4 in-depth interviews (2 groups of bank)
- Preliminary scale and factors: 19 questions based on content analysis

QUALITATIVE RESEARCH METHOD

Rapidly accessing participants who are most likely to provide rich information

Cavana (2008, p. 137)

Method

Interview Guide

9 phrases
Creswell (2002)

Pretest: 1 employee
Interviewees: 4 employees from two groups of banks

Sample

Process (3 parts)

Part 1: Introduce group's content and aim

Part 2: General information

Part 3: Detailed factors

QUANTITATIVE RESEARCH METHOD

Data

- Primary Data:
Online survey
- Secondary Data:
Journals, textbooks,
online newspapers

Clarify questionnaires

- Pretest: 2 employees
+ 3 retailers in 3-4
minutes/ person
- Save time & costs

Questionnaires design

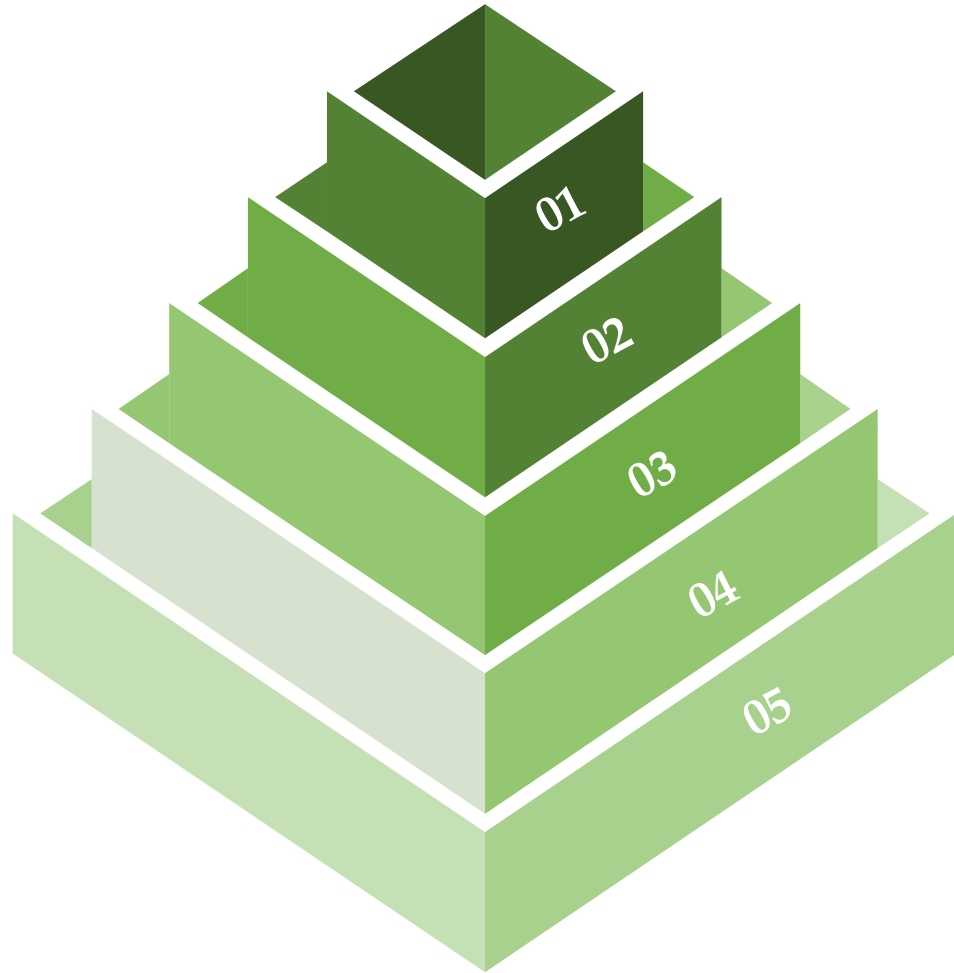
- Online Survey:
Business email
addresses
- Measurement scale:
5-point Likert scale

MEASUREMENT SCALE

Dimension	Items	V. Dinh & L. Pickler, 2012	Parasuraman et al., 1985	Qualitative result
Reliability	Provide service at times and should do as promised	✗		
	Interest in solving customer problems	✗		
	Security level of customer information	✗		
	Smart OTP			✗
Assurance	Knowledgeable and trustworthy employees	✗		
	Staff service attitude	✗		
	Customers feel safe in transactions	✗		

Responsiveness	Processing time	×		
	Should tell when services will be performed	×		
	Always willing to help customers	×		
Empathy	Individual attention to customers	×		
	Understand customer's specific needs	×		
	Have customer's best interest at heart	×		
Tangibles	Appealing physical facilities	×		
	Convenient operating hours	×		
	Supporting facilities (flyers, site interface, ...)		×	

QUANTITATIVE RESEARCH ANALYSIS PROCESS



Step 1

Preliminary analysis (SPSS)

Step 2

Demographic analysis (SPSS)

Step 3

Measurement model analysis (SmartPLS)

Step 4

Structural model analysis (SmartPLS)

Step 5

Multi-group analysis (PLS-MGA)

TEST OF MEASUREMENT MODEL

01

Individual Reliability

Outer loadings

$OL > 0.4$

(Hair et al, 2014)

02

Composite Reliability

$CR > 0.7$

(Hair et al, 2014)

03

Convergent Validity

AVE (Average Variance
Extracted)

$AVE \geq 0.5$

(Fornell & Larcker,
1981)

04

Discriminant Validity

Fornell-Lacker criterion

$HTMT < 0.9$

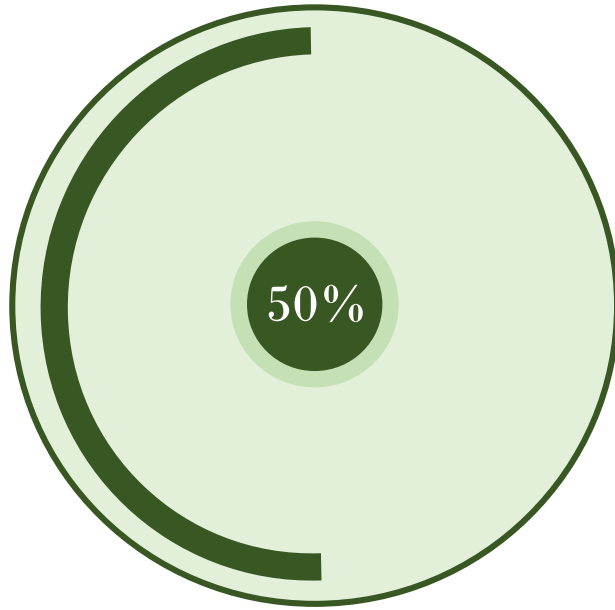
(Fornell and Larcker,
1981; Henseler, Ringle
and Sarstedt, 2015)

Testing	Rule of thumb	Reference
Path coefficient β		
The coefficient of determination (R^2)	> 0.26	Cohen, 1992
The effect size (f^2)	$f^2 > 0.1, 0.3, 0.5$	Karl Pearson, 1880s
p-value	< 0.05	McLeod, S. A., 2019
The variance inflation factor (VIF)	< 5	Cock, 2015
PLS-MGA	< 0.05 > 0.95	Henseler et al., 2009

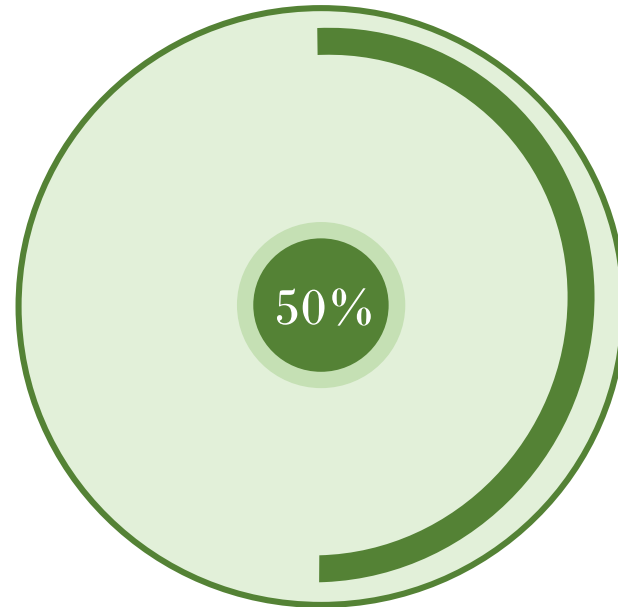
IV. FINDINGS & ANALYSIS

QUALITATIVE RESULTS

DEMOGRAPHIC



Enterprise JSC Banks



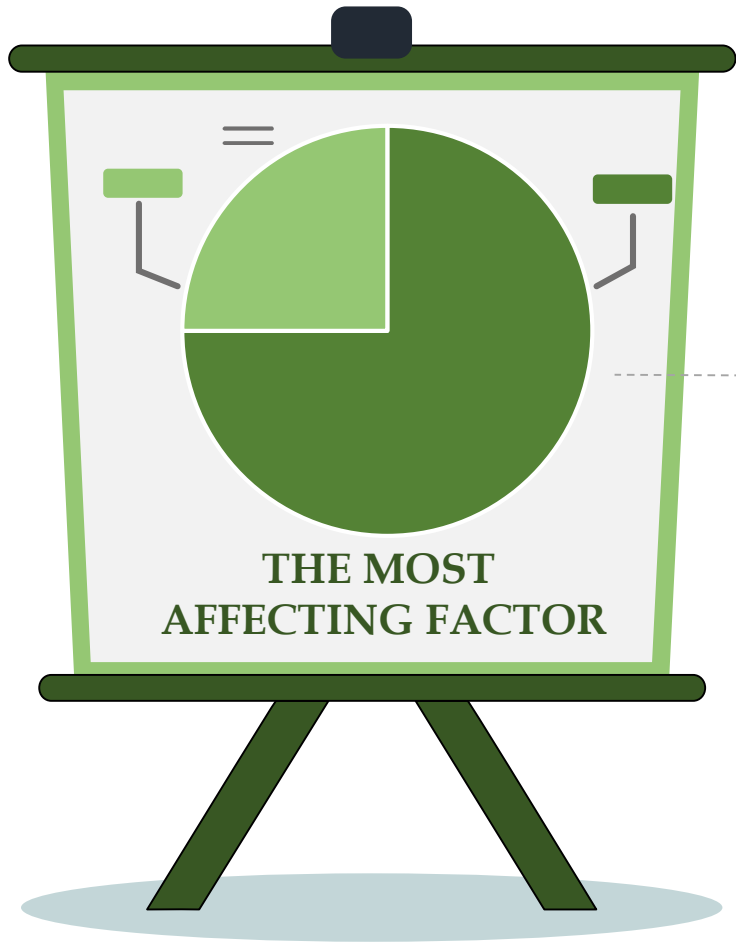
State-owned JSC Banks

N	4
State-owned JSC Banks	BIDV
	Vietcombank
Enterprise JSC Banks	SeABank
	LienViet PostBank

The 1st result: Factors affecting International Payment

Guiding question	Responses	Percentage
List the factors that you believe have an effect on the quality of international payment in 2 groups of banks	Assurance	100%
	Tangibles	75%
	Reliability	75%
	Responsiveness	50%
	Empathy	50%

The 2nd result



75%

Assurance

75% respondents choose Assurance

25%

Tangibles

25% respondents choose Tangibles

The 3rd result: Summary of qualitative results

Factors	Content	Opinions	Percentage
Tangibles (TANS)	Uniform	Get feedback from employees	100%
	Facilities	Get feedback from employees	
	Remuneration policy	Get feedback from employees	
Empathy (EMPS)	Employees' responsibility	Bank staff need to assist customers before, during and after they agree to use the service	100%
	Number of branches	Under 200 branches	25%
		500-600 branches	50%
		More than 1000 branches	25%
	The most essential factor for a branch	Humans	50%
		Location	75%

The 3rd result: Summary of qualitative results

Factors	Content	Opinions	Percentage
Reliability (REL)	Banking security	Smart OTP	50%
		SMS OTP	50%
	Banking risks	Mistyped SWIFT code, beneficiary name, beneficiary unit, beneficiary bank	75%
		There is a possibility that customers are easily tricked into transferring OTP codes and being scammed.	100%
	Solutions	Warn customers about common scams today	100%
		Set up an investigation	50%
	Technology platforms	Banks now have mobile banking applications, along with many features such as bill payment, QR code payment, phone card purchase, or online savings	100%
		Implementing a self-service channel (e-zone) at the transaction office, converting the manual procedure at the counter to an automatic operation on digital banking channels	25%

The 3rd result: Summary of qualitative results

Factors	Content	Opinions	Percentage
Responsive-ness	International payment fee	Depending on international payment methods and foreign currencies, banks have their own fees	100%
	International payment method	The collection and letter of credit are the two most chosen methods by customers	100%
	Time to processing international	The average processing time for international payment transactions is 3-5 days	75%
		International payment transaction processing time from 15-20 minutes	25%
	Reasons for the transaction to be delayed	Customers do not provide enough information or provide wrong information	100%
Assurance (ASS)	Professional exams that employees had to take	A professional qualification exam & treasury operations once a year	50%
		International money transfer exams every 6 months	
		Officers must pass a professional qualification exam every 2 years.	100%
	Entry condition	Knowledge	100%
		Appearance	50%
Soft skill		50%	

The 4th result: Comparison of two groups of bank

50% responses Empathy:

- 25% group 1
- 25% group 2

50% response Responsiveness:

- 50% group 1
- 0% group 2

75% response Tangibles:

- 25% group 1
- 50% group 2

75% response Reliability:

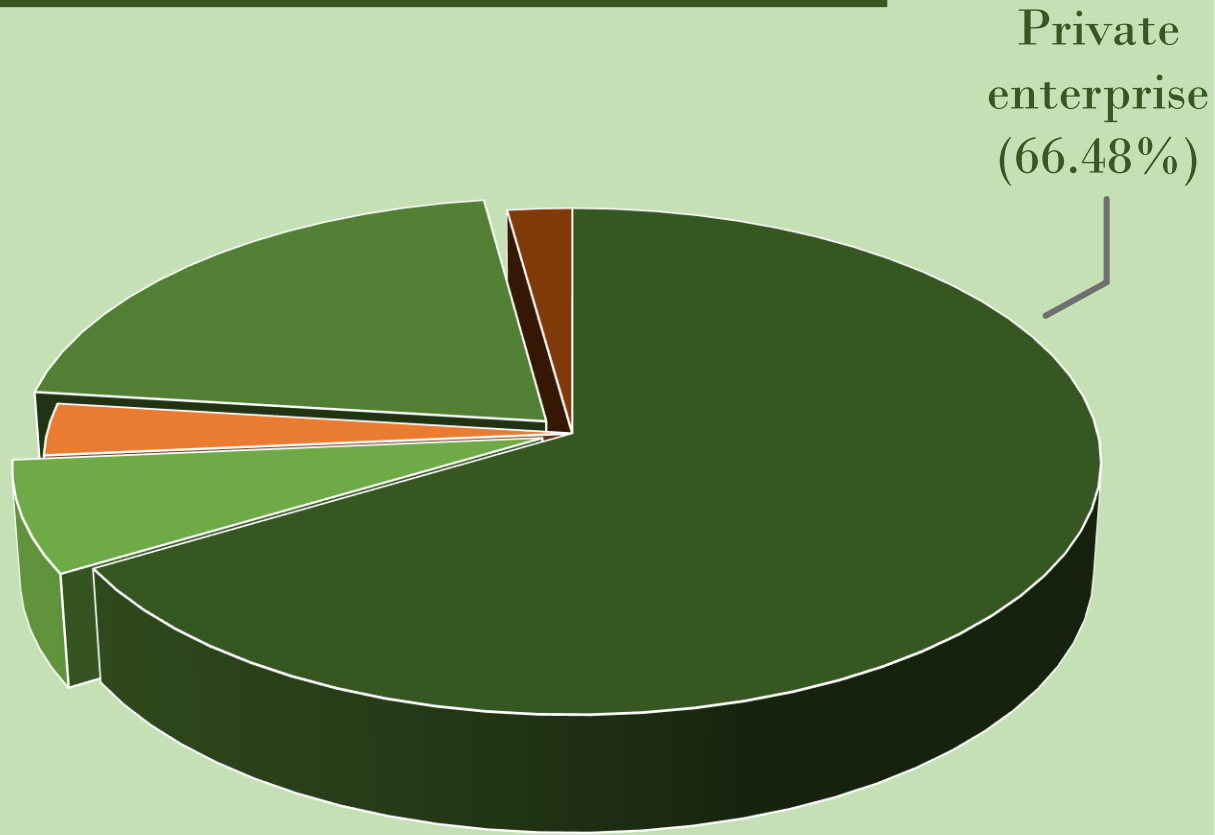
- 50% group 1
- 25% group 2

100% response Assurance:

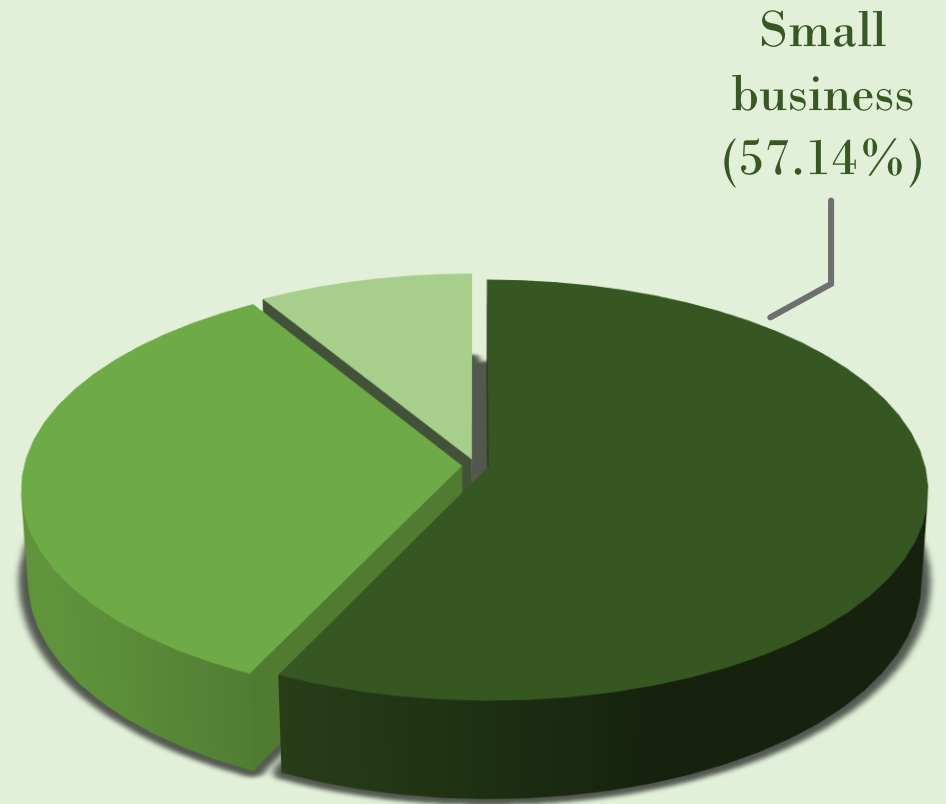
- 50% group 1
- 50% group 2

QUANTITATIVE RESULTS

DEMOGRAPHIC ANALYSIS



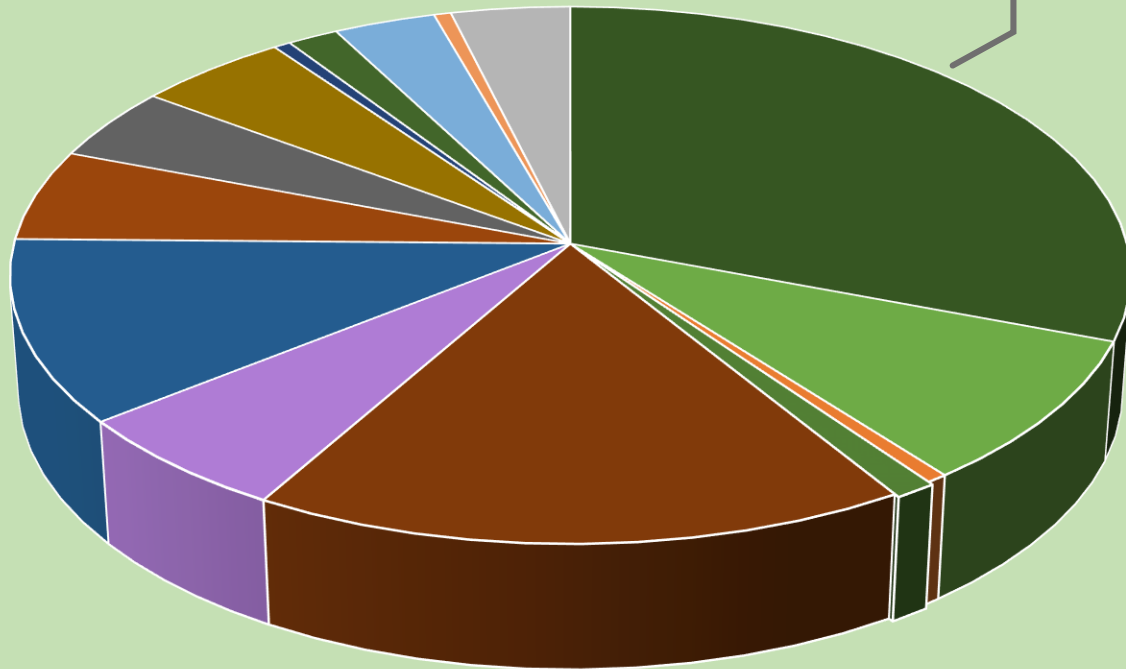
— *Type of business* —



— *Scale of business* —

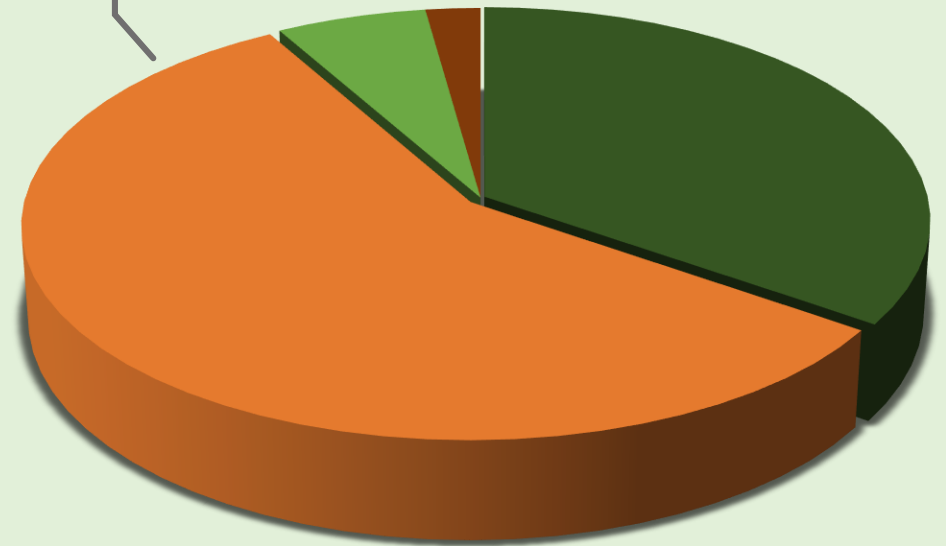
DEMOGRAPHIC ANALYSIS

Wholesale and
retailer (30.77%)



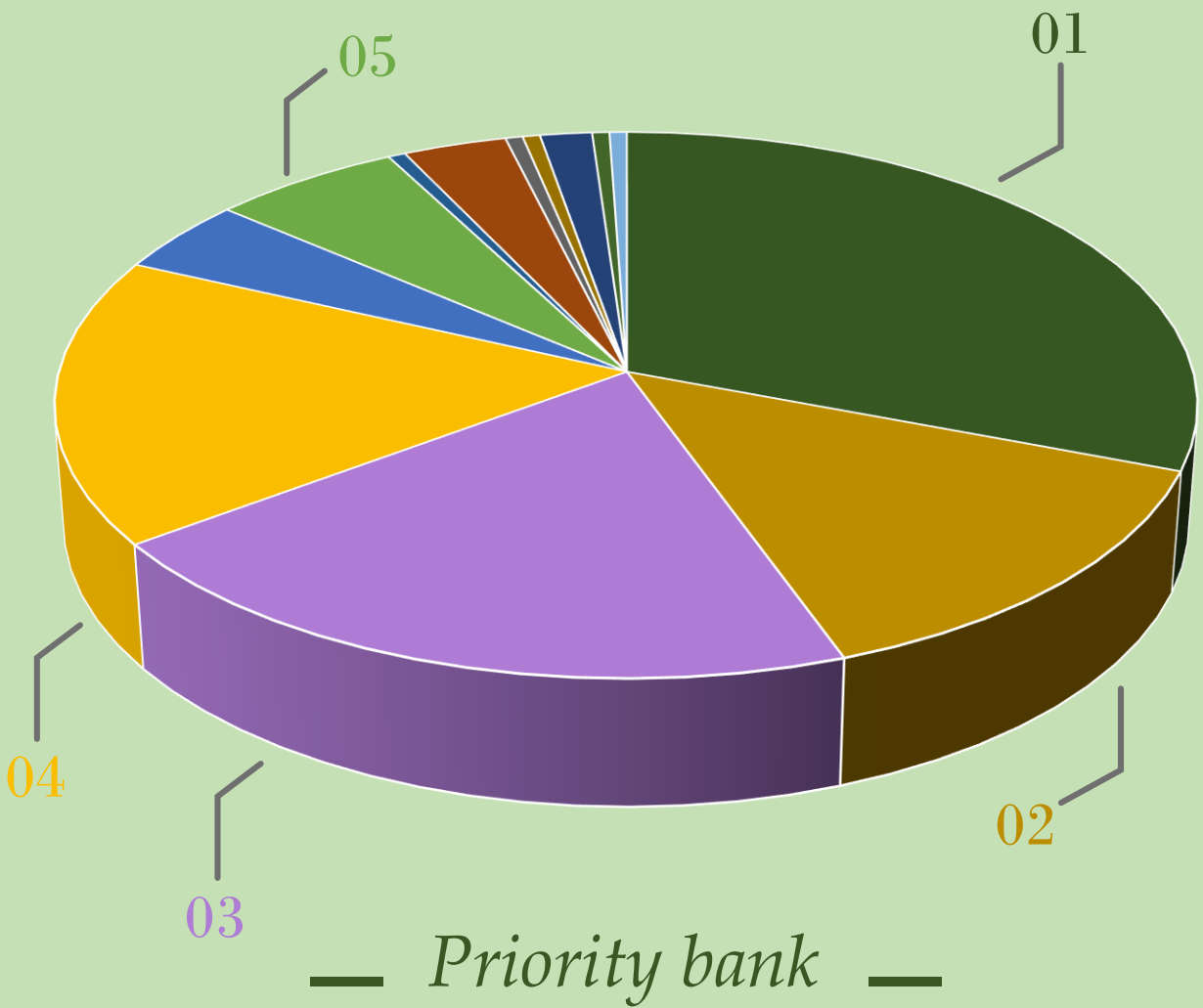
— Business major —

2-3 banks
(57.14%)



— Number of banks —

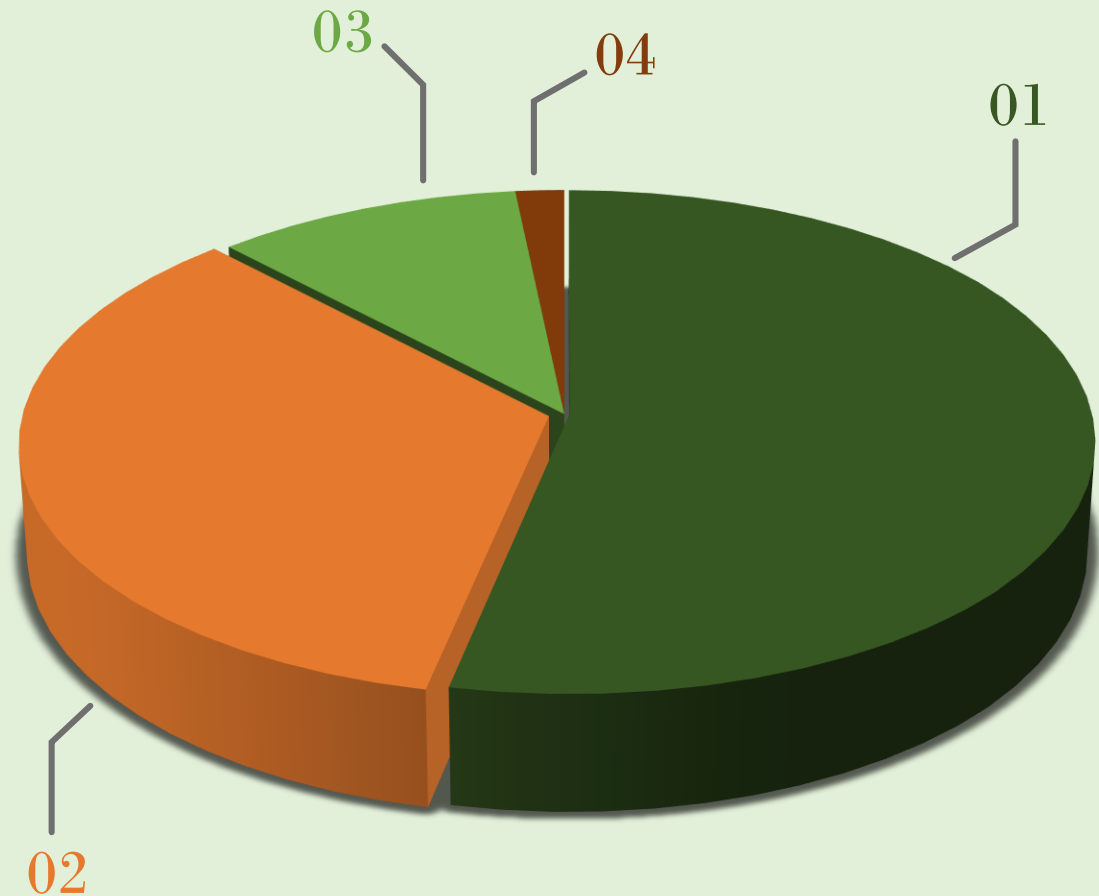
DEMOGRAPHIC ANALYSIS



- 01 Vietcombank - 30.77%
- 02 Vietinbank - 13.74%
- 03 BIDV - 20.33%
- 04 Techcombank - 17.03%
- 05 LienVietPostBank - 6.04%

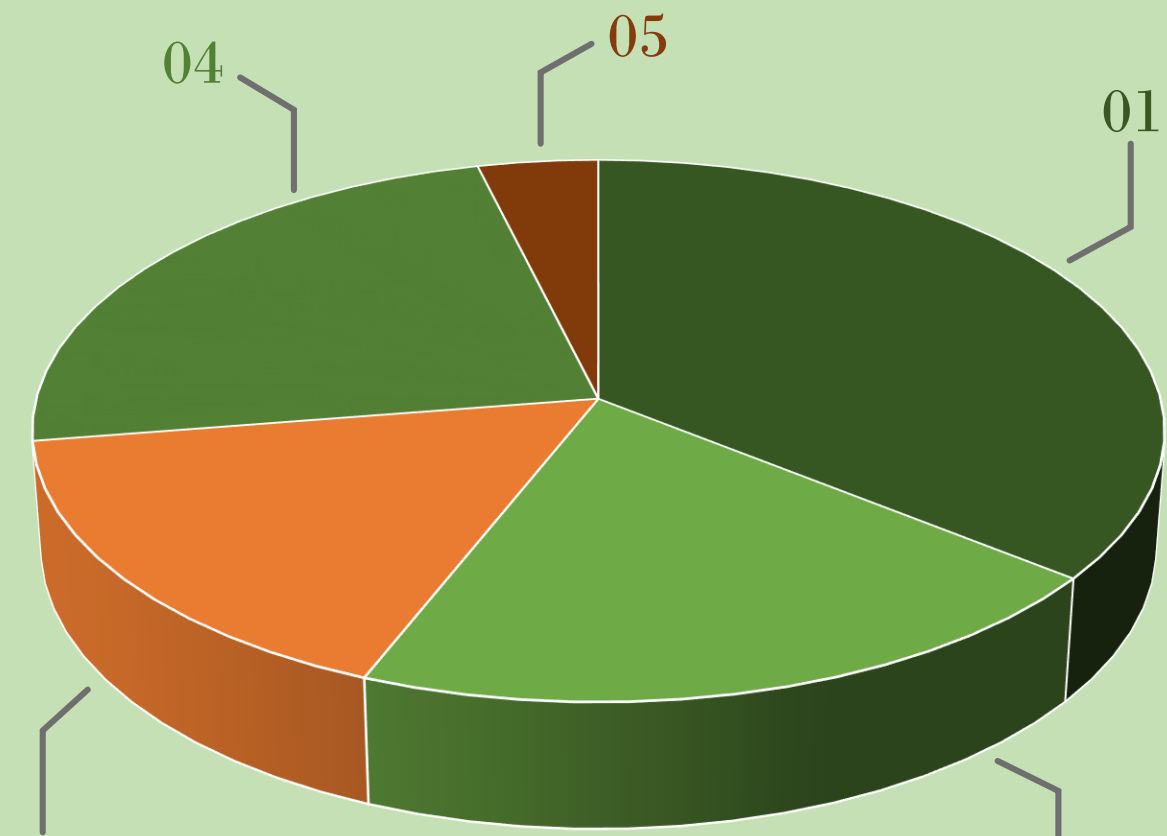
DEMOGRAPHIC ANALYSIS

- 01 Less than 5 times/month – 53.30%
- 02 5-10 times/month – 34.62%
- 03 10-15 times/month – 10.44%
- 04 More than 15 times/month – 1.65%



*Frequency making international
— payment transactions —*

DEMOGRAPHIC ANALYSIS

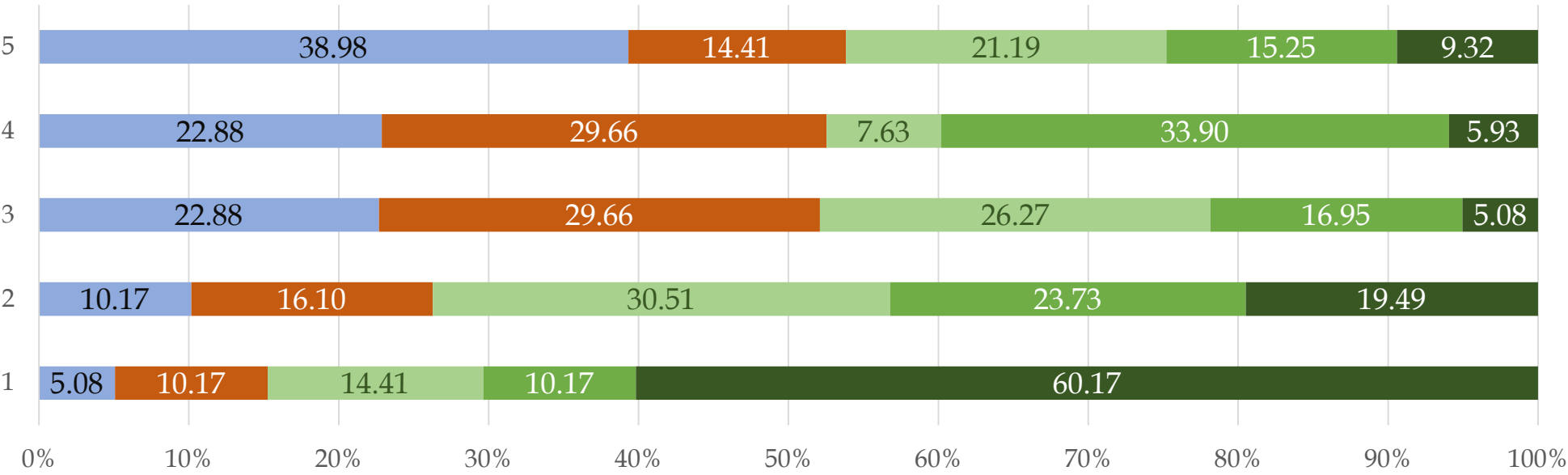


Most using International payment methods

- 01 TTR – 35.71%
- 02 Cash in advance – 20.33%
- 03 Collection – 16.48%
- 04 Letter of Credit – 23.63%
- 05 Open account – 3.85%

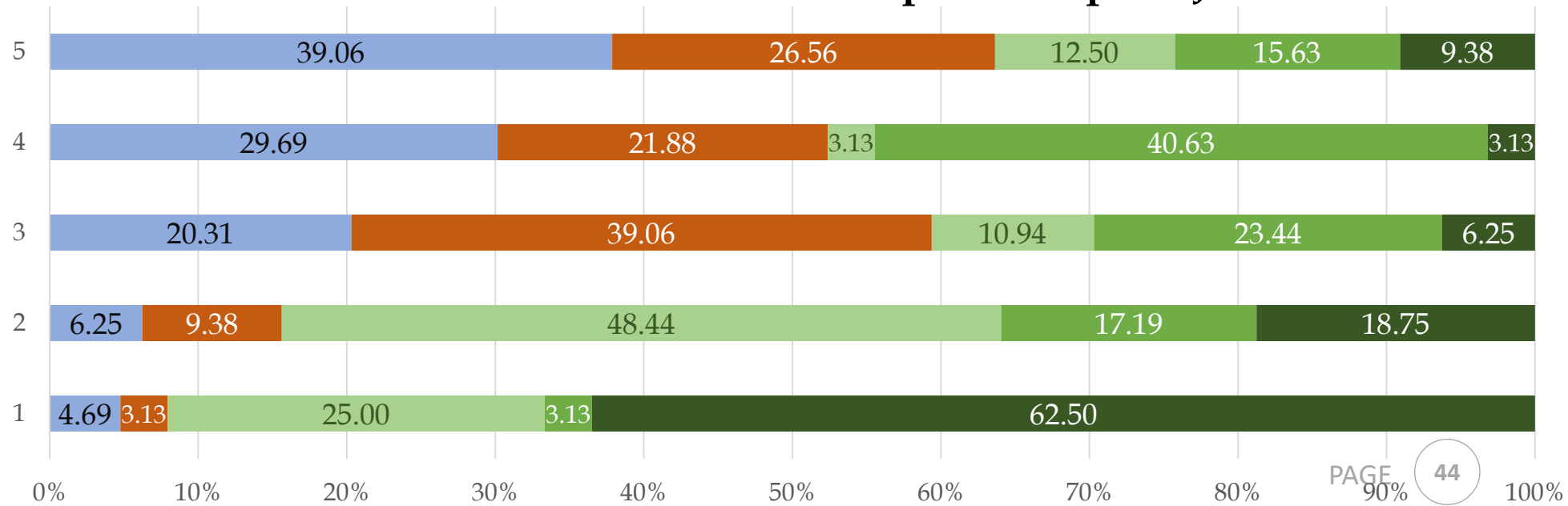
Group 1: State-owned JSC Banks

Perception of importance of 5 factors



Group 2: Enterprise JSC Banks

- : Reliability
- : Assurance
- : Responsiveness
- : Empathy
- : Tangibles



TEST OF MEASUREMENT MODEL

Factors	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE
Reliability (RELS)	REL1	0.785	0.697	0.815	0.526
	REL2	0.766			
	REL3	0.709			
	REL4	0.631			
Assurance (ASSS)	ASS1	0.788	0.703	0.835	0.627
	ASS2	0.791			
	ASS3	0.797			

Respon- siveness (RESS)	RES1	0.860	0.746	0.855	0.664
	RES2	0.722			
	RES3	0.855			
Empathy (EMPS)	EMP1	0.810	0.769	0.867	0.685
	EMP2	0.790			
	EMP3	0.880			
Tangibles (TANS)	TAN1	0.878	0.745	0.849	0.654
	TAN2	0.824			
	TAN3	0.715			

Fornell-Lacker Criterion

	ASS	EMP	REL	RES	SQTOTAL	TAN
ASS	0.792					
EMP	0.629	0.828				
REL	0.591	0.444	0.725			
RES	0.623	0.675	0.581	0.815		
SQTOTAL	0.562	0.502	0.602	0.500	1.000	
TAN	0.449	0.664	0.286	0.540	0.302	0.809

Heterotrait-Monotrait Ratio (HTMT)

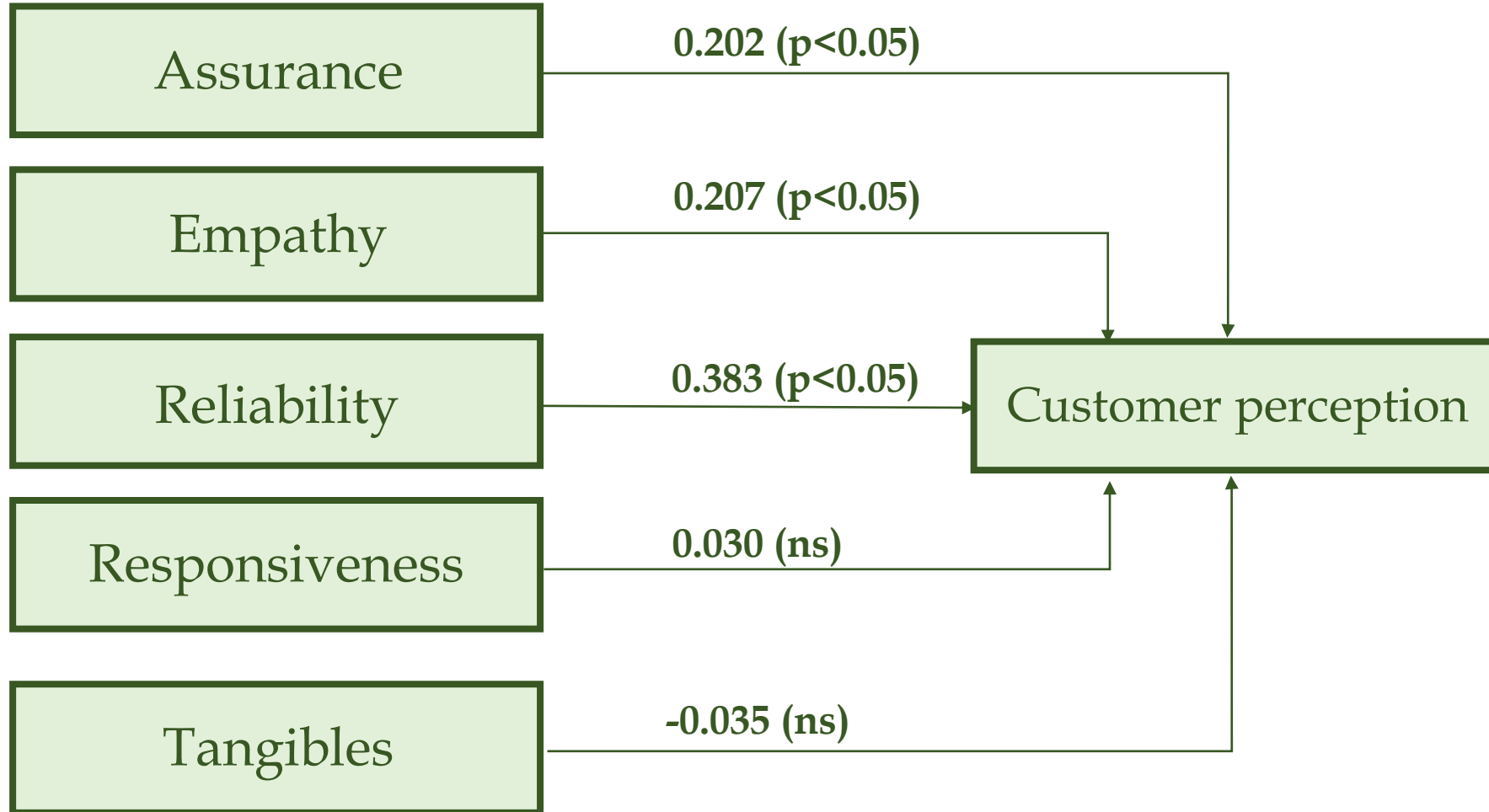
	ASS	EMP	REL	RES	SQTOTAL	TAN
ASS						
EMP	0.850					
REL	0.829	0.591				
RES	0.857	0.873	0.806			
SQTOTAL	0.669	0.572	0.717	0.572		
TAN	0.565	0.863	0.404	0.706	0.348	

Structural model analysis

Factors	Path Coefficient	f^2	t -value	p -value	VIF	R ²	R ² adjusted
Assurance	0.202	0.035	2.413	0.016	2.150	0.437	0.452
Empathy	0.207	0.029	2.240	0.025	2.667		
Reliability	0.383	0.153	4.896	0.000	1.755		
Responsiveness	0.030	0.001	0.340	0.734	2.409		
Tangibles	-0.035	0.001	0.454	0.650	1.857		

TESTING HYPOTHESIS RESULT

Hypothesis	Factor	Result
H1	Tangibles	H1 was rejected
H2	Reliability	H2 was supported
H3	Responsiveness	H3 was rejected
H4	Assurance	H4 was supported
H5	Empathy	H5 was supported



STRUCTURAL
MODEL
RESULTS

COMPARISON BETWEEN TWO GROUPS OF BANK

	Path Coefficient (Group 1)	Path Coefficient (Group 2)	Path Coefficients-diff	<i>p</i> -Value original 1-tailed	<i>p</i> -Value new
ASS → SQTOTAL	0.145	0.306	-0.161	0.843	0.315
EMP → SQTOTAL	0.384	-0.119	0.503	0.003	0.005
REL → SQTOTAL	0.458	0.255	0.203	0.099	0.198
RES → SQTOTAL	-0.131	0.311	-0.441	0.996	0.007
TAN → SQTOTAL	-0.059	0.089	-0.147	0.810	0.380

DISCUSSION

Tangibles: from the business' perspective, it does not affect the quality of IP service, differ from qualitative results and previous study.

Assurance: Assurance is the third influential factor to the quality of international payment services, differ from qualitative results

Reliability: Reliability is considered to be the most influential factor among the 5 factors affecting the quality of international payment services at banks, similar to the results of previous study

DISCUSSION

Empathy: Based on the results of quantitative analysis, this is the second strongest influence on the quality of international payment services, similar to the study of Van Dinh & Lee Pickler (2012), but differ from results of qualitative analysis.

Responsiveness: Responsiveness has no influence on the quality of international payment services, similar to the results obtained by Van Dinh & Lee Pickler in their research (2012). In the results of qualitative research, 50% of the answers said that responsiveness has an impact on the quality of international payment services at banks.

DISCUSSION

“Empathy” and “Responsiveness” are 2 factors that are different in affecting the International payment service for State-owned JSC commercial banks and Enterprise JSC commercial banks

Empathy factor has more substantial influence on the group of state-owned joint stock commercial banks than the group of enterprise joint-stock commercial banks

The Responsiveness element has more substantial influence on the group of enterprise joint-stock commercial banks than state-owned JSC banks

V. RECOMMENDATIONS & CONCLUSION

Summary of research

Regarding the quantitative method, the theoretical model used by us includes 5 factors **Tangibles, Reliability, Responsiveness, Empathy, Assurance** from SERVPERF and research by V. Dinh and L. Pickler

Regarding the qualitative method, the survey results show that the bank earns customer's trust and high service quality due to the following notable points

CONCLUSION

ANSWERING THE RESEARCH QUESTIONS



Question

How is the current reality of the international payment segment at commercial banks?

Answer

The demand for international payment services in Vietnam is increasing day by day. This increases competition among banks.

QUESTION 2

What are the factors determining international payment's service quality at commercial bank?

1

Reliability: Beta Standardized Coefficient = 0.383; Sig = .000

2

Responsiveness: Beta Standardized Coefficient = 0.030; Sig = .736

3

Assurance: Beta Standardized Coefficient = 0.202; Sig = .016

4

Tangibles: Beta Standardized Coefficient = -0.035; Sig = .652

5

Empathy: Beta Standardized Coefficient = 0.207; Sig = .022

Is there any difference in service quality between the two groups of commercial banks?

Question

There was a difference in the business decisions made using two separate banking groups, as well as the perspectives of banks and various enterprises

Answer



RECOMMENDATION

Reliability

Improve technology to increase information security for customers

Empathy

Train staff carefully, especially skills in dealing with customers throughout the process of making transactions

Promote taking feedback from customers to improve service quality

RECOMMENDATION

Assurance

Employees need to have a solid professional knowledge base

Responsiveness

Improvement in transaction time and transparency of each transaction stage

Tangibles

Banks should be more flexible in their working hours by opening on Saturday and Sunday mornings

RECOMMENDATION

(for each group of bank)

General:

- Banks need clear understanding of enterprises perspectives
- Implement particular improvements in each dimensions

Group:

- Group 1: focus on Empathy
- Group 2: focus on Responsiveness

Some of the analyzes and conclusions in this study are subjective

The information to learn about dimensions that may not be complete

The results we found may be influenced by several control variables

The time we have to carry out the survey is limited

LIMITATION

Perspective for future research

- Data can be collected over a longer period of time with a larger sample.
- Control variables should be incorporated into the theoretical framework
- Extend to more in-depth research on comparisons across banking groups

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RECEIVING FEEDBACKS & QUESTIONS