SOLUTIONS FOR IMPROVING THE MARKETING OF CARD SERVICES AT VIET CAPITAL COMMERCIAL JOINT STOCK BANK - CAN THO BRANCH

● NGUYEN THI MY DUNG[1,*] - NGUYEN HUYNH PHUOC THIEN[2]
[1]Economic, Infrastructure and Urban Affairs Division of Cai Rang Ward, Can Tho City
[2]Can Tho University of Technology
*Email: ntmydung@cantho.gov.vn
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ABSTRACT:

This study examines the current state of card service marketing activities at Viet Capital Commercial Joint Stock Bank (BVBank) - Can Tho Branch using the 7Ps service marketing framework. Primary data were collected through direct surveys of 120 customers utilizing the branch's card services. A convenience sampling method and descriptive statistical analysis were employed to evaluate customer perceptions of the bank's marketing performance. The findings indicate that customers express high levels of satisfaction with the bank's personnel and card products. However, several limitations remain in relation to pricing, promotional activities, ATM network coverage, complaint resolution procedures, and physical evidence. These results provide a comprehensive assessment of the branch's card service marketing practices and offer practical insights for enhancing customer satisfaction and strengthening the bank's competitive position in the retail banking market.

Keywords: service marketing, card services, customer.

1. Introduction

In the context of increasingly intense competition among commercial banks, card services are not only a modern payment instrument but also a strategic product that helps banks expand their market share, increase revenue, and improve customer service quality. Along with the trend of digital transformation and the development of cashless payments in Vietnam, the demand for bank card usage has been rising steadily. Therefore, banks need not only to diversify their card products but also to pay greater attention to improving their service marketing activities.

In recent years, the Can Tho Branch of Viet Capital Commercial Joint Stock Bank (BVBank Can Tho) has promoted the development of card services through product diversification, expanded distribution channels, and increased application of digital technology. However, its card service marketing activities still face several limitations, including insufficient value-added features, a limited ATM and POS network, ineffective promotional activities, and slow handling of customer requests and complaints, which directly affect customer satisfaction. Therefore, this article analyzes the current situation of card service marketing activities at BVBank Can Tho based on the 7Ps model of service marketing and proposes solutions to improve these activities in the coming time.

2. Theoretical basis and research methods

Service marketing is the process of creating, delivering, and communicating value in order to satisfy customer needs (Kotler & Keller, 2016). Unlike goods marketing, service marketing is influenced by characteristics such as intangibility, heterogeneity, inseparability between production and consumption, and perishability (Lovelock & Wirtz, 2011). Therefore, in addition to the four traditional elements of the 4Ps model proposed by McCarthy (1960), namely product, price, place, and promotion; Booms & Bitner (1981) added three more elements: people, process, and physical evidence, thereby forming the 7Ps model of service marketing. According to Parasuraman et al. (1985), service quality is determined by the gap between customers' expectations and their actual perceptions. When a company provides services that meet or exceed customer expectations, customers will feel satisfied (Cronin & Taylor, 1992). Oliver (1980) argued that satisfaction is the customer's response after comparing the actual outcome with initial expectations. Thus, service marketing and customer satisfaction are closely related. The elements of the 7Ps model directly influence customers' perceptions during the service consumption process and, consequently, determine their level of satisfaction (Booms & Bitner, 1981).

The study uses primary data collected from direct surveys of 120 customers currently using card services at BVBank Can Tho through a structured questionnaire. The sample was selected using the convenience sampling method among customers who came to conduct transactions at the bank during the survey period. The survey content was based on the 7Ps model of service marketing, with the criteria measured on a five-point Likert scale, ranging from 1 = "Strongly Dissatisfied" to 5 = "Strongly Satisfied." The collected data were analyzed using descriptive statistics, particularly mean values, to evaluate the current situation of card service marketing activities at BVBank Can Tho.

3. Research results

3.1 Current situation of card service marketing activities at BVBank Can Tho

The results of customers' evaluation of the current situation of card service marketing activities at BVBank Can Tho for each element of the 7Ps model of service marketing are as follows:

In terms of card products, customers expressed a relatively high level of satisfaction, with mean scores ranging from 3,80 to 4,10. Transaction safety and security received the highest score (4,10), followed by the card's ability to meet customers' needs for payment, cash withdrawal, and shopping (4,02). Customers also positively evaluated the diversity of card products, their integration with e-wallets and digital banking, and appropriate transaction limits. However, value-added features such as cashback, reward points, and installment payment received the lowest score (3,80), indicating that BVBank Can Tho should further enhance these features to improve the attractiveness and competitiveness of its card services.

With regard to price, customers expressed a moderate level of satisfaction, with mean scores ranging from approximately 3,10 to 3,40. Customers gave the most positive evaluations to the transparency of the fee schedule and the clarity of service charge information. However, the relatively low scores indicate that many customers still consider annual fees, cash withdrawal fees, and other card-related charges less competitive than those of other banks in the area. Therefore, BVBank Can Tho should adjust its pricing policy more flexibly and strengthen communication so that customers can better understand the benefits and fee structure of its card products.

As for place, customers generally expressed satisfaction, with the mean scores ranging from 3,20 to 3,90. The criteria receiving the highest evaluations included the convenient location of branches and transaction offices (3,75), suitable working hours (3,70), and especially the convenience of the Digimi digital banking channel and Internet Banking in managing and using card services (3,90). However, the number and location of ATMs at BVBank Can Tho received only 3,20, the lowest score in this group, indicating that the ATM network remains limited and has not fully met customers' needs. This is one of the issues that should be prioritized for improvement in order to enhance customers' access to and use of card services.

Concerning promotion, the level of customer satisfaction remains relatively low compared to the other elements in the 7Ps model. Customers believe that promotional programs, incentives, and communication activities related to card products are not sufficiently diverse, attractive, or regularly updated. The criterion with the highest score in this group was "BVBank's brand image creates a positive impression on customers," which received 3,55. However, this score is only at a fairly satisfactory level, indicating that although BVBank has established a certain presence in the market, its promotional activities have not effectively leveraged this advantage.

Turning to people, this factor received the highest evaluation among all survey groups, with mean scores ranging from 3,90 to 4,20. "Employees are polite and friendly" received the highest score (4,20), followed by "Employees have good professional knowledge of card services" (4,10). Customers also positively evaluated the staff's clear product explanations, prompt service, and support in handling card-related problems. These results indicate that the staff at BVBank Can Tho are an important competitive advantage, helping to build customer trust and enhance the experience of using card services.

For the process factor of card service delivery, customers expressed satisfaction, with mean scores ranging from 3,45 to 3,85. The card registration procedure received the highest score (3,85), indicating that the process is relatively simple and easy to follow. Card usage procedures such as payment, cash withdrawal, and information inquiry were also positively evaluated (3,80). However, procedures for card blocking/unblocking, card replacement, and limit adjustment received a lower score (3,50), while the process of handling card-related complaints received the lowest score in this group (3,45). These findings suggest that BVBank Can Tho should further shorten processing time, simplify procedures, and improve customer support when problems arise.

In relation to physical evidence, customers expressed satisfaction, with mean scores ranging from 3,55 to 3,90. The transaction space received the highest score (3,90), indicating that BVBank Can Tho provides a spacious, clean, and comfortable environment. Brand identity elements such as the logo, signage, and colors were also positively evaluated (3,85), contributing to the bank's professional image. The waiting area, transaction area, and service equipment were rated fairly positively, with scores ranging from 3,70 to 3,80. However, the stability of the ATM system received the lowest score in this group (3,55), indicating that the bank should continue to invest in, maintain, and upgrade its ATM system to enhance the customer experience.

3.2 Solutions for improving the marketing of card services at BVBank Can Tho

Based on the results of the current situation analysis, the article proposes several solutions to improve card service marketing activities at BVBank Can Tho, as follows:

Regarding card products, BVBank Can Tho should continue to diversify its card lines for different customer segments and provide more value-added benefits, such as cashback, reward points, installment payment, online payment incentives, and integration with e-wallets. The bank should also expand cooperation with supermarkets, convenience stores, restaurants, schools, and businesses to increase the attractiveness and competitiveness of its card products.

In terms of price, BVBank Can Tho should make its fee schedule more competitive, especially for annual fees, cash withdrawal fees, foreign currency conversion fees, and card replacement fees. The bank may offer first-year fee waivers, reduced fees for new cardholders, and preferential fee packages for customers using multiple banking products. In addition, the fee schedule should be clearly disclosed to improve transparency and customer acceptance.

As for place, BVBank Can Tho should expand its ATM and POS network in residential areas, schools, industrial zones, hospitals, supermarkets, and shopping centers, while also strengthening cooperation with merchants that accept card payments. For digital channels, the bank should continue to upgrade the Digimi application and Internet Banking in a more user-friendly and stable manner, while integrating additional card management functions. The simultaneous development of both direct distribution channels and digital channels will contribute to improving customers' access to the bank's services.

With regard to promotion, BVBank Can Tho should strengthen communication about its card products through digital platforms such as Facebook, Zalo, TikTok, email, and SMS. The bank should also regularly launch promotional programs during holidays, the Lunar New Year, back-to-school periods, tourism seasons, and customers' birthdays. In addition, product introduction and card registration activities should be organized at schools, businesses, supermarkets, and shopping centers, while cooperation with KOLs and social media community pages should be expanded to enhance the bank's image and brand awareness.

Turning to people, although the current staff are highly appreciated by customers, BVBank Can Tho should continue to provide regular training on product knowledge, communication skills, consulting skills, and the handling of card-related situations. In addition, the bank should develop a standardized consulting process to ensure that customers always receive complete, accurate, and consistent information. Furthermore, BVBank Can Tho should establish an evaluation and reward mechanism based on customer satisfaction in order to encourage employees to improve service quality.

For the service delivery process, BVBank Can Tho should simplify procedures for card issuance, replacement, limit adjustment, card blocking/unblocking, and complaint handling. The bank should also increase the use of electronic signatures, online authentication, and application-based registration to reduce customers' need to visit the bank. Clear processing times, regular updates, and a dedicated support unit for card-related complaints are also needed to improve customer satisfaction.

In relation to physical evidence, BVBank Can Tho should continue to upgrade its transaction areas and waiting spaces in a more modern, clean, and customer-friendly manner. At the same time, the bank should regularly maintain its ATM system and transaction equipment in order to minimize technical problems. In addition, consistent investment in signage, logos, brand colors, employee uniforms, and the interface of digital applications will contribute to building a more professional and modern image for the bank.

4. Conclusion

The research results show that among the elements of the 7Ps model, people and card products received the highest evaluations from customers, while the factors of place, process, and physical evidence were also positively assessed. However, the study identified several limitations, such as insufficiently attractive value-added features of card products, uncompetitive fees, a limited ATM and POS network, ineffective promotional activities, slow complaint-handling procedures, and an ATM system that is not yet sufficiently stable. Accordingly, corresponding solutions for each element of the 7Ps model are proposed, including improving card products, adjusting pricing policies, expanding the distribution network, strengthening communication activities, enhancing staff quality, improving the service delivery process, and investing in physical facilities. The synchronous implementation of these solutions will contribute to increasing customer satisfaction with the card service marketing activities of BVBank Can Tho in the future ■

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GIẢI PHÁP HOÀN THIỆN HOẠT ĐỘNG MARKETING DỊCH VỤ THẺ TẠI NGÂN HÀNG TMCP BẢN VIỆT - CHI NHÁNH CẦN THƠ

● **NGUYỄN THỊ MỸ DUNG[1,*]**
● **NGUYỄN HUỲNH PHƯỚC THIỆN[2]**
[1]Phòng Kinh tế, Hạ tầng và Đô thị phường Cái Răng, thành phố Cần Thơ
[2]Trường Đại học Kỹ thuật - Công nghệ Cần Thơ
*Email: ntmydung@cantho.gov.vn

TÓM TẮT:

Bài viết phân tích thực trạng hoạt động marketing dịch vụ thẻ tại Chi nhánh Cần Thơ - Ngân hàng TMCP Bản Việt (BVBank Cần Thơ) theo mô hình 7Ps của marketing dịch vụ. Dữ liệu sơ cấp được thu thập thông qua khảo sát trực tiếp 120 khách hàng đang sử dụng dịch vụ thẻ tại ngân hàng. Nghiên cứu áp dụng phương pháp chọn mẫu thuận tiện và phân tích thống kê mô tả để phân tích dữ liệu. Kết quả nghiên cứu cho thấy khách hàng đánh giá cao yếu tố nhân sự và sản phẩm thẻ, trong khi các yếu tố về giá, chiêu thị, mạng lưới ATM, quy trình xử lý khiếu nại và điều kiện vật chất còn một số hạn chế. Trên cơ sở đó, nghiên cứu đề xuất các giải pháp nhằm hoàn thiện hoạt động marketing dịch vụ thẻ tại BVBank Cần Thơ, góp phần nâng cao sự hài lòng của khách hàng và năng lực cạnh tranh của chi nhánh ngân hàng này trong thời gian tới.

Từ khóa: marketing dịch vụ, dịch vụ thẻ, khách hàng