Factors Affecting Individual Customers' Decision to Savings Deposit at Vietinbank, Ba Ria Vung Tau

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ABSTRACT: The aim of the paper is to study the factors affecting the decision to savings deposit of individual customers at Vietinbank, Ba Ria - Vung Tau (BR-VT). Based on the basic previous theories and studies, the research model of the paper is developed with six influencing factors including employee image, bank brand, interest rate policy, transaction time, client policy and safety. The study used qualitative research combined with quantitative research methods. The survey sample are 239 individual customers who are currently saving at Vietinbank BR-VT. Quantitative research results show that 6/6 factors affecting ranked from the strongest to the lowest: bank brand, safety, employee image, customer policy, interest rate policy and finally transaction time. The paper has provided some managerial implications to promote customers to save money at Vietinbank in general and Vietinbank at BR-VT in particular.

KEYWORDS: individual customers, savings deposit decision, Vietinbank

1. INTRODUCTION

Nowadays, almost all of the Vietnamese banks are in short of medium and long-term capital for investment needs. Attracting the capital with high cost, low stability and unsuitable capital in use of terms of scale and structure limited profitability. It also makes the bank to the risks of interest rate, liquidity, and can lead to instability in the entire financial system. Therefore, the requirement to increase capital mobilization at a reasonable and stable cost is very urgent for Vietnamese banks. One of the channels to raise capital that is very important criterion is a savings channel, especially a personal savings channel.

It is really important to understand the factors that influence their deposit decisions. There are many studies around the world that mention this issue. For example, Saleh and Rosman (2013) researched in Malaysia about dealing with accessibility, reliability, responsiveness, service value added, convenience and assurance. Abbam et al. (2015) emphasized factors like location, uptime, equipment availability, and spatial proximity in Ghana. In addition, in Nepal, reputation, service quality and financial benefit were important factors (Kattel and Shah, 2020). In Vietnam, there are also many studies about this aspect in different places, such as in Hue (Hoang Thi Anh Thu, 2017), Ho Chi Minh (Pham Duc Trung and Tran Kieu Nga, 2020; Dao Le Kieu Oanh et al. event, 2021), Can Tho (Le Thuy Nhien et al., 2020; Pham Dang Thuy Linh and Nguyen Quoc Nghi, 2021), Da Nang (Le Anh Tuan et al., 2021).

Currently, there is no research on the influence of factors on the decision to deposit savings of individual customers at Vietinbank BR-VT. Also, in the current competitive situation, Vietinbank BR-VT has been facing the challenge of how to maintain a stable amount of deposit savings and continue to increase the money source to ensure stable operations of lending, profit maximization. From these problems, the study of factors affecting the decision to deposit savings of individual customers at Vietinbank BR-VT is really necessary.

2. LITERATURE REVIEW

2.1. Savings deposit

It can be seen some main concepts or definitions about savings deposit. Gup and Kolari (2005), savings deposit is an amount of money customers come to a bank to get a fixed interest rate for a fixed time. Savings deposit means an individual's money deposited into a savings account, confirmed on a savings card, entitled to interest in accordance with the regulations of the savings deposit receiving organization, and insured under the provisions of law. the law on deposit insurance (SBV, 2004).

According to Tran Thi Xuan Huong (2012), the concepts of savings deposit activities are as follows:

- Depositor: the owner of the savings deposit, or the co-owner of the savings deposit, or the guardian or legal representative of the owner of the savings deposit, of the co-owner of the savings deposit.

- Savings deposit owner: the person whose name is on the passbook or savings card.

- Co-owner of savings deposit: two or more individuals with the same name on the same passbook or savings card.

- Passbook: a certificate confirming ownership of savings deposit owners or savings deposit co-owners about the money deposited at the bank.

- Deposit term: the period from the date the depositor starts depositing money in the bank to the date the bank commits to pay off the principal and interest of the savings deposit.

2.2. Consumer buying behavior

Studies of consumer buying behavior are diverse and defined in a variety of ways: Consumer buying behavior is the way in which individuals, groups and organizations select, purchase, use and dispose of goods, services, ideas or experiences to satisfy their needs and wants (Kotler and Keller, 2009).

A broader and complete definition of consumer buying behavior is the totality of decisions made by consumers regarding the purchase, consumption, disposition of goods, services, activities, experiences, people, and human decision-making ideas over time (Hoyer and Macinnis, 2010).

Therefore, consumer buying behavior in this paper is defined as the way individuals, groups and organizations select, purchase, use and dispose of goods, services, ideas or experiences to satisfy their needs and hopes.

2.3. Customer's decision-making process

From the perspective of banking services, the decision-making process of customers at commercial banks is usually divided into three stages (Trinh Quoc Trung 2009).

Before buying stage:

- Perceived need: the need for banking services often arises when there are money related problems. Therefore, savings deposit can be one of the solutions that customers think of when they face money problems.

- Information seeking: Due to the high perception of risk, customers often actively seek information. Customers use the bank's information from: the bank's website, leaflets, advertisements, etc. to understand the bank's services. However, they still feel more reliable sources of information from friends, relatives and from their own experiences.

- Evaluation of service providers: To evaluate and select options, bank customers also set standards such as: interest rate, brand, convenience, safety, etc,. For services Trust savings deposit service plays a key role in customer choice.

Service implementation stage:

This stage usually starts with the customer submitting a request to use the service such as a payment slip, an application for opening an account, a loan application, etc. For services with a high level of communication such as in the banking environment, customers will have the experience and evaluation of service quality expressed through signs such as service staff, service environment, support services, etc. alike decision making. When deciding to buy other products, the decision to save at a bank may also change compared to the decision in previous periods due to different reasons. However, unlike many goods, in a bank one can only find one brand of banking services.

After buying stage:

When customers complete a service, they will evaluate the quality of that service, which will make them feel satisfied or dissatisfied, then customers can consider whether to continue using the bank's services in the future or switch to another bank with better quality. They will respond to relatives and friends with positive or negative comments about the bank.

2.4. Research model and research hypothesis

Research model

On the basis of theories and previous studies on the decision to savings deposit at a bank, the study proposes factors affecting the decision of individual customers to savings deposit at Vietinbank BR-VT including: (1) Employee image, (2) Bank brand, (3) Interest rate policy, (4) Transaction time, (5) Customer policy and (6) Safety.
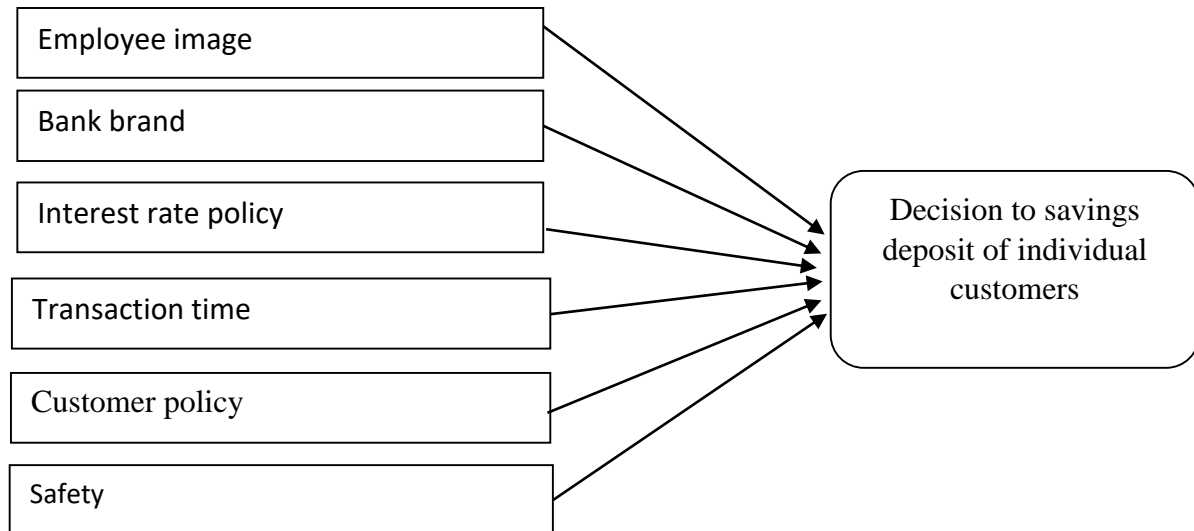
Fig 1. Research model

Research hypothesis

Employee image:

The image of employees is reflected in their service style, their care and support for customers, and their dedication and friendliness (Kamakodi and Khan, 2008). In the studies conducted by Ha Nam Khanh Giao and Ha Minh Đat (2014), Pham Đuc Trung and Tran Kieu Nga (2020), and Đao Le Kieu Oanh and colleagues (2021), the professional skills of bank employees in interacting with customers have an impact on customers' bank selection decisions. When the team of employees has a high level of professional expertise, professionalism, agility, good communication skills, and professional ethics, it will satisfy customers and attract them to deposit savings in the bank. Therefore, the hypothesis H1 is formulated as follows:

- Hypothesis H1: The image of employees has a positive impact on the savings deposit decision of individual customers at Vietinbank BR-VT.

The bank brand

The brand represents the reputation, credibility, and trust established by the bank with its customers, and this factor influences the deposit decision of individual customers (Mokhlis et al., 2008). From the basic premise above, it can be seen that the brand, which includes the image and reputation of the bank, is built throughout its business operations. Even if a bank with high credibility offers lower interest rates on deposits compared to other banks, customers may still choose to deposit their money there because they trust that their capital is safer. Research findings by Taran et al. (2014), Ha Nam Khanh Giao and Ha Minh Dạt (2014), Pham Duc Trung and Tran Kieu Nga (2020), and Đao Le Kieu Oanh et al. (2021) have shown that credibility/reputation or bank brand is a significant factor that customers consider when deciding to deposit savings. The more credible, well-established, and widely recognized the bank brand is, the more trust it instills in customers, particularly those depositing savings, thereby fostering the establishment of transactional relationships between customers and the bank. Therefore, the proposed hypothesis H2 is as follows:

- Hypothesis H2: The bank brand has a positive impact on the savings deposit decision of individual customers at Vietinbank BR-VT.

Interest rate policy

The interest rate is considered the price of credit, and therefore, the deposit interest rate can be seen as the price of purchasing the right to use money (Lê Thị Mận, 2014). The deposit interest rate must be attractive enough to compete with the option for currency holders to invest their money in other sectors with similar levels of risk. Currently, building a flexible deposit interest rate policy under conditions of free competition is viewed by financial institutions as the most important factor in maintaining and growing deposit balances. Studies by Finger and Hesse (2008), Moradzadeh et al. (2014), Hà Nam Khánh Giao and Hà Minh Đạt (2014), and Đào Lê Kiều Oanh et al. (2021) all confirm that the interest rate policy is a crucial factor influencing

customers' deposit decisions in any bank. Therefore, banks need to provide public, detailed, and clear information about the interest rate policy as well as the calculation method. The proposed hypothesis H3 is as follows:

- Hypothesis H3: The interest rate policy has a positive impact on the savings deposit decision of individual customers at Vietinbank BR-VT.

Transaction time

The transaction time refers to the period during which the seller and the buyer conduct transactions with each other in a transparent manner (Dao Le Kieu Oanh et al., 2021). When customers engage in activities related to money (such as depositing savings in a bank), they also value the simplicity, speed, and time-saving aspects of the transaction (Devlin, 2005). When customers visit a branch, they want to actively participate, receive personal attention, and not have to wait around to be noticed by bank staff. When customers need to carry out certain transactions, they may have to comply with various procedures. Therefore, when customers feel that all these processes take too long, they may become frustrated, leading to a negative impression of the bank. If the transaction time is shorter, it saves time for customers and satisfies them, thereby creating favorable conditions for the bank in its capital mobilization activities (Pham Duc Trung and Tran Kieu Nga, 2020). The studies conducted by Pham Duc Trung and Tran Kieu Nga (2020), Đao Le Kieu Oanh et al. (2021) emphasize that transaction time is one of the factors that positively impact the decision of individual customers to deposit savings in a bank. Therefore, hypothesis H4 is proposed as follows:

- Hypothesis H4: Transaction time has a positive impact on the decision of individual customers to deposit savings at Vietinbank BR-VT.

Customer service policy

Customer policy is a system that includes viewpoints, orientations, strategies, and action plans implemented for customers to ensure benefits for both the bank and customers (Phan Thi Thu Ha, 2013). Demonstrating the bank's care for customers is equally important (Dao Le Kieu Oanh et al., 2021). A banking system with good customer care policies before and after sales can satisfy even the most demanding customers. According to Dao Le Kieu Oanh et al. (2021), theoretically, a new customer is a source of life for any store or business. Therefore, customer policy has become one of the most important factors and requires significant investment in efforts and financial resources. Thus, Hypothesis H5 is formulated as follows:

- Hypothesis H5: Customer policy has a positive influence on the decision of individual customers to deposit savings at Vietinbank BR-VT.

Safety

Transactions at banks are often sensitive as they directly involve customers' financial resources, making the sense of safety an important factor to consider. Mokhlis et al. (2008) assert that the sense of safety reflects the customers' desire for stability and security when conducting financial transactions with banking services. This means that the sense of safety includes both the safety within the bank and the financial stability of the bank. Recognizing safety and security as indispensable factors in service quality, and even prioritizing them, banks have boldly researched, invested in, and implemented the best solutions. Processes, procedures, and technologies have been established with the purpose of increasing safety and security levels for both the information systems and customers (Le Anh Tuan et al., 2021). Therefore, the research proposes hypothesis H6 as follows:

- Hypothesis H6: Safety has a positive impact on the decision of individual customers to engage in savings transactions at Vietinbank BR-VT.

3. METHODS

Based on the theoretical foundation and previous research models, as well as the actual situation at the research site, the initial research model was proposed. Subsequently, qualitative research was conducted through group discussions involving 10 participants to refine the research model and adjust the measurement scales of the observed variables to become official measurement scales. The results of the qualitative research showed that the discussion group members unanimously agreed that the proposed influencing factors in the theoretical model were important and relevant. The research measurement scale was also adjusted with 28 observed variables as follows:

Measurement scale Employee image (denoted as HA): unanimously agreed with 4 observed variables, denoted as HA1 to HA4.

Measurement scale Bank brand (denoted as TH): unanimously agreed with 5 observed variables, denoted as TH1 to TH5.

Measurement scale Interest rate policy (denoted as LS): unanimously agreed with 5 observed variables, denoted as LS1 to LS5.

Measurement scale Transaction time (denoted as TG): unanimously agreed with 4 observed variables, denoted as TG1 to TG4.

Measurement scale Customer policy (denoted as KH): unanimously agreed with 4 observed variables, denoted as KH1 to KH4.

Measurement scale Safety (denoted as AT): unanimously agreed with 3 observed variables, denoted as AT1 to AT3.

Measurement scale Savings decision (denoted as QD): unanimously agreed with 3 observed variables, denoted as QD1 to QD3.

Quantitative research was conducted through sampling and surveying individual customers who deposited savings at the bank. After collecting information from the survey questionnaire, the author processed and analyzed the data using SPSS 26.0 software, resulting in 239 available observations. Based on the reliability test using Cronbach's Alpha coefficient, exploratory factor analysis (EFA), linear regression analysis, hypothesis testing, and discussion of research findings were conducted. Finally, conclusions were drawn, and some managerial implications were proposed.

The research sample was selected using convenient sampling method. This method was chosen because respondents are easily accessible, willing to respond to the survey questionnaire, and it requires less time and cost. The survey participants were individual customers at Vietinbank BR-VT who had deposited savings at the bank as of February 2023. The survey questionnaires were distributed directly to customers. The author explained the reasons and significance of the survey to the customers to obtain their consent. Subsequently, the author carried out and checked the survey forms, only retaining those with complete and objective information.

To ensure the reliability of the research, it is necessary to select an appropriate sample size. In principle, the larger the sample size, the more accurate the research results. However, due to cost and time constraints, the sample size was determined based on the minimum requirement to ensure the reliability of the research. Hair et al. (2006) suggested that for using EFA analysis, the minimum ratio of observations to the number of measurement variables should be 5:1, meaning that there should be at least 5 observations for each measurement variable. Applying this formula, with 25 observed variables (21 variables belonging to independent factors and 3 variables belonging to dependent factors), the minimum required sample size for this research topic is: n = 5 x 28 = 140 observations.

4. RESULTS

4.1. Sampling

With a total number of 263 individuals contacted, there were 263 survey forms collected, out of which 24 forms were invalid, and 239 forms were valid and included in the data analysis.

Specific information about the research sample is as follows:

Genders: There were 104 male participants, accounting for 43.5%, and 135 female participants, accounting for 56.5%. The equal ratio of male and female customers indicates the objectivity of the survey.

Ages: There were 78 individuals aged 40 to 50, representing the highest proportion (32.6%). The second-highest proportion was individuals over 50 years old (31.4%), followed by individuals aged 30 to 40 (28.5%), and individuals under 30 (7.5%). It can be observed that the majority of the surveyed individuals were aged 40 and above.

Education levels: Among the participants, 124 had a university degree, accounting for the highest proportion (51.9%). The second-highest proportion was individuals with intermediate or college education (28.0%), followed by individuals with secondary education or below (11.3%). The remaining participants had education levels above university, representing a lower proportion (8.8%). Thus, the majority of customers had a relatively high level of education, mainly at the university level and above.

Average monthly income: There were 110 individuals with an income ranging from 20 to 30 million VND, accounting for the highest proportion (46.0%). The second-highest proportion was individuals with an income above 30 million VND (28.0%), followed by individuals with an income ranging from 10 to 20 million VND (18.8%), and individuals with an income below 10 million VND (7.1%). It can be seen that a significant portion of customers at Vietinbank BR-VT had relatively high incomes above 20 million VND."

4.2. Reliability

The reliability evaluation results of the scales show that the Cronbach's Alpha coefficients for all scales are greater than 0.6. Additionally, the inter-item correlation coefficients for the observed variables are all greater than 0.3, meeting the required threshold. These variables will continue to be used in the exploratory factor analysis.

Table 1. The result of the reliability assessment of the scale

No.	Scales	Code	Observed variables	Cronbach's Alpha	Results
1	Employee image	HA	4	0,785	Accepted
2	Band brand	TH	5	0,818	Accepted
3	Interest rate policy	LS	5	0,856	Accepted
4	Transaction time	TG	4	0,887	Accepted
5	Customer policy	KH	4	0,770	Accepted
6	Safety	AT	3	0,669	Accepted
7	Savings deposit decision	QD	3	0,627	Accepted

4.3. EFA Analysis

The study continued to conduct an Exploratory Factor Analysis (EFA) for 25 variables representing the dimensions influencing individual customers' savings deposit decisions. The Kaiser-Meyer-Olkin (KMO) measure was found to be 0.815 (> 0.5), indicating that the factor analysis is appropriate. The significance value (Sig.) of the Bartlett's test was 0.000, which is less than 0.05, indicating that the variables are correlated with each other in the overall data set. The Eigenvalues were 1.304 (> 1), suggesting that each extracted factor explains a significant amount of variance, and the factors extracted summarize the information effectively. The total variance extracted by the 6 components was 64.780%, which is greater than the 50% requirement. This indicates that 64.780% of the data variation is explained by the 6 factors. Furthermore, the factor rotation matrix and factor loading coefficients were all greater than 0.5, satisfying the extraction conditions. This suggests that 06 groups of observed variables corresponding to the 06 factors influencing savings deposit decisions have been extracted successfully.

Table 2. Results of EFA

	Coefficients					
	1	2	3	4	5	6
LS4	0,879					
LS5	0,855					
LS1	0,734					
LS3	0,732					
LS2	0,687					
TG1		0,840				
TG4		0,824				
TG2		0,816				
TG3		0,811				
TH4			0,757			
TH3			0,755			
TH2			0,718			
TH1			0,706			
TH5			0,605			
HA1				0,748		
HA2				0,715		
HA4				0,659		
HA3				0,646		

	Coefficients					
	1	2	3	4	5	6
KH2					0,782	
KH4					0,716	
KH1					0,699	
KH3					0,671	
AT1						0,808
AT2						0,743
AT3						0,623
KMO = 0,815						
Sig. 2 tailed = 0,000						
The total variance extracted = 64,780%						
Eigenvalues = 1,304						

According to the factor analysis, the exploratory factor analysis (EFA) conducted on the dependent variable Savings deposit decision reveals that the three observed variables, QD1, QD2, and QD3, group together and form one extracted factor. None of the observed variables were excluded, indicating that the factor analysis was appropriate. Therefore, the measurement scales of the independent and dependent variables remain intact after conducting the EFA. This implies that the measurement properties of the variables, both independent and dependent, have been preserved and can be used in further analysis or interpretation.

4.4. Linear regression analysis

The results of the linear regression analysis show that the adjusted R-squared value of the model is 0.584, indicating that the model accounts for 58.4% of the variation in the dependent variable Savings deposit decision explained by the 6 independent variables. The very small p-value (= 0.000 < 0.05) of the F-test indicates that the linear regression model is appropriate for the collected data, and the variables included are statistically significant at a significance level of 5%.

Table 3. Linear regression

Variables	Code	Beta Standard	Sig.	VIF	Results
Employee image	HA	0,191	0,000	1,659	Accepted H1
Band brand	TH	0,237	0,000	1,438	Accepted H2
Interest rate policy	LS	0,178	0,000	1,161	Accepted H3
Transaction time	TG	0,154	0,000	1,305	Accepted H4
Customer policy	KH	0,185	0,000	1,356	Accepted H5
Safety	AT	0,229	0,000	1,187	Accepted H6
R^2	0,594				
Adjusted R-squared	0,584				
F (Sig. 2 tailed)	0,000				
Durbin-Watson	1,833				

The variable that has the most significant impact on the savings deposit decision is the bank brand factor ($\beta 2 = 0.237$), followed by the safety factor ($\beta 6 = 0.229$), and the staff image factor ($\beta 1 = 0.191$) ranks third. The customer policy factor ($\beta 5 = 0.155$) is next, followed by the interest rate policy factor ($\beta 3 = 0.178$), and finally the transaction time factor ($\beta 4 = 0.154$). Therefore, the research accepts all 6 out of 6 hypotheses, indicating that all factors have a significant influence on the savings deposit decision.

5. DISCUSSION

The two most influential factors on the decision to savings deposit for individual customers at Vietinbank BR-VT are Bank brand and Safety while the core product of the bank, Interest rate policy ranks lower in importance. This result is consistent with

the research sample and reality because the majority of individual customers who deposit savings at the bank are older individuals with social status and relatively high income. They tend to prioritize the safety of their deposits and are risk-averse towards smaller non-state-owned banks, even though those banks offer higher interest rates. Additionally, the research was conducted after the Covid-19 pandemic, during a period of economic difficulties and declining incomes, which prioritized the issue of risk.

The research findings regarding the level of influence of these factors are similar to the results of the study by Dao Le Kieu Oanh et al. (2021), where Bank brand was also one of the top two important factors considered in the context of Commercial Banks in Ho Chi Minh City. This result is also consistent with the studies by Hoang Thi Anh Thu (2017), Le Thuy Nhien et al. (2020), and Bui Nhat Vuong et al. (2020). Regarding the factor of Safety, the results are similar to the research by Le Anh Tuan et al. (2021), Pham Dang Thuy Linh and Nguyen Quoc Nghi (2021). However, the factor of Interest rate policy is evaluated as less important, contrary to the research by Pham Duc Trung and Tran Kieu Nga (2020) in the context of Sacombank Tan Binh, and Pham Dang Thuy Linh and Nguyen Quoc Nghi (2021) in the context of Agribank O Mon Can Tho. It is similar to the research by Bui Nhat Vuong et al. (2020) concerning Vietnamese Joint-Stock Commercial Banks.

6. CONCLUSION

In the context of difficult credit growth, in order to achieve the set goals and plans, banks not only focus on lending but also emphasize capital mobilization, especially attracting deposits from individual customers. Therefore, researching the influential factors is equally important for the long-term development and stable growth of the customer deposit base.

After qualitative discussions with experts, the research model remained unchanged, and the final adjusted scale consisted of 28 observed variables. Convenience sampling was used, and the quantitative research sample consisted of 239 individual customers currently depositing savings at Vietinbank BR-VT. Descriptive statistics of the data showed that the majority of the sample were older individuals with relatively high educational levels and incomes. The quantitative research results confirmed that there were 6 out of 6 influencing factors in the following order from strongest to weakest: Bank Brand, Safety, Image of Staff, Customer Policies, Interest Rate Policies, and Transaction Time. All 6 research hypotheses were accepted.

Depending on the level of influence of each factor, the study proposes several managerial implications to promote customers' depositing of savings at Vietinbank in general and Vietinbank BR-VT in particular. This includes focusing on further enhancing the bank's brand and the safety aspect when customers carry out deposit transactions, considering the increasing prevalence of high-tech crimes. Continuing to promote the image of friendly, attentive, polite, and respectful staff, as well as improving preferential policies to create a positive impression among customers.

The research has provided results and certain contributions, but there are still limitations. Firstly, due to constraints in terms of time and cost, this study only collected samples from the transaction offices of the BR-VT branch, limiting the generalizability of the measurement scales and research models. Therefore, it cannot be asserted that they can be widely and broadly applied across the country. The future research direction of the topic could expand to the entire system of state-owned commercial banks in the province, neighboring provinces, or even nationwide, to increase the value of the research. Secondly, this study only explains 58.4% of the variation in the decision of individual customers to deposit savings with 6 factors. There are still many other influential factors in reality that have not been identified by the research. Therefore, further research should explore more extensively to identify new factors related to the trends of the information technology era.

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