

Customer Satisfaction with Loan Service for Agricultural Production: A Case Study at Agriculture and Rural Development Bank in Nam Dinh province of Vietnam

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ABSTRACT

Agriculture and Rural Development bank plays a crucial role in loan service for agricultural production and farm households' economic development in Vietnam. This study evaluates customer satisfaction with loan services at Agribank in Nam Dinh province of Vietnam, focusing on factors such as interest rates, loan procedures, loan availability, bank staff competence, and facilities. Using surveyed data from 210 customers who are farmers borrowing capital for agricultural production, the research results show that interest rates and capital responsiveness have the most significant impact on customer satisfaction, with high levels of contentment. However, loan procedures and facilities still do not meet high satisfaction standards. This study also reveals that staff competence and limitations in loan processes hinder the timely and efficient service of customers. Based on these findings, the study suggests solutions to improve loan procedures, enhance staff training, and upgrade the bank's facilities to increase customer satisfaction and help the bank maintain competitiveness in the current banking environment in Vietnam.

Keywords: Customer Satisfaction, Loan Service, Agricultural Production, Agribank, Vietnam.

INTRODUCTION

Banks are professional institutions specializing in the provision of financial services to individuals and businesses (Le Trung Hieu & Huynh Le Thua Bang, 2022). Over more than three decades since the "Doi Moi" reforms in 1986, Vietnam's economy has experienced rapid growth, leading to the remarkable development of the banking system, including both the state owned banks and private commercial banks (Nguyen Dai Lai, 2024). Operating in an increasingly competitive environment, customers have become the key factor determining the survival and brand positioning of banks in Vietnam nowadays. Banks that succeed in achieving customer satisfaction will be able to maintain their market position and develop further (Duc et al., 2021). Therefore, customer-oriented business strategies have become one of the top priorities for all banks. The constant pursuit of enhancing customer satisfaction has been a critical and ongoing task for Vietnamese banks to promptly meet the evolving needs of their clients (Nguyen Thi Mong Hang, 2020).

The Vietnam Bank for Agriculture and Rural Development (Agribank) is a state-owned commercial bank playing a pivotal role in the rural and agricultural credit market. Unlike many other commercial banks, Agribank's loan services are primarily aimed at promoting agricultural and rural development in Vietnam. Consequently, Agribank's main borrowers

include farm households, agricultural cooperatives, and agricultural enterprises seeking loans for agricultural production (Nguyen Hong Ha & Tram Phuoc Loc, 2023). Especially in the context where the Vietnamese Government is actively encouraging the development of circular agriculture and high-tech agriculture, Agribank's role in providing loan becomes even more crucial. Since early 2025, Agribank has allocated VND 70 trillion to implement short-term, medium-term, and long-term loan programs targeted at farmers investing in agricultural production.

Until the end of 2024, Vietnam has total 49 banks, of which 30 are joint-stock commercial banks, Agribank is the sole state-owned commercial bank, and the remaining 18 banks have foreign investment capital. The trend of digital transformation under the 4.0 Revolution, along with global economic integration, has generated intense pressure in terms of technology, capital, technical expertise, and especially human resources among banks, laying the groundwork for fierce competition in the financial market in general and in the loan sector in particular (Nguyen Thu Thuy & Nguyen Huu That, 2020). In other words, weak competitiveness makes it difficult for banks to satisfy customers, thus hindering their ability to attract borrowers. As the only state-owned commercial bank, Agribank benefits from strong financial backing from the government but simultaneously faces challenges in technology innovation and improvement of loan services for customers. Especially given that Agribank's primary customer base farmers, often have limited knowledge of credit services, it is critical for Agribank staff to possess strong working skills to build trust and customer satisfaction (Nguyen Hong Ha & Tram Phuoc Loc, 2023). Therefore, improving customer satisfaction with loan services has become a crucial goal for enhancing Agribank's competitiveness and improving service quality for its clients.

Based on the aforementioned practical context, this study aims to assess customer satisfaction particularly that of farmers with Agribank's loan services, analyze the factors influencing customer satisfaction, and propose solutions to improve the quality of Agribank's loan services in Vietnam.

THEORETICAL FRAMEWORK

Service Quality

Service quality is one of the crucial aspects of every business, including banks. Different banks compete in the loan service sector; therefore, the quality of loan services acts as a key differentiator among institutions operating within the same industry (Afroj et al., 2021; Alam & Mondal, 2019). To measure service quality, Parasuraman (1985) was among the first scholars to establish a comprehensive framework of service quality perceived by customers, consisting of 10 dimensions as follows:

- *Reliability*: The ability to deliver promised service dependably and accurately from the first attempt.
- *Responsiveness*: The willingness and readiness of service personnel to assist customers and provide prompt services.
- *Competence*: Possession of the required skills and knowledge to perform the service effectively.
- *Access*: The ease of reaching service providers, in terms of convenient operating hours, accessible locations, and minimal waiting time.

- *Courtesy*: Politeness, respect, consideration, and friendliness of contact personnel toward customers.
- *Communication*: The ability to communicate effectively with customers, ensuring clarity in conveying service-related information and actively listening to customer inquiries and feedback.
- *Credibility*: The degree of trustworthiness and integrity the customer perceives in the company, including the reputation and history of customer service.
- *Security*: The assurance of safety for customers regarding financial transactions, confidential information, and physical assets throughout the service process.
- *Understanding the customer*: The continuous effort to know and understand changing customer needs, making them feel valued and cared for.
- *Tangibles*: The appearance of physical facilities, equipment, personnel, and communication materials associated with the service.

Although this ten-dimension model provides a comprehensive perspective on service quality, it posed challenges in practical application due to measurement complexity and issues of discriminant validity among dimensions. Therefore, Parasuraman and colleagues (1988) consolidated correlated dimensions and streamlined the model into five key factors, designed to assess both customer expectations and perceptions of service quality: (1) Tangibles; (2) Reliability; (3) Responsiveness; (4) Competence (sometimes integrated under Assurance); and (5) Empathy. These scales are built entirely on customers' perceptions, which enhances their reliability and accuracy in measuring service quality across various industries, including the banking sector.

Customer Satisfaction

Customer satisfaction is an abstract and somewhat ambiguous concept. Its manifestation varies from product to product, individual to individual, and service to service. In essence, satisfaction is influenced by several factors, including psychological, economic, and physical elements. However, it is generally regarded as a combination of affirmative and negative emotional reactions to a set of factors, representing a specific emotional attitude. Satisfaction reflects the consumer's response to the realization and fulfillment of their expectations. It involves a judgment of whether a product or service has achieved an enjoyable and satisfactory experience related to consumption, encompassing both realistic and idealistic dimensions (Li et al., 2021).

Service satisfaction emerges as an outcome of perceived value or perceived quality. Customers form their satisfaction judgments based on their experiences and expectations regarding the service. Customer satisfaction is a critical metric for banks; thus, all banking institutions must formulate strategies aimed at achieving high levels of customer satisfaction. This necessity stems from the understanding that improvements in perceived service quality directly enhance customer satisfaction. Scholars have identified several determinants of customer satisfaction, including ease of use, product attributes, consumer characteristics, situational factors, perceived usefulness, enjoyment, trust, and prior online transaction experiences (Hu et al., 2016).

Regarding customer satisfaction in banking sector in Vietnam, Le Trung Hieu and Nguyen Le Thua Bang (2021) conducted a survey of 150 customers who had used or were using loan services at Sacombank. The results indicated that the factors influencing customer satisfaction included: (1) Tangibles; (2) Competence; (3) Reliability; (4) Empathy; (5) Interest rate; and (6) Responsiveness. Similarly, Le Tan Phuoc (2021) surveyed 204 loan customers at Vietcombank, and the findings revealed five factors affecting customer satisfaction: (1) Accessibility; (2) Empathy; (3) Competence; (4) Reliability; and (5) Competitiveness. Meanwhile, Tran Thi Thanh Thuy (2020), in a survey of 230 loan customers at an Agribank branch, found that (1) Empathy had the strongest influence on customer satisfaction, followed by (2) Reliability; (3) Brand image; and (4) Assurance.

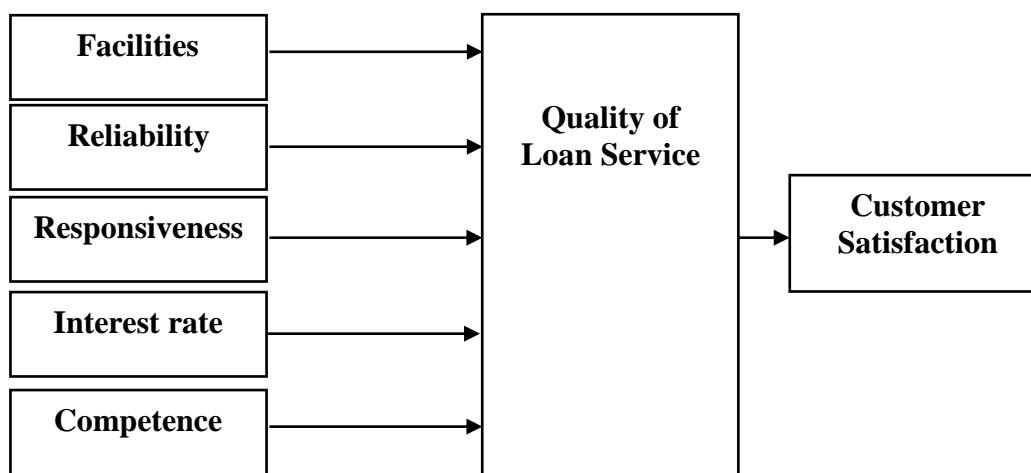


Figure 1: Analysis framework for customer satisfaction

Based on the findings of the aforementioned empirical studies in Vietnam, this research adopts five key factors (illustrated in Figure 1) to analyze customer satisfaction with agricultural production loan services at Agribank Nam Dinh province's branch, specifically as follows:

- **Facilities:** Physical facilities and equipment supporting loan activities that customers can visibly perceive, such as computers, printers, photocopiers, desks, and chairs.
- **Reliability:** The ability to meet loan package deadlines, reflected in customer satisfaction with the timeliness of the bank's loan processing procedures.
- **Responsiveness:** The availability of loan funds provided by the bank to customers.
- **Interest rate:** The perceived reasonableness of the lending interest rates.
- **Competence:** The expertise and proficiency of bank staff in executing loan services.

MATERIALS AND METHODS

Data Collection

To evaluate customer satisfaction with Agribank's loan activities, the author conducted a survey involving 210 farmers who were loan customers for agricultural production purposes at Agribank branches in Nghia Hung and Giao Thuy districts, Nam Dinh province. A semi-structured questionnaire was utilized, covering contents such as: customer information, loan details, and customer satisfaction regarding Agribank's loan services. Customer satisfaction was measured using a 5-point Likert scale, a widely adopted method in studies

assessing customer satisfaction (Table 1). The Likert scale was originally developed in 1932 to scientifically and reliably measure "attitudes" and has since been broadly employed in satisfaction evaluation studies at five levels (Joshi et al., 2015).

Table 1: Five-point Likert scale used in the study

Level of satisfaction	Evaluation Criteria	Response Score	Quality Assessment
1	Very dissatisfied	1	1.00 – 1.79: Poor (P)
2	Dissatisfied	2	1.80 – 2.59: Weak (W)
3	Neutral	3	2.60 – 3.39: Average (A)
4	Satisfied	4	3.40 – 4.19: Good (G)
5	Very satisfied	5	– 5.00: Very good (VG)

Data Analysis

Descriptive Statistics: Statistical data were calculated using indicators such as averages and percentages to describe the current status of agricultural production lending and customer satisfaction with agricultural production lending activities at Agribank.

Quantitative Model: Building upon the SERVQUAL model (Parasuraman et al., 1988) and previous studies conducted in Vietnam on factors influencing customer satisfaction with banking services (Nguyen Ngoc Chanh, 2018; Nguyen Thi Lan, 2022), five groups of variables were incorporated into the model (Figure 1), with the following equation:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Where:

- Y represents customer satisfaction.
- X denotes the independent variables (Table 2), which are defined and explained as follows:
 X_1 : Facilities; X_2 : Reliability; X_3 : Responsiveness; X_4 : Interest rate; X_5 : Competence

Table 2: Factors affecting customer satisfaction

No	Factors	Measurement criteria
1	Facilities	Spacious, well-equipped service branches
		Modern and fully equipped machinery and devices
		Quick support response time
		Safe and convenient parking area
2	Reliability	Transparency and clarity in required documentation
		Quick and convenient application processing
		Bank delivers the promised service on time
		The bank sincerely cares and resolves customer issues flexibly
3	Responsiveness	Simplicity of loan application process
		Convenience and ease of use of products and services
		Sufficient and readily available loan capital
4	Interest rate	Clear and transparent information about interest rates
		Flexibility of the interest rate
		Competitiveness of the interest rate compared to other banks
5	Competence	Professional knowledge and understanding of lending services

	Bank staff serve customers promptly and timely
	Friendly attitude, always willing to assist customers
	Enthusiastic, thorough, and honest consultation

RESULTS AND DISCUSSION

Customer Satisfaction with Bank Facilities

Table 3: Customer satisfaction evaluation regarding facilities

Measurement criteria	Number of respondents					Score
	1	2	3	4	5	
Spacious, well-equipped service branches	18	18	36	72	66	3.71
Modern and fully equipped machinery and devices	39	18	63	54	36	3.14
Quick support response time	21	21	36	69	63	3.63
Safe and convenient parking area	36	15	69	51	39	3.20

Source: Surveyed data, 2024

At Agribank in Nam Dinh province, the tools used in banking operations include modern machinery such as computers, photocopiers, scanners, telephones, and supporting software such as accounting software and customer management software. Overall, the current equipment is adequate to assist customers during their transactions. In addition to providing machinery, the bank has also focused on implementing credit software and management software into operations, allowing for efficient customer data entry and information security, which has met the expected outcomes. Alongside the technological infrastructure, the bank's physical facilities have also been invested in, featuring spacious and well-equipped service areas, with safe and convenient parking lots to facilitate customers' visit for loan processing procedures.

However, the statistical results indicate that customers are not highly satisfied with the bank's machinery and equipment. According to interviewees, the bank's equipment only meets the job requirements at an average level (Table 3). The evaluation score for this criterion is 3.14, the lowest among other facility-related factors. Therefore, in the future, the bank needs to continue investing in technology to further enhance the quality of its loan services and achieve higher customer satisfaction.

Customer Satisfaction Regarding the Reliability of Loan Services

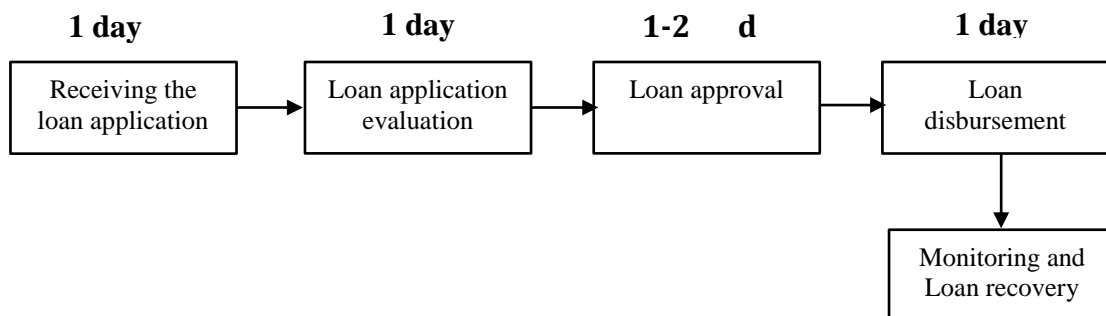


Figure 2: The loan process of Agribank

Source: Agribank office in Nam Dinh province (2024)

The loan process for individual customers (typically farmers) at Agribank is primarily based on Decision No. 839/NHNN-KHL issued by the Vietnam Bank for Agriculture and Rural Development in May 2017. According to this decision, the procedures are usually completed within 1 to 3 days (Figure 2). However, for more complex loans requiring thorough evaluation, this process can take up to one week.

- Receiving the loan application consists of 3 steps: (1) The customer (typically farmers or agricultural production organizations) visits Agribank’s branch to request a loan. (2) The customer submits the required loan application documents, including identification, household registration, land use rights certificate, business plan or production proposal, and other necessary documents depending on the loan purpose. (3) Bank staff will provide advice on loan products that match the customer’s needs and explain the necessary procedures.
- Loan application evaluation consists of 3 steps: (1) After receiving the application, Agribank conducts an evaluation of the customer's information, collateral (if any), and their ability to repay the loan. (2) The bank assesses the loan project, verifying the loan’s purpose and the project’s potential for generating returns. (3) The bank checks the legality of the documents and the collateral, and may appraise the collateral if necessary.
- Loan approval consists of 3 steps: (1) After completing the evaluation, Agribank will approve the loan based on the results of the assessment. (2) If the loan is approved, the bank will notify the customer of the loan amount, interest rate, loan term, repayment schedule, and other terms and conditions. (3) In the event that the loan is not approved, the bank will explain the reasons and may propose alternative solutions if applicable.
- Loan disbursement consists of 2 steps: (1) After the agreement is signed, Agribank will disburse the loan to the customer, either as a lump sum or in installments, depending on the agreement. (2) The loan may be transferred directly to the customer’s account or paid directly to the supplier if the loan is intended for a specific purpose.
- Monitoring and loan recovery consists of 3 steps: (1) The bank will monitor the use of the loan to ensure that the funds are being used for the intended purpose. (2) Periodically, the bank will collect repayments according to the agreed-upon plan in the loan agreement. (3) If the customer fails to repay the loan on time, the bank will take appropriate actions to remind or recover the debt, including using collateral if necessary.

Table 4 illustrates customer satisfaction regarding the loan application procedures and the time taken to complete the process. The results show that customers rated the service with scores of 3.63 or higher, corresponding to a "good" evaluation. Among the various factors, customers were most satisfied with the bank's ability to provide the promised service on time. This is a key strength of the bank, as over time, Agribank has implemented numerous reforms in its loan mechanisms and policies, leading to a significant reduction in transaction processing times.

Table 4: Customer Satisfaction with Loan Procedure and Service Time

Measurement criteria	Number of respondents					Score
	1	2	3	4	5	
Transparency and clarity in required documentation	21	21	36	69	63	3.63
Quick and convenient application processing	12	15	30	87	66	3.86

Bank delivers the promised service on time	9	9	30	78	84	4.04
The bank sincerely cares and resolves customer issues flexibly	12	12	27	87	72	3.93

Source: Surveyed data, 2024

The survey results indicate that a small percentage of customers are dissatisfied with the loan approval process, stating that the process does not facilitate ease for the customers. For instance, the requirements for income verification documents for borrowers are not flexible, especially for farmers who find it difficult to prove their income through paperwork. The documents required by the bank for secured loans from farmer customers limit their ability to access credit and hinder their business projects.

Customer Satisfaction with Loan Availability and Interest Rates

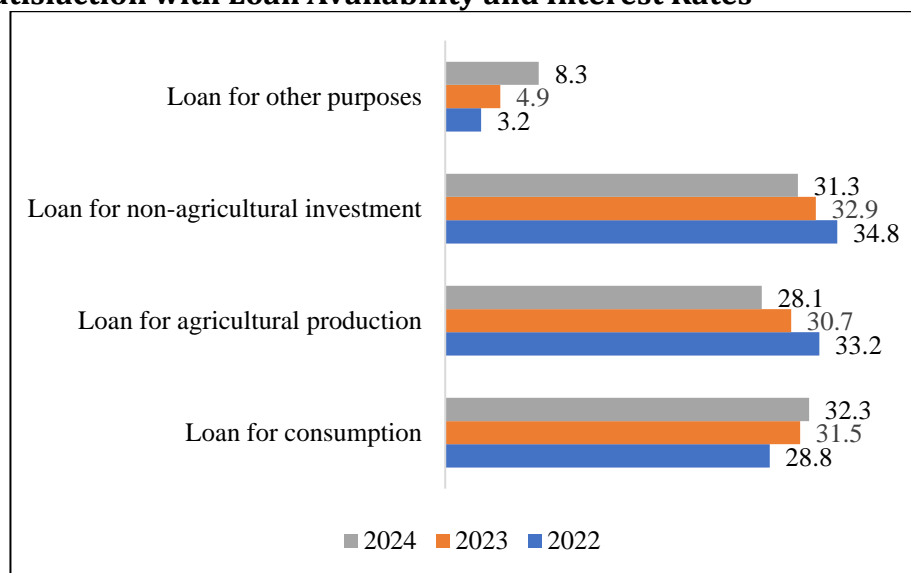


Figure 3: The loan structure of Agribank based on different purposes (%)

Source: Surveyed data, 2024

The loan limit for customers at Agribank is determined based on actual needs, the customer’s repayment ability and collateral. For farmers borrowing for agricultural production, the maximum loan limit is 500 million VND. With this loan package, Agribank sets interest rates for both unsecured and secured loans. The interest rate for unsecured loans ranges from 13% per year to 17% per year, while the rate for secured loans is lower. Figure 3 illustrates the loan structure for individual customers according to different purposes which include: consumer loans, agricultural production loans, non-agricultural investment loans, and loans for other purposes. In the period 2022 - 2024, the loan structure for agricultural production shows a gradual decrease from 33.2% in 2022 to 28.1% in 2024, although the loan amount still increases. This reflects the actual shift in the production structure of Vietnamese households, especially in rural areas, as farmers tend to move towards non-agricultural employment. Those farmers who choose to remain in agriculture are investing more in high-tech agriculture and thus require larger amounts of capital.

According to Agribank's regulations, loan terms are categorized as follows: short-term loans

with a maximum duration of 12 months, medium-term loans ranging from 12 to 60 months, and long-term loans exceeding 60 months. Based on these three loan categories, the bank adjusts its interest rates in accordance with market rates. Compared to other commercial banks, Agribank’s interest rates are more competitive, particularly due to preferential lower rates offered to farmers borrowing for agricultural production purposes. Figure 4 illustrates Agribank’s loan rates relative to three other state-owned commercial banks in Vietnam. Among these four banks, Agribank typically applies lower interest rates for farmers, which has contributed to the increasing number of customers utilizing Agribank’s loan services.

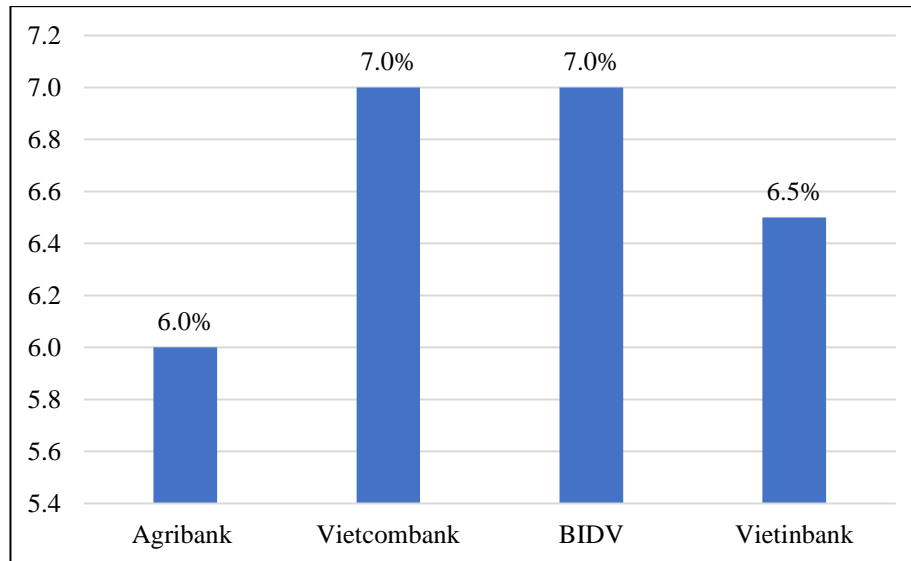


Figure 4: Collateralized loan interest rates at Agribank for agricultural production
Source: Surveyed data, 2024

Customer evaluations of Agribank’s loan interest rates indicate a relatively high level of satisfaction (Table 5). Customers acknowledge that the declining trend in Agribank’s loan rates has created favorable conditions for accessing credit, enabling farmers to obtain funding more easily and conveniently. In addition, the bank’s interest rates are flexibly adjusted in response to market fluctuations, and several loan products offer competitive rates. These factors contribute significantly to the high level of customer satisfaction regarding Agribank’s loan rates.

Table 5: Customer satisfaction with loan interest rates and loan availability

Measurement criteria	Number of respondents					Score
	1	2	3	4	5	
Clear and transparent information about interest rates	9	9	30	78	84	4.04
Flexibility of the interest rate	9	12	27	78	84	4.03
Competitiveness of the interest rate compared to other banks	6	6	30	78	90	4.14
Sufficient and readily available loan capital	6	6	33	75	90	4.13

Source: Surveyed data, 2024

As previously mentioned, Agribank’s primary mission is to implement the policy for rural

development mandated by the Government of Vietnam. In practice, the bank has consistently played a leading and pivotal role in supporting the implementation of policies aimed at agricultural and rural development, as well as farmer support. Consequently, Agribank prioritizes lending to farm households for agricultural economic development. This focus also explains why loan demands, typically of modest value from farm households, are often well met, thanks to abundant available capital resources, resulting in a high level of customer satisfaction.

Customer Satisfaction Regarding Bank's Staff Competence

Agribank consistently prioritizes improving the quality of its workforce through various initiatives, such as advanced professional training programs and soft skills courses aimed at enhancing employees' ability to seek out and update customer information to provide the best possible support. The quality of the staff is assessed based on customer satisfaction including aspects such as attitude, service style, problem-solving skills in loan activities, and attentiveness and thoroughness in customer support. Higher levels of customer satisfaction contribute to an increase in the number of loan customers, the expansion of market share, the establishment of a strong and trustworthy brand image in customers' minds, and the development of a loyal customer base for the bank.

Table 6: Customer satisfaction with staff competence

Measurement criteria	Number of respondents					Score
	1	2	3	4	5	
Professional knowledge and understanding of lending services	12	12	27	87	72	3.93
Bank staff serve customers promptly and timely	15	15	27	87	66	3.83
Friendly attitude, always willing to assist customers	12	9	30	87	72	3.94
Enthusiastic, thorough, and honest consultation	6	6	30	84	84	4.11

Source: Surveyed data, 2024

According to the statistical data presented in Table 6, customers expressed the highest level of satisfaction with the employees' enthusiastic, thorough, and honest loan consultation services, achieving an average score of 4.11 points, equivalent to 82% of customers being very satisfied with this aspect. However, it is acknowledged by bank staff that they are not always able to serve customers promptly and in a timely manner due to limitations in the number of credit officers. Each credit officer is responsible for handling a large volume of customer files, which creates difficulties in service delivery. As a result, customer satisfaction regarding the criterion "bank staff always serve customers promptly and in a timely manner" is lower compared to other evaluated criteria.

Measuring the Impact of Each Factor on Customer Satisfaction

The results of the regression model show that the factor with the greatest impact on customer satisfaction is the "interest rate" (X_4) with a standardized coefficient of 0.538. The second most influential factor on satisfaction is the "responsiveness" (X_3), with a standardized Beta coefficient of 0.251. The third factor with a high level of impact is "competence" (X_5), with a standardized Beta coefficient of 0.244. The fourth factor influencing customer satisfaction is "reliability" (X_2), with a standardized Beta coefficient of 0.133. In addition, the analysis also

indicates that “facilities” (X_1) do not have a statistically significant impact on customer satisfaction (Table 7).

Table 7: Results of the analysis of factors influencing customer satisfaction

Factors	Unstandardized Beta	Std	Standardized Beta	T	P-value
Constant	-0.509	0.265		-1.125	0.485
Facilities (X_1)	0.046	0.201	0.053	1.500	0.179
Reliability (X_2)	0.095	0.027	0.133	3,588	0.001
Responsiveness (X_3)	0.221	0.032	0.251	6.892	0.000
Interest Rate (X_4)	0.074	0.480	0.538	6.507	0.000
Competence (X_5)	0.072	0.221	0.244	3.055	0.003

Source: Surveyed data, 2024

Based on the quantification results in Table 7 regarding the factors influencing customer satisfaction with loans at Agribank, the study proposes several solutions to enhance customer satisfaction for loan borrowers at Agribank as follows:

- **Interest rate:** In addition to applying a flexible interest rate policy with priorities for farmers borrowing for agricultural production, Agribank should provide detailed information and guidance to customers regarding loan options. This includes loan conditions, interest rates, terms, and necessary requirements. Proper advice that meets the needs of farmers is crucial to ensure the feasibility of the loan and avoid bad debt. Moreover, specific guidance on repayment methods is essential. This includes explaining repayment methods, such as the reducing balance method or the regular pre-scheduled repayment, along with repayment terms suitable for the farmer’s financial capacity.
- **Responsiveness:** As the only state-owned commercial bank, Agribank enjoys significant support in terms of capital, which ensures an abundant source of loan capital for farmers. However, not all farmers are well-informed about available funds and the differing documentation requirements for various types of loans. Therefore, providing information to customers about the types, quantity, and characteristics of each loan category is essential for easier access and enhanced satisfaction during the loan application process.
- **Competence:** Despite positive feedback from customers, Agribank employees believe that they have not been systematically trained in customer interaction and consultation technique. Much of the consultation process relies on work experience. Furthermore, the bank does not have a reward system to incentivize employees who receive high evaluations from customers. Therefore, the bank should create motivation for employees and encourage creativity through a reward system. Additionally, Agribank should create opportunities for collaboration, information exchange, and knowledge sharing among staff members, as well as offer training sessions focused on improving customer consultation skills.
- **Reliability:** Loan documentation procedures should be simplified to reduce unnecessary complexity, particularly for farmer clients. An effective way to achieve this is by enhancing the use of information technology and automating certain stages of the loan process. For farmers, it is essential to have a clear and detailed list of required documents so they can prepare them in full and on time. Additionally, clear guidance on

how to prepare and submit documents should be provided to avoid misunderstandings and unnecessary mistakes. Furthermore, there should be a clear and convenient loan document submission process. The bank should offer multiple submission channels, including both online and in-person options, to accommodate the conditions of each customer.

CONCLUSION

For a commercial bank, the quality of loan services is a crucial factor contributing to its success, generating revenue and profit for the bank. In other words, the cost of loan can offset the operational costs of the business machinery and subsequently lead to profits for the bank. In the face of increasingly fierce competition in the banking credit market, improving customer satisfaction to encourage more customers to borrow loans is a long-term strategy that commercial banks, including Agribank in Nam Dinh province, must implement.

The research results, based on data from 210 customers, show that a large proportion of customers borrowing for agricultural production are satisfied with the interest rates, the availability of loan capital, and the staff competence. However, some aspects of the loan process and the bank's facilities have not achieved high customer satisfaction. Therefore, in the coming period, Agribank in Nam Dinh province needs to quickly and comprehensively implement necessary measures to enhance customer satisfaction to better meet customer needs. Only by doing so can the bank ensure its survival in the competitive environment among banks today.

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