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### Comparative Analysis of the Brand Strategy of Big 4 of Financial Leasing Businesses in Vietnam

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#### Abstract

It is urgent to build and develop a product or business brand today. In order to clearly mark the position and position the brand at an optimal level, many businesses have built their own distinct personal brands, such as the four strongest enterprises in the field of financial leasing: Vietinbank Leasing, a corporation. Home Credit, FE Credit, Chailease are analyzed below by the team. First, we will go through the introduction to better understand the topic that the group has chosen, above all, to understand the brand management strategy of the four businesses above. After a brief overview

at the introduction, we move to part 2 to better understand the theoretical bases of brand management. From the selected theoretical bases with brief information about the business, we begin to apply methods to conduct research on the current situation to produce the most accurate results through the research process. Above research in parts 3 and 4. Finally, to understand the whole topic, we will conduct a summary and summary and then give general recommendations.

**Keywords:** Brand Strategy, Big 4, Financial Leasing, Vietnam

#### 1. Introduction

Most organizations and individuals participating in commercial activities have certain assets available to serve their activities and always face difficulties in mobilizing capital from banks. Since then, the world has appeared and strongly developed the type of "financial leasing" or "financial leasing" (another way to call it if it does not come from the business of a financial leasing company). Including a sale and leaseback agreement. The essence of this activity is that a party sells a fixed asset under its ownership to an investor and immediately leases that asset back in the form of a financial lease for production and business. This leasing and leasing activity has brought practical economic meanings: Firstly, it allows the seller and the lessee to raise the maximum amount of capital equivalent to the asset purchase and sale value; second, increase the mobility of fixed assets and have no interruption in the use of assets; and thirdly, allowing the parties to carry out the transaction order and procedures in a simpler and more convenient way than other methods of mobilizing capital from banks.

The reality of financial leasing activities in the form of sale and leaseback contracts makes the need for regulation of the law quite specific, detailed and accurate. In countries with developed finance leasing and leasing activities, it is preferable to develop a relatively comprehensive and appropriate legal framework. In Vietnam, the term "purchase and sublease under the form of financial leasing" is used to refer to the form of sale and leaseback contract, which is regulated by law for the first time in Decree No. 16/2001/ND-CP dated May 2, 2001 on organization and operation of finance leasing companies and is guided in detail by Circular No. 07/2006/TT-NHNN dated September 7, 2006 guiding the operation purchase and sublease in the form of financial leasing according to the provisions of Decree No. 16/2001/ND-CP and Decree No. 65/2005/ND-CP dated May 19, 2005. In about fifteen years this activity has created a new capital channel for the market. This is especially important in the current context of Vietnam when the global economic downturn that is directly caused by the decline of the economies of China, the US and political hotspots in the world leads to Vietnam's capital market faces many difficulties, directly affecting the operations of businesses, mainly small and medium-sized enterprises, when they cannot access bank loans to survive and develop. Moreover, although in the current period when the economy has started to recover and banks are starting to become more active in pursuing new lending opportunities, the phenomenon of "capital thirst" still exists. Continue to happen. Because, until the first four months of 2017 for many reasons, including the positive impact of the 2014 Enterprise Law, there were 39,580 newly registered enterprises and 11,545 enterprises returning to operation. However, because the characteristics of Vietnamese enterprises are mainly small and medium-sized enterprises (accounting for more than 97% of the total number of

enterprises in the country), even though they have "opened up", in reality only 30% of enterprises have opened their doors. SMEs can access bank loans when lending conditions are tight and borrowing costs are too high. Meanwhile, despite being evaluated as a potential financing tool, the type of financial leasing in the form of copy and lease contracts has not really developed in Vietnam. This comes from many reasons, including the inadequacy of the law. Therefore, a comprehensive study of both the theory and practice of the law on financial leasing in general and co-sale and subleaseback says. Particular, urgent and valuable in order to contribute to the improvement of the current business legal environment in Vietnam towards building a market economy, industrialization, modernization and international integration. Economic.

## 2. Theoretical basis

### 2.1 Brand Concepts and Roles

A brand is a name, term, design, image, or other sign that distinguishes an organization or a product from its competitors in the eyes of consumers. Signs can be signs, logos, word designs with slogans (slogans), affixed to product packaging, product labels, or the product itself. Because to help distinguish businesses, brands are often printed on business brochures, corporate headquarters, business cards of corporate employees, business websites... Trademarks, together with trade names, trademarks, geographical indications, trade secrets, inventions, industrial designs, semiconductor integrated circuit layout designs, plant varieties industrial property and protected by law.

#### 2.1.1 Some Other Brand Concepts

A brand is the way in which a company, organization or individual is created and perceived, either tangible or intangible, by those who have experienced it. Brand is not simply a name, a slogan, a symbol, a brand is the perception and recognition of a product or service that a business evokes. It is the process that includes creating a name, image for your product in the mind of the customer, mainly through advertising campaigns with tight consistency. Branding aims at a clear and distinct presence in the market to attract attention as well as maintain relationships with customers.

More specifically, according to the World Intellectual Property Organization, a Brand is a special sign, which can be intangible or tangible. But its characteristic is that it is easy to identify a certain good, product / service provided / produced by an organization or individual.

Amazon CEO Jeff Bezos once gave a definition of a brand: "Your brand is what people talk about when you're not there."

#### 2.1.2 The Role of the Brand

##### The Role of Brands to Customers

Branding will help customers quickly distinguish the product they need to buy in a set of products of the same type. Brand is seen as an introduction, message and an important sign on which customers will make the final choice.

##### The role of brand in business

Brand helps to create an image of business and products in the minds of customers: Usually, customers will choose goods by their feelings, if a product appears for the first

time, it will not have an image. in the mind of the customer. By positioning the brand, customers are formed and the individual value of consumers is confirmed to create brand value.

### The Role of Brands in the Economy in the Integration Trend

Building strong brands will be a barrier against the entry of low-quality and cheap goods from outside, protecting the domestic market. Certainly, and gradually shortening the gap with other countries in terms of economy.

## 2.2 Branding Content

### 2.2.1 Brand Vision Building

Building a brand vision is one of the important steps in the branding process. Branding is the process of selecting and combining tangible as well as intangible attributes with the aim of differentiating the product or the business itself in an interesting, meaningful and engaging way.

Brand vision is a concise and transparent message, orienting the brand's activities and also orienting the development of the brand through analysis and positioning between the present and the future.

### 2.2.2 Brand Positioning

Brand positioning is the position that an individual or organization owns in the customer's perception, which makes it easy for a brand to differentiate itself from its competitors. Brand positioning is implemented by marketing strategy, helping the brand to make a difference.

The mechanism of the human brain is to arrange the necessary characteristics in memory and then retrieve them when it is necessary to make a choice or decision behavior. Successful brand positioning is about possessing characteristics that are important to customers in the field in which the brand operates.

## 2.3 Building Brand Identity System

The brand identity system is an effective tool to promote the Brand, it is an asset that needs to be cared for, managed and invested extensively and for a long time.

### Brand name

A brand name is a name (usually a proper noun) applied to a particular product or service by a manufacturer or organization. Currently, there is no exact definition for the term brand name. However, through practical application, a brand name can be understood as a name that an enterprise or organization gives to a product or service line that they are producing and trading.

### Design Shapes and Logos

When it comes to design, you can't forget the shape aspect, an extremely important element in the finishing of a graphic product. An interesting thing is that each shape can say a lot about your brand.

Logo is the backbone of the entire identity. When designing a logo, you must ensure that your logo meets the following factors:

Clearly convey who you are and where your brand values lie.

Has an eye-catching appearance: Neat, bright.

Make sure your brand logo within the next 6 months will not be outdated.

Must leave a bold mark in the mind of the customer. And don't forget to create multiple versions of your logo (like black and white versions, various sizes). This helps you proactively attach your logo to various design publications.

### Visiting card

No matter what field you work in, a business card is one of the elements that help your business score points in the eyes of partners and customers. When designing a business card, you only need to remember one basic rule: the business logo is on one side of the card, the other side is for showing the details of the cardholder.

The brand identity kit is the place for you to position your brand value, make a difference before your competitors, as well as change the customer's perception of your business.

## 2.4 Brand Promotion

A brand that has strong potential and is attractive to customers and the general public is called the symbol of the company's standards and guidelines. All efforts in brand research and development, production and production methods, marketing, management, etc. are focused on the process of creating a brand. Therefore, each brand must set its own standards and must constantly strive to satisfy the expectations of customers who are always quick to approach the brand's progress.

### 2.4.1 Product Strategy

Product strategy is the product decisions of the project made by top management, product strategy determines the success in realizing the project objectives and influences decisions. other. A product strategy is a blueprint-describing the goals and directions a business hopes to achieve with its product, and how it plans to do so.

#### The Role of Product Strategy

Product strategy has a particularly important role and position. It is the foundation that is the key to the success of the overall marketing strategy. Product strategy is the sharpest weapon in the market competition.

Product strategy helps businesses determine investment directions, design products to suit tastes, limit risks and failures, and direct the effective implementation of the remaining P in the marketing mix.

### 2.4.2 Pricing Strategy

Price is an important component of the marketing mix and must be managed as intelligently as we manage other components. Overall price is part of the product/market plan and not an isolated fact. Price is the only "P" element in the marketing mix that we can derive value for ourselves from the value we have created for our customers. Given the importance of Price as such, price deserves a high investment of time and attention.

#### The Role of Pricing Strategy

Price represents the value (usually in the form of money) that a customer is willing to pay to satisfy a need. If you want your customers to happily pay a high price to buy your product, then you need to do research on customer value creation and pricing strategy.

Thus: Pricing strategy is the decision to price the product to suit the target market from which to get the most optimal profit.

### 2.4.3 Distribution Strategy

Distribution is the process of moving a product from the producer to the final consumer through intermediaries by different modes of operation. The distribution system is the asset of the business, in order to ensure the delivery of the company's products to customers in the fastest, most stable and most effective way. In other words, the "essence" of distribution is the "art" of bringing a product to market.

Thus: "Distribution strategy is a system of decisions to bring the product physically as well as in terms of ownership or right to use the product from the producer to the consumer in order to achieve the highest efficiency."

#### Distribution Strategy Role

Distribution strategy has really important content in the Marketing system that businesses need to solve well in their Marketing mix strategy. In order to sell well, a business needs to satisfy a lot of requirements from customers.

### 2.4.4 Promotion Strategy

The promotional mix in marketing is a combination of the following activities:

Advertising, promotion, offering or personal selling, publicity.

All the above promotion activities must be coordinated to achieve maximum communication effect to consumers.

#### The Role of Promotion Strategy

Promotion strategy plays a big role in Marketing. Thanks to the tools of the promotion strategy, it accelerates the offering, sales, market penetration, increases revenue and turns capital quickly, contributing to improving business efficiency.

Promotion strategies create competitive advantages for businesses, convey information about businesses and products to consumers. In other words, promotion strategy is a competitive weapon in the marketplace.

## 3. Status of the Process of Building and Developing the Brand of 4 Enterprises

### 3.1 Brief Introduction of the Company

#### 3.1.1 Brief Introduction of Chailease Company

Chailease Financial Company is one of the largest financial companies in Taiwan, China. The company was founded in 1977 and operates mainly in the lending and leasing of assets, including cars, equipment, machinery and real estate. With more than 40 years of experience, Chailease has become one of the highly regarded property lenders and lenders in Taiwan. In addition, the company has also expanded into various markets globally, including Asia, Europe and North America.

Chailease is also evaluated as one of the companies with high social responsibility, with policies to support the community and protect the environment. In 2021, Chailease is ranked as one of the largest financial companies in the world according to Forbes magazine.

#### 3.1.2 Brief Introduction of Vietinbank Leasing One Member Limited Company

VietinBank Leasing Company Limited (VietinBank Leasing) is a financial company established in 2007 and owned by Vietnam Joint Stock Commercial Bank for Industry and Trade, one of the largest banks in Vietnam.

VietinBank Leasing provides lending and leasing services for assets, including assets such as automobiles, equipment, machinery, real estate, etc. With many years of experience in the financial and industrial sectors The company has a diversified customer portfolio and is highly appreciated for its quality of service.

The company is also considered as one of the pioneering financial companies in Vietnam in implementing innovative financial solutions and digital technology, in order to meet the needs of customers and create added value. for Business. VietinBank Leasing is ranked as one of the largest financial companies in Vietnam and has won many prestigious awards and titles from prestigious domestic and foreign organizations and agencies.

### 3.1.3 Introduction about Home Credit Corporation

Home Credit Group is a multinational financial company, established in the Czech Republic in 1997 and currently operating in more than 10 countries around the world. Home Credit provides consumer finance services, including consumer loan products, credit cards and insurance products.

In the markets in which Home Credit operates, the company focuses on customers with little or no financial experience or access to traditional financial services. Home Credit has developed a simple and easy-to-use financial solution system to help customers access financial products more easily.

In addition to providing financial services, Home Credit also conducts social activities, including financial education programs for children and financial assistance programs for disadvantaged families.

### 3.1.4 Brief Introduction about Vietnam Prosperity Bank One Member Financial Company (FE Credit)

Vietnam Prosperity Bank Finance Company Limited (FE Credit) is a large consumer finance company in Vietnam. FE Credit was established in 2010, and has become a leading financial company in Vietnam in the field of consumer finance.

FE Credit provides consumer finance products such as consumer loans, credit cards, insurance products and other financial products to individuals and businesses. The company has built a smart customer rating system, giving them easier access to financial products and services.

FE Credit is also well known for its service quality and commitment to customer satisfaction. In addition, FE Credit also has social programs to support the community, including financial education programs and charitable activities.

## 3.2 Realize the Branding Process

### 3.2.1 Current Status of Chailease Brand Building Process

Chailease Financial Leasing Company is a company specializing in providing financial services to customers in Taiwan and some other countries around the world. The company's brand has been built on core values such as professionalism, honesty and innovation.

In fact, Chailease company already has a strong presence in the financial markets of Taiwan and many other countries around the world. The company has launched many new products and services to meet the needs of customers, from providing traditional financial products such as consumer

loans, car loans to innovative financial products. such as equipment rental and logistics services.

In addition, Chailease company has also invested heavily in marketing activities to promote its brand and increase customer awareness of the company's products and services. The company has used various communication channels to promote its brand, including television advertisements, magazines, sporting events and sponsorship of charitable activities.

However, there may also be some challenges facing the Chailease company in its branding process. Some customers may not be familiar with or have a clear understanding of the company's financial products and services. This may require the company to invest heavily in enhancing customer education and information.

In addition, having many competitors in the market can also be a challenge for Chailease company. To win the trust of customers, the company needs to offer better products and services as well as come up with a more effective marketing strategy than its competitors.

In summary, Chailease Financial Leasing has a strong presence in the financial market and is continuing to grow.

### 3.2.2 Current Status of Branding Process of Commercial and Commercial Bank (Vietinbank Leasing)

VietinBank Leasing Company Limited (VietinBank Leasing) is one of the leading financial leasing companies in Vietnam. This company has made significant strides in its branding.

However, the reality is that the branding process still faces many challenges and limitations. Some highlights are mentioned as follows:

**Fiercely competitive market:** In the field of financial leasing, VietinBank Leasing is facing many competitors, including domestic and foreign companies. Therefore, the company needs a clear and effective brand strategy to differentiate and attract customers.

**Customers do not fully trust:** VietinBank Leasing Company was established in 2006 and has more than 10 years of operation in the market. However, this business has yet to gain the full level of trust from its customers. This requires the company to invest more in building credibility and brand.

**Lack of understanding of customers:** Many customers still do not fully understand the concept of financial leasing and the benefits of using this service. Therefore, the company needs a clear marketing strategy to explain and introduce its services to customers.

In short, VietinBank Leasing is facing many challenges and limitations in building its brand. To overcome these difficulties, the company needs a coherent and effective brand strategy, along with more investment in reputation building and differentiation to attract customers.

### 3.2.3 The Status of the Brand Building Process of Home Credit Group

Home Credit Group is a multinational financial group with headquarters in the Czech Republic. Currently, Home Credit has been present in more than 10 countries around the world and has more than 29 million customers using the company's financial services.

In the process of branding, Home Credit has come up with many strategies and activities to enhance the effectiveness of promotion and communication to customers. Specifically,

the company has focused on online and offline advertising activities, events, media campaigns and sponsorship of social activities.

In addition, Home Credit has also boosted sales through online channels, including the company's official website and mobile applications. The company also regularly updates and improves its products and services to meet the increasing demands of customers.

However, in some markets, Home Credit is also facing a number of challenges in the branding process, including stiff competition from competitors in the same field and strict legal regulations. However, the company is trying to overcome these challenges by increasing marketing activities and improving service quality to retain existing customers and attract more potential customers.

### 3.2.4 Status of the Process of Building the Brand Name of Prosperity Bank One Member Finance Company (FE Credit)

Vietnam Prosperity Bank Finance Company Limited (FE Credit) is one of the largest consumer finance companies in Vietnam. Here are the facts in the brand building process of FE Credit:

**Invest in brand promotion and marketing strategy:** FE Credit has invested heavily in brand promotion and marketing strategies, including television, newspaper, radio, social media and advertising advertising. to sue. The company has also used a variety of promotional strategies to attract new customers and retain existing customers.

**Customer focus:** FE Credit focuses on its customers, providing them with financial products and services tailored to their needs and financial capabilities. The company has also invested in online marketing channels to increase customer engagement.

**Brand positioning:** FE Credit has positioned its brand as a financial company specializing in providing diversified and flexible consumer loan products. The company has also created a dynamic and friendly image to attract younger customers.

**Vision and Core Values:** FE Credit has focused on its vision and core values to build its brand, including its commitment to providing customers with good financial products and services.

**Service quality:** FE Credit has focused on service quality, ensuring to provide customers with the best products and services, fully meeting the financial needs of customers.

**Customer evaluation:** FE Credit has received positive reviews from customers, especially young customers, showing that the company's brand is being highly appreciated by customers.

## 3.3 Advantages and Disadvantages of 4 Businesses

### 3.3.1 Advantages and Disadvantages of Chailease Branding Process

#### ▪ Advantage

**Creating awareness:** The branding process helps the company create a distinct brand, differentiate it from competitors, and help customers easily recognize and search for the company's products and services.

**Increase brand value:** When there is a strong brand, customers will have more trust in the company's products and services and will be willing to pay higher prices. This helps increase brand value and profits for the company.

**Create trust and prestige:** When there is a reliable brand, customers will trust more in the quality of the company's products and services and are more willing to recommend it to others. This helps to create trust and credibility for the company.

**Make a difference:** When building a brand, the company will focus on the strengths and uniqueness of products and services and make a difference from competitors. This helps to increase the competitiveness of the company.

#### ▪ Defect

**Expensive:** The branding process requires high costs in terms of advertising, marketing, design, domain name and logo copyright. This will increase the company's initial investment costs.

**Time consuming:** The branding process takes time for market research, strategy development, logo design, slogans and advertising campaigns. This can be time consuming and distracting from the main business.

**Difficult to measure:** The effectiveness of branding is difficult to measure. Effective measurement can be expensive and time consuming.

### 3.3.2 Advantages and Disadvantages of Home Credit's Branding Process

#### ▪ Advantage

**Increased competition:** With an efficient commercial construction process, Home Credit has created a competitive advantage in the financial leasing market. They have grasped the needs of customers and created suitable products and services, meeting customers' needs more conveniently and quickly than competitors.

**Creating trust for customers:** Home Credit has built its brand through creating a professional business environment, providing quality products and services, with transparency and ensuring benefits. for customers.

#### ▪ Defect:

**Complexity of marketing strategy:** Building a brand is too difficult, complicated with many different marketing strategies, depending on the company's goals and audience. Home Credit must consider and choose the right strategy to bring its brand to the right target customers.

### 3.3.3 Advantages and Disadvantages of Vietcombank Leasing's Branding Process

#### ▪ Advantage

**Prestigious brand:** VietinBank Leasing is a company owned by Vietnam Joint Stock Commercial Bank for Industry and Trade - VietinBank, one of the largest banks in Vietnam. Therefore, the company has the trust and confidence of customers for its products and services.

**Diverse products and services:** VietinBank Leasing provides customers with a wide range of products and services to suit the needs of individual or corporate customers. This makes it easy for tenants to choose loan packages, property rentals, property purchases or equipment and machinery rentals that best suit their needs.

#### ▪ Defect

**Complicated procedures:** The procedures for applying for loans, leasing properties or buying assets of VietinBank Leasing require quite a lot of complicated documents and procedures, making it difficult for customers in the process of making documents and implementing the procedures. Continue disbursement procedure.

High interest rates: VietinBank Leasing has higher interest rates than some competitors in the market. This makes it difficult for customers if they want to borrow large amounts of money, as well as affecting the customer's ability to repay.

### 3.3.4 Advantages and Disadvantages of the FE Credit Signal Building Process

#### ▪ Advantage

Backed by FWD Group - one of the largest insurance groups in the Asia-Pacific region, FE Credit is oriented and supported on product development, operations and risk management strategies.

Product variety and convenience: FE Credit offers products ranging from consumer loans to credit cards, all designed to meet the needs of customers.

Smart customer outreach strategy: FE Credit uses modern technologies and smart customer outreach strategies to help improve the better customer experience.

#### ▪ Defect:

High interest rates, not fixed: Loan interest rates at FE Credit are flexible, often not fixed. This is a barrier that makes it harder for borrowers to access capital. The interest rate here ranges from 1.5%-5% depending on the credit score of the customer (that is, low income will have to bear higher interest, and vice versa).

Low Reputation: There is a lot of fraudulent FE information. Therefore, FE Credit needs to maintain and improve its reputation.

## 4. Solution and Conclusion

### 4.1 Suggest Some Solutions

#### 4.1.1 VietinBank Leasing

Strengthening brand promotion: VietinBank can strengthen its brand promotion campaign through communication channels such as advertising on television, newspapers, websites, or sponsoring big events.

Building a positive image: VietinBank should focus on building a positive, professional and reliable image to customers. To achieve this, VietinBank can strengthen policies, services and better products to meet customers' needs.

Network expansion: A large and convenient network will help VietinBank reach more customers. Therefore, VietinBank can expand its network by opening more branches and transaction offices and investing in technology to improve customer experience.

Create new financial products: VietinBank can develop new financial products to attract customers. This may include online financial products, credit cards and other financial products.

Enhance social activities: VietinBank can strengthen its social activities by participating in charity programs, sponsoring social events and carrying out environmental protection activities. This will help build a positive image with customers and the community.

Enhancing human resource training and development: VietinBank can invest in human resource training and development to ensure employees have the knowledge and skills to better serve customers. Well-trained staff will help improve service quality and create trust with customers.

#### 4.1.2 Home Credit Group

Focus on customer experience: Home Credit can focus on

customer experience by creating better products and services to meet customer needs. At the same time, Home Credit can enhance customer service quality, improve loan processes, and create customer support and advice channels.

Strengthening business: Home Credit can strengthen its business by expanding its store network, investing in communication and advertising channels, and creating attractive promotions to attract customers. attract new customers.

Focus on new financial products: Home Credit can focus on developing new financial products to meet customer needs. This can include online financial products, credit cards, and other financial products.

Enhance social activities: Home Credit can enhance its social activities by participating in charity programs, sponsoring social events and carrying out environmental protection activities. This will help build a positive image with customers and the community.

Enhancing human resource training and development: Home Credit can invest in human resource training and development to ensure employees have the knowledge and skills to better serve customers. Well-trained staff will help improve service quality and create trust with customers.

Enhance technology innovation: Home Credit can enhance technology innovation to improve customer experience, enhance risk management, and enhance security of financial products. This will help Home Credit improve its position and innovate its products

#### 4.1.3 FE Credit

Build a unique brand image and set yourself apart from your competitors in the financial industry. This may include the way the brand is communicated, the logo design, the colors and the distinctive slogan.

Focus on customer experience and create better products and services to meet customer needs. FE Credit can improve the loan process, enhance the quality of customer service, improve the loan process and create customer support and advice channels.

Strengthen your business by expanding your store network, investing in communication and advertising channels, and creating attractive promotions to attract new customers.

Focus on new and disruptive financial products, including online financial products, credit cards and other financial products. FE Credit can develop diversified financial products and enhance utility to attract customers.

Enhance social activities by participating in charity programs, sponsoring social events and carrying out environmental protection activities. This will help build a positive image with customers and the community.

Strengthen human resource training and development to ensure employees have enough knowledge and skills to better serve customers. Well-trained staff will help improve service quality and create trust with customers.

Increase technological innovation to improve customer experience, enhance risk management, and enhance security of financial products.

#### 4.1.4 Chailease

Identify Chailease characteristics and values: To build a strong brand, you need to have a clear understanding of Chailease characteristics and values. This may include learning about the products and services the company offers, its target audience, the benefits of using Chailease's services

over competitors.

**Create a brand name and logo:** You need to choose an appropriate and creative brand name that reflects the values and mission of the company. Then design a unique and recognizable brand logo.

**Develop a communication strategy:** Use different communication channels to promote the brand, including social media channels, online advertising, PR articles, or PR events.

**Create a Professional Website:** Design a professional, user-friendly and accessible e-commerce website. The website needs to focus on Chailease products and services, and decorate with images and videos that attract the user's eyes.

**Create content that attracts customers:** Create useful content such as articles, tutorials, interviews, videos, etc. to introduce Chailease's company and services to potential customers. This content should be optimized for best search engine results.

**Create a good customer experience:** Chailease needs to focus on providing the best customer experience. The company needs to provide quality services and ensure customer satisfaction to build credibility and loyalty from customers.

#### 4.2 Conclude

In the future, financial leasing businesses will invest in developing more deeply in the green environmental protection industry, promoting the development and application of energy-saving technologies, equipment and products, and at the same time promoting the development and application of energy-saving technologies, equipment and products. Help small and medium enterprises expand investment in production, upgrade equipment, and transform technology.

Building and developing a brand and image for businesses is extremely important and urgent in today's fiercely competitive market. However, it is also a double-edged sword if we mismanage. In general, the 4 enterprises have done quite well in building and developing their brands and achieved remarkable achievements, but it is still difficult to avoid shortcomings. Based on the knowledge provided in the process of studying and exchanging at the university lecture hall, along with the information learned outside the group, the group constantly praises the successes and advantages that businesses have made. Achieved in its brand management process. From there, take that valuable knowledge as a lesson for yourself and improve your knowledge. Besides, in order to solve the disadvantages that the team has found through the research process, the team offers a few solutions to improve the brand quality of the business. Brand is not only a name, a product, a business but it is also the positioning of its image in the hearts of customers. If the increased value of service quality will increase the good image that customers have for the business, they will position this brand in their mind and help the business grow more.

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