



Received: 06-02-2024
Accepted: 16-03-2024

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Solutions to Improve Card Service Quality at Military Commercial Joint Stock Bank Thanh Xuan Branch, Vietnam

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Abstract

The development of science and technology and especially advances in information technology have been applied to banking activities, becoming banking information technology that has expanded banking activities by significant steps. The pinnacle of the development of cashless payment tools was the birth of electronic money - cards. In the context of Vietnam's current financial economy, cards - the main tool of retail banking activities play a very important role in socio-economic development goals in Vietnam, having an impact on greatly affects monetary policy as well as the business efficiency of each bank. Nowadays, it is not only seen in the speed of economic development but can also be seen in the consumption and payment style of Vietnamese people. More and more people are using non-cash payment methods,

especially bank cards. Card payment has become popular globally. In Vietnam today, bank card services have been very developed, truly bringing convenience to cardholders as well as becoming a popular non-cash payment method in the economy. At the same time, the open trend of the financial services market under the commitment to join the WTO poses great opportunities but also many challenges for Military Commercial Joint Stock Bank (MB) Thanh Xuan branch in terms of development. Developing card services. The article uses qualitative research methods to analyze card data, number of credit cards, number of ATMs, and card service revenue, thereby providing solutions to improve service scale and quality. Card at MB Thanh Xuan in the near future.

Keywords: Card Services, ATM Cards, Credit Cards, MB Thanh Xuan

1. Introduction

Military Commercial Joint Stock Bank is one of Vietnam's commercial banks with a long history of formation and development along with a nationwide network of operations that is truly a strength as well as a advantages in developing the retail banking model. However, during the past time, like other commercial banks, Mbbank's card service activities have not really developed. The branch's main source of revenue is from credit activities, non-credit activities including card service activities have not been promoted.

Recognizing the importance of card business activities of a modern bank and having a great impact on the Bank's business activities and payment activities of the social economy. On the other hand, at MB Thanh Xuan Bank, card service business still has many limitations. Finding common solutions to promote capital mobilization activities and develop card service activities at MB Thanh Xuan is a necessary need in the current period, in accordance with the development strategy of the Association of Banks. Vietnam card payment bank and Military Commercial Joint Stock Bank.

2. Research methods

Information collection method: The article uses secondary information through statistics from MB Thanh Xuan's individual customer department in the period 2021 - 2023, documents related to card payment activities of MB Thanh Xuan. Bank.

Methods of processing and analyzing information: After collecting information, it is processed using Excel software and using analytical methods such as: Descriptive statistics method, comparison method to evaluate the current state of operations. Card payment activity at MB Thanh Xuan.

3. Current status of card services at MB Thanh Xuan Bank

Number of cards issued

Since 2009, MB Thanh Xuan's card services began to

develop strongly in many aspects. The most recognizable sign is that the number of domestic debit cards (ATM cards) issued in large numbers and each year increases more than the previous year. As follows:

Table 1: Number of ATM cards of MB Thanh Xuan in the period 2021-2023

Items	Year			2023/2022		2023/2022	
	2021	2022	2023	Value (+/-)	Ratio (%)	Value (+/-)	Ratio (%)
Number of ATM cards issued	7.950	5.415	6.270	-2.535	-31,89	855	15,79
Number of deleted or damaged ATM cards	413	578	498	165	39,95	-80	-13,84
Number of ATMs in operation	7.537	4.837	5.772	-2.700	-35,82	935	19,33
Accumulate number of active ATM cards	10.878	15.715	21.487	4.837	44,47	5.772	36,73

Unit: Card

Source: Personal customer department at MB Thanh Xuan

In 2021, units receiving salaries from the state budget in the area will thoroughly implement Directive 20/2007/CT-CTG not to pay salaries in cash but transfer them to bank accounts. Seizing that opportunity, MB Thanh Xuan actively contacted to introduce the card opening and automatic salary payment service to administrative units, school units, and specific units receiving salaries from state budget and offer product packages at reasonable costs with promotional programs in Hanoi city. Therefore, many units have signed contracts to pay salaries and open cards for employees at MB Thanh Xuan. As a result, in 2021 the number of MB cards issued has increased by a large amount to 7,950 cards, corresponding to an increase of 85.22% compared to 2020.

Following the success of coordinating salary payments to units receiving salaries from the state budget in the following years, MB Thanh Xuan tries to maintain relationships and contracts with customers who have signed automatic salary contracts. old operations, and deploying products to corporate customers, where a large number of workers are being paid monthly. With the service of opening cards and paying salaries automatically, with the advantage of being quick, not having to separate cash, which is laborious and prone to errors, MB Thanh Xuan has signed many contracts to pay salaries and issue cards with businesses, Therefore, the number of cards issued in 2022 is

5,415 cards, reaching 104% of the assigned plan and bringing the total number of active ATM cards to 15,715 cards, an increase of 44.47% compared to 2021.

In 2023, the number of active cards in the year will be 6,270 cards, bringing the total accumulated number of the Branch to more than 21 thousand cards, making it one of the 4 banks with the largest number of cards in the area, accounting for a large proportion of paid Etrans cards. salary, MB Thanh Xuan maintains this customer base quite well. In addition to extending contracts with businesses, MB Thanh Xuan also signed with many businesses and factories in Thanh Xuan district.

Another part of card services is credit card services. MB Thanh Xuan has deployed a Visa-branded credit card service to customers as soon as the MB system launched this product. Developing Visa card services is an inevitable trend to meet the modern consumer needs of customers. Because the characteristics of Visa cards are many different, requiring the cardholder to be someone who really needs to use them, has knowledge and financial capacity, the number of Visa cards has not grown as massively as debit cards. inland. In comparison, the number of Visa cards is much smaller than domestic debit cards. Although the number of Visa cards is not much, it brings a lot of revenue to the bank.

Table 2: Number of credit cards of MB Thanh Xuan in the period 2021-2023

Items	Year			2023/2022		2023/2022	
	2021	2022	2023	Value (+/-)	Ratio (%)	Value (+/-)	Ratio (%)
Number of Visa cards issued	28	17	18	-11	-39,29	1	5,88
Number of deleted or damaged Visa cards	2	4	3	2	100,00	-1	-25,00
Number of active Visas	42	55	70	13	30,95	15	27,27

Unit: Card

Source: Personal customer department at MB Thanh Xuan

In 2021, Visa credit card service comes closer to customers, in addition, because the Branch Director requested to encourage Branch staff to use Visa cards, as a result, in 2021 the branch issued 28 cards. Operational visas (of which a large proportion are cards of MB Thanh Xuan officers). In 2022, MB Thanh Xuan exploits customers who are leaders of units and businesses, the number of cards issued is 17 cards. The number of damaged cards deleted during the year was 4 due to previously issued cards of customers who did not receive salary payments through MB due to a job change, so they were not eligible to continue using the card. By 2023, MB Thanh Xuan has also exploited customers who are officials paid through MB who need to use the

service and are eligible to issue cards. As of December 31, 2023, MB Thanh Xuan has issued 15 more cards, increasing the number of cards to 70. In 2023, following MB's direction, MB Thanh Xuan will put two more transaction offices into operation: Linh Dam transaction office and Phung Hung transaction office. Two newly opened transaction offices also contributed to increasing the number of credit cards.

Card payment sales

Card payment turnover represents the level or frequency of transactions of payment cards after being issued and put into use. The number of cards issued by MB Thanh Xuan has

increased, but it is the card transaction turnover that represents the process of card usage, thereby bringing service fee revenue to the bank.

MB Thanh Xuan's card transaction sales have increased, but the increase is still slow. Track MB Thanh Xuan payment card transaction sales in the following table:

Table 3: ATM card transaction turnover at MB Thanh Xuan in the period 2021-2023

Items	Năm			Unit: Million dong			
				2023/2022		2023/2022	
	2021	2022	2023	Value (+/-)	Ratio (%)	Value (+/-)	Ratio (%)
Total transaction turnover	104.239	187.129	286.190	82.890	79,52	99.061	52,94
Cash withdrawal sales	97.254	172.565	262.982	75.311	77,44	90.417	52,40
Proportion of cash withdrawal turnover/Total transaction turnover (%)	93,30	92,22	91,89				
Transfer sales	6.985	14.564	23.208	7.579	108,50	8.644	59,35
Proportion of transfer sales/Total transaction sales	6,70	7,78	8,11				

Source: Personal customer department at MB Thanh Xuan

Total transaction turnover in 2021 reached 104,239 million VND, of which cash withdrawal turnover was 97,254 million VND, accounting for 93.3% of transaction turnover. In the following years, transaction turnover increased, consistent with the increase in the number of cards issued. However, we can easily see that the proportion of cash withdrawal turnover is still very high, despite the proportion of transfer turnover. There is an increase, but the increase is too slight, by 2023 it will only reach 8.11% of total transaction turnover. This shows that cash consumption habits in the area are still too large, although there are changes, they are still too low, requiring strong changes to match and keep up with the development of the economy. Currently,

To evaluate the level of ATM card usage, we consider the transaction frequency of an ATM card over the years. As follows:

Table 4: ATM card transaction turnover at MB Thanh Xuan in the period 2021-2023

Items	Unit: Million dong		
	Year		
	2021	2022	2023
Total transaction turnover	104.239	187.129	286.190
Number of active ATM cards	18.415	24.174	28.029
Average transaction volume/1 ATM card	5,66	7,74	10,21

Source: Personal customer department at MB Thanh Xuan

The average transaction turnover of an ATM card in 2021 is still relatively low, remaining at over 5 million VND. In the last two years, the average transaction turnover per ATM card has increased more than before, showing that the habit of using payment cards has changed, the level of interest in using payment cards has increased, but the increase is still slow.

Operational status of automatic teller machine (ATM) systems and automatic card payment devices (POS)

Automated teller machine (ATM) systems and automatic card payment devices (POS) are where cards are used and demonstrate their features. The network and quality of ATM

and POS operations have the biggest impact on the development of the service, because cardholders feel more secure when transacting at the card-issuing bank's ATM, eliminating all questions and risks. Risks during card use are resolved quickly, transaction fees are smaller. Analyzing POS and ATM operations firstly evaluates the level of card usage in the area, then partly evaluates the activity level of cards issued by the branch.

Regarding the number of ATMs and POS machines, we follow the following table:

Table 5: Number of ATMs and POS machines of Mb Thanh Xuan in the period 2021-2023

Items	Unit: pcs		
	Year		
	2021	2022	2023
Number of ATMs	5	8	11
Number of POS	3	7	15

Source: Personal customer department at MB Thanh Xuan

In 2021, the number of ATMs of MB Thanh Xuan has 05, ATMs are located around the Head Office area and some large transaction offices of the Branches. Then, in 2022 and 2023, because the Branch promoted the development of salary payment services and expanded the size of 02 transaction offices, the Branch submitted to MB Head Office to install 06 more machines.

Compared to other banks in the area such as Vietcombank Thanh Xuan, Agribank Thanh Xuan, Viettinbank Thanh Xuan, each bank has from 10 to 12 ATMs, the number of ATMs of the Branch is not superior and does not create an advantage. Compete for the branch's card business. In terms of potential, in areas far from town centers and industrial parks, if there is an ATM, it will be a strong catalyst for automatic payroll services and card issuance for units and businesses in that area.

Number and frequency of card transactions:

Card transactions are still mostly done on ATMs, leading to time overload. Specifically, the number of transactions performed at ATMs is as follows:

Bảng 6: Số lượng giao dịch tại máy ATM tại MB Thanh Xuân giai đoạn 2021-2023

Items	Year			2023/2022		2023/2022	
	2021	2022	2023	Value (+/-)	Ratio (%)	Value (+/-)	Ratio (%)
	Successful cash withdrawal transaction	245.318	367.944	595.674	122.626	49,99	227.730
Successful transfer transaction	11.504	7.080	9.696	-4.424	-38,46	2.616	36,95
Number of error transactions and other transactions	8.823	7.850	9.544	-973	-11,03	1.694	21,58
Total number of transactions	265.645	282.874	314.914	17.229	6,49	32.040	11,33

Source: Personal customer department at MB Thanh Xuan

Table 6 shows that the number of transactions at ATMs has increased steadily over the years, consistent with the increase in the number of cards issued, in addition to the fact that customers' card usage habits have gradually been formed. Specifically, in 2022, if the number of ATMs increases by 3, the number of transactions will increase by 122,626 transactions, corresponding to an increase rate of 49.99%. In 2023, the number of ATMs will also increase by 3, but the number of transactions will increase compared to 2022 to 227,730 transactions, corresponding to an increase rate of 61.89%.

The number of non-cash transactions such as transfer, insurance, and savings made at ATMs is still limited, over the years it has not reached 5% of the number of transactions.

The number of unsuccessful transactions and other transactions such as requests to print statements, deposit savings, buy insurance, etc. account for a large part of the total number of transactions. A large portion of error transactions are due to customers making incorrect transactions while the remaining small portion is due to ATM operating errors, causing loss of time in transactions and affecting the bank's reputation.

With the number of automatic teller machines and the number of transactions performed annually as above, the frequency of transactions at ATMs is as follows:

Table 7: Frequency of transactions at ATMs at MB Thanh Xuan in the period 2021-2023

Items	Year		
	2021	2022	2023
Tổng số lượng giao dịch	245.318	367.944	595.674
Số máy ATM	5	8	11
Số giao dịch TB tại 1 máy ATM	49.063,60	45.993,00	54.152,18

Source: Personal customer department at MB Thanh Xuan

The working frequency of ATMs is increasing, every day ATMs have more than 134 transactions, by 2023 each ATM will have an average of 148 transactions per day. There are times when ATMs are overloaded due to the large number of transactions, especially during payroll periods, proving that a large number of people have formed the habit of using cards and ending up using them to withdraw cash. It is still too large, partly because the system of card acceptance units is too sparse.

It must also be seen that the number of cards each year increases by more than 4,000 cards, requiring the card acceptance point system to also be consistent with the increased transaction frequency, but the increase is lighter than with newly issued cards, the number There are too many transaction cards at other card acceptance points, wasting the Branch's resources.

Revenue from card services

Table 8: Proportion of revenue from card services compared to net service revenue in the period 2021-2023

Items	Year		
	2021	2022	2023
Net service revenue	6,46	20,6	29,6
Card service	0,49	1,37	2,55

Source: Personal customer department at MB Thanh Xuan

From Table 8 we see that the proportion of revenue from card services is still limited compared to the total net service revenue of the Branch. In 2021, the proportion of revenue from card services accounts for 7.59% of net service revenue. In 2023, the proportion of revenue from card services accounts for 8.61% of net service revenue. Although there has been growth compared to previous years, the increase is not significant.

The reason is that in recent years, the Branch has developed card services with customer policies, in which cards are issued under automatic salary contracts, for pupils and students, it is almost guaranteed. 100% free card opening fee, card payment fee will also be applied from 2022.

In addition, the process of providing card services has had an impact on increasing capital mobilization from the population and increasing revenue from accompanying products and services. According to the Personal Customer Transaction Department, up to 85% of cardholders have registered for the BSMS automatic message service, 30% of customers have registered for the IBMB service, and 12% to 15% of customers have registered for the payment service. Bill payment.

Card service fees are collected due to the customer's card usage process such as: Card issuance fee, card reissuance fee, card payment fee, card activation fee when the Pin number is wrong... Specifically as follows:

Table 9: Fees collected from MB Thanh Xuan card service in the period 2021-2023

Unit: VND

Items	Year		
	2021	2022	2023
Collect card fees	489.843.223	1.369.660.632	2.550.268.260
ATM card issuance fee	100.342.500	447.080.000	750.550.000
Mastercard card issuance fee	1.458.000	5.629.744	5.827.745
Visa card issuance fee	388.636	1.818.182	3.181.819
ATM card payment fee	199.683.330	253.047.183	680.312.516
Mastercard card payment fee	1.289.095	7.562.844	11.577.654
Visa card payment fee	25.330.265	83.716.267	100.288.975
ATM card service fee	125.427.000	524.520.000	932.165.636
Mastercard card service fee	17.089.544	22.786.429	32.776.644
Visa card service fee	18.834.853	23.499.983	33.587.271

Source: Personal customer department at MB Thanh Xuan

Domestic cards with a large number of issues, but the 2021 card issuance fee is due to the promotional policy of free card making and Mb Thanh Xuan card maintenance fees applied to automatic payroll and card issuing units. Of MB, accordingly, MB Thanh Xuan offers free issuance of payroll cards, free salary payments, or free BSMS services depending on each contract, making MB's payroll products more competitive compared to other banks. The number of cards therefore also increased rapidly.

Card payment fees have increased steadily in line with the number of ATM cards. The number of card transactions has increased sharply in recent times, and cardholders have used more card utilities. Especially in 2023, the increase in the number of ATMs and POS machines will also contribute to

boosting card payment fees for Branches.

The fee for issuing Visa and Mater Cards is small because this fee is only collected when the customer reissues the card or in a few specific cases that Mb Thanh Xuan wants to collect upon issuance. Although the number of cards is low, Visa and MaterCard cards bring in a large proportion of payment and service fees because due to the nature of the cards and great utilities, the highest service fees are when customers withdraw money. Cash, cash withdrawal fee and interest right from the time of withdrawal.

MB Thanh Xuan's card service market share compared to other banks in Thanh Xuan district

Table 10: Market share of MB Thanh Xuan card services as of 31/12/2023

Targets	Unit	MB	Agribank	Sacombank	VCB	Viettinbank	Total
Number of ATM cards	card	21.487	25.789	1.689	19.067	2.756	70.788
Ratio	%	30,4	36,4	2,4	26,9	3,9	
Number of credit cards	card	70	58	20	75	50	273
Ratio	%	25,6	21,2	7,3	27,5	18,3	
Number of ATMs	pcs	11	8	1	3	3	26
Ratio	%	42,3	30,8	3,8	11,5	11,5	

Source: Personal customer department at MB Thanh Xuan

With the advantage of being the only level 1 bank in the area and a wide ATM network throughout Thanh Xuan and Xa La districts, however, the market share of card service development is not commensurate with the scale of the Branch, especially ATM card market share is only ranked second after Agribank Thanh Xuan, accounting for 30.4%. The credit card market share is only temporarily leading compared to other banks in the area.

Advantages of card services at branches

First, Diversify card products:

Currently, MB Thanh Xuan has developed most of the popular payment card products today such as domestic debit cards, international debit cards, international credit cards... That is the outstanding success of Mb Thanh Xuan in its efforts to provide payment services for diverse customers and different needs in the market.

Regarding new products, in the near future, MB Thanh Xuan and MB system will deploy a new international credit card product for corporate customers, promising to bring many attractive benefits to customers.

Second, promote the development of the number of potential cardholders:

Although in recent years, the payment card business situation has not been positive, the branch has always promoted its policy of developing the number of cardholders, especially potential customers. Since 2021, the branch has coordinated with a number of units to pay salaries via card, so the number of payment cards has increased significantly.

Third, Customer support, handling inquiries and complaints:

Due to standardized business processes, complaint handling is quick, ensuring compliance with the time prescribed by domestic and international card organizations, and is highly appreciated by customers of your branch and commercial bank.

Fourth: Increase customer base and cross-sell products and services:

Revenue from card services is not high, but card services have created a solid individual customer base for the Branch, are effective cross-selling products for corporate customers, and promote capital mobilization and valuable services. Other developments include automatic message services BSMS, IBMB, bill payment services, etc.

Disadvantages of card services at branches**First, Card products are limited in terms of utility and added value**

In fact, there still exists a large gap compared to the level of development of the card sector of foreign banks, including some domestic banks. The number of Visa and Master Cards issued is still relatively low, partly because customers are not used to spending now and paying later. MB Thanh Xuan has not been able to attract the convenience of their products. Bring to customers.

MB Thanh Xuan's cards are relatively diverse, but the naming and promotion methods are not really aimed at each customer segment. We have Etrans Card, Harmony Card with Metal, Wood, Water, Fire, Earth, Visa card, Moving card, but if you hear these names, the listener cannot know that the card is for students. For housewives, for office workers or for businessmen... customers cannot immediately use the name of the cards.

Second, the network of card acceptance units is limited

Although it is the first bank to enter the card market, Mb Thanh Xuan still faces many difficulties when developing its network of cardholders and agents, especially the network of card acceptance units.

Third, Professionalism in deploying card products and services is not high

In practice, customers have responded about having to fill in too many categories and customer information procedures in the debit card issuance application. In principle, banks do the right thing in that the more information we have, the better we can manage customers, but for customers they don't need to know that for them it is cumbersome, inconvenient and a waste of time. Especially for customers who are already MB customers.

When an ATM card holder forgets their PIN code: The bank cannot assist in restoring or issuing a new PIN code to the customer, but must reissue a new card to the customer. If you compare the risks of reissuing a card and reissuing a PIN, there is almost no difference. Re-issuing a new card is both time-consuming, wasteful of resources and inflexible. Customers have to go to the bank at least twice to request a card re-issue and to pick up a new card, at least within 3 days. The customer does not have a card to use.

Starting from 2011, MB has an annual fee for ATM cards. Although there has been a notice to let customers know about the fee collection time and fee amount, not all ATM cardholders know and remember this. When collecting the card's annual fee, in cases where there was not enough money to collect the fee, the card was deleted by the MB Card Center, making customers angry because they thought the card was suddenly damaged and could not be used, or when they went to the service counter to listen to the customer's explanation. Customers are also not satisfied with the system's handling. Deleted cards require customers to reissue the card and wait for a new card to use.

Fourth, MB Card cannot really compete with other banks in terms of fees

With a market like Vietnam and the habit of using free services, card service fees are also a deciding factor in whether customers use a bank card or not. Mb Thanh Xuan's card issuance fees and transaction fees are still quite high compared to some other banks such as Vietinbank, Vietcombank, Agribank...

Fifth, marketing work is not diverse

Marketing and product promotion activities have not really

developed, Mb Thanh Xuan has not yet introduced a uniform advertising policy, advertising for new card products only stops at leaflets and posters, not really depth.

Marketing to develop card services is largely implemented through direct operational staff or assigned staff, while product marketing can be replicated for all branch staff, especially staff. Customer relations, tellers...

4. Solution to complete card issuance service at MB Thanh Xuan**Solutions to develop card service scale:**

Increase the utilities on the card: Increase the utility of the card, in addition to withdrawing cash, the bank should provide payment services for postal and telecommunications fees, electricity bills, water bills, air tickets, and money transfers. Payment to subjects with deposit accounts at banks. Develop mobile software for customers to use more conveniently.

Focus on investing and developing the network of card acceptance units and distribution channels: If you want to develop services, you must have good facilities as a foundation. In addition, ATMs are operating at full capacity, customers often have to wait for their turn to make transactions at ATMs. Install more automatic teller machines to accommodate a large number of transactions, reducing waiting pressure at cash withdrawal points. Expand more points accepting card payments, reducing pressure on cash consumption.

Solutions to improve card service quality:

Improve product and service quality

Establish an ATM operations team separate from the Customer Transaction department: To minimize limitations in card service operations, meet urgent needs in service development, in accordance with business professionalism, the establishment of a separate card operations department is a superior solution.

Develop value-added services associated with card payments: Services that can be sold together to increase appeal to cardholders such as: BSMS automatic message service; Vn-Topup phone top-up service via text message; Electronic banking services; and other accompanying services suitable for each customer.

Controlling risks in card payments: To develop card services well, it is necessary to detect risks promptly, handle risks scientifically according to business processes, and train card acceptance units to detect cards. Troubleshoot and handle common operational errors. Specifically as follows: Promote ethical issues in business; Banks need to regularly organize training to equip and improve knowledge about security and confidentiality for all subjects participating in the card issuance, use and payment process; Widely disseminate regulations on card use and payment to cardholders, train and regularly update professional knowledge and regulations of each international card organization for all professional staff and cardholders., the owner of the card acceptance unit and relevant professional staff; Check and verify the authenticity of cardholder information, in order to issue credit cards, ensure necessary conditions such as deposit, trust... Coordinate with security agencies to prevent card crime, carefully review and evaluate customers, especially with cards with special limits; Ensure safety principles such as: The card and PIN must be delivered directly to the cardholder or sent separately; Choose a

reputable card acceptance unit with strong financial capacity to prevent stealing information on the card's magnetic tape to make fake cards or accidentally accepting fake, expired, or stolen cards. Payment exceeds the allowed limit or may intentionally split large transactions into many small transactions below the limit...

Some other solutions:

Promote the marketing of MB Thanh Xuan's card services: Regarding marketing tools, each type of card when first deployed is introduced meticulously and beautifully on an advertising leaflet, this is a good and important tool. For product marketing. In addition, the branch can also use promotional programs such as: Organizing prize draws for customers using the Branch's cards; Free payment card issuance fee for customers in certain periods, or when customers have a large amount of deposit, the card issuance fee exemption policy also applies; Free card issuance for customers who pay salary according to the contract, free accompanying services to increase the attractiveness of the product.

Improving human resources: To meet the above conditions, the branch needs to have a staff training plan and organize training sessions to improve staff skills and expertise. Training computer skills and information technology classes for bank staff, training in operating knowledge, use and maintenance of specialized equipment for card issuing staff. In addition, it is necessary to promote the dynamism and creativity of card issuing staff by improving employee remuneration policies and encouraging employees with good work performance in developing the acceptance unit network. Receive cards, create favorable conditions, and develop your own abilities.

5. Conclusion

Thus today, with global economic integration, the business environment in general, and business in the banking sector in particular, has extremely strong competition between domestic entities and with foreign entities. Foreign entity. In fact, the power of competition has been creating major changes in the business development strategies of entities in the economy in general and commercial banks in particular. Currently, commercial banks are shifting their strategy to a modern retail banking model, with strong investment in the development of electronic banking services, technology, and human resources. In particular, card services are one of the services that contribute importantly to the success of the modern retail model. MB is one of the largest commercial banks in Vietnam today in terms of scale of operations, business efficiency as well as service quality. Particularly for MB Thanh Xuan, card business activities have been and will contribute more and more to the overall operations of the branch.

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