

# International journal of Management and Organizational Research

---

## Typology of tourists in the light of needs analysis

**Phan Thi Minh Thao**

Ho Chi Minh Industry and Trade College, Vietnam

\* Corresponding Author: **Phan Thi Minh Thao**

---

### Article Info

**ISSN (online):** 2583-6641

**Volume:** 02

**Issue:** 06

**November-December 2023**

**Received:** 29-08-2023;

**Accepted:** 01-10-2023

**Page No:** 07-12

### Abstract

The article indicates what a need is, what its types may be and how needs can be understood from a tourism perspective. The motives shaping tourist needs are described, and individual types of tourist needs are presented. Types of tourists are presented in relation to meeting various needs.

**Keywords:** need, internal and external stimuli, hierarchy of needs, tourist needs, segmentation, types of tourists

---

### 1. Introduction

Tourism is a key sector of the economy for many countries. Countries that have not yet been identified with this area are increasingly thinking about its development. As societies become more affluent, tourism becomes more accessible to more people. Traveling and resting are no longer perceived as an element of luxury, but become a widely available good.

More and more often, a tourist is also called a customer, because by meeting his or her own tourist needs related to rest, he or she contributes to achieving the business goals of tourism enterprises. Knowledge of tourists' needs is becoming more and more important in creating the tourist offer and adapting it to individual requirements.

The article presents various concepts of needs and their relation to the tourism market, the characteristics of tourist needs in connection with the motives for undertaking trips and the types of tourists in relation to meeting various needs.

With the development of the tourist services market, various customer groups can also be observed. The developing market of aviation and hotel services, as well as globalization processes, including the development of the Internet, mean that traveling is no longer a good for a select few (the rich), but is becoming a mass good that more and more people "reach for". A good definition of the motives for trips and the tourist needs of customers may consequently lead to segmentation activities, i.e. defining segments (types) of tourists. This, in turn, allows tourism companies to prepare offers that are even better suited to customer expectations.

### 2. Needs

Needs "ensure a person's existence, development and mental freedom. A need is the awareness of the lack of something that would simply be useful, make life easier, solve problems or fulfill a whim. Many types of needs can be distinguished depending on the adopted criterion. One of the most famous is Maslow's theory of needs, which divides needs into lower-order needs related to physiology and safety, and higher-order needs related to a sense of belonging, respect and self-actualization. This means that needs can be triggered by internal stimuli, for example hunger, or by external stimuli, for example an advertisement for a holiday trip. Internal stimuli result from the character of individual people, their personality or physical features. External stimuli allow us to shape ourselves and thus trigger specific needs. External stimuli may unintentionally influence people's needs, for example, a neighbor going on a trip abroad may be an incentive for some people to take a similar action, but it may not be important for others. External stimuli may also be specifically triggered by promotional activities. Advertising slogans "buy now", "order now", "everyone has already bought" are examples of activities that stimulate specific behaviors (external stimulus).

Another typology of needs proposed by P. Doyle divides them into three groups: existing needs, hidden needs and emerging

needs. Existing needs are defined as those that can be satisfied with existing products. Latent needs are those that cannot be met by existing products. After all, emergent needs are those that appear when there is an opportunity to satisfy them. The same author claims that needs can be divided into basic and potential. Potential needs may not be met because they are often the ultimate goal of the consumer.

Therefore, understanding the customer's needs is the area of interest of the offeror (producer, seller, etc.). Customers choose products and services that meet their needs (even unconscious ones), which means that knowing them is a necessary condition for effective action. Raising awareness of needs (so that they can be better met) is most often done through marketing activities planned by the company, which reach a specific group of customers.

### 3. Tourist needs

The concept of a stimulus, i.e. a factor "pushing" specific behaviors, is closely related to needs. In the tourism services market, there are two main stimuli (motives) encouraging customers to engage in specific behaviors. These are emotional motives and rational motives. "Emotional motives are a set of factors based on an impulse not supported by longer thoughts. Purchases made under the influence of emotions are sometimes unsuccessful, and in some cases the customer may regret his decision"<sup>6</sup>. The following factors can be distinguished:

- fashion – purchasing those products that are currently most frequently chosen by other customers in the entire market or in a given segment,
- ambition – most often related to the client's economic situation or the social group he represents,
- dreams – the most subjective factor, depending on the client's personality,
- Fear – the purchase is determined by the customer's financial situation and his attitude to saving.
- The rational motives that are related to the way of thinking and the customer's needs include the following factors:
  - preferences – the purchase is determined by factors related to the desire to improve one's psychophysical condition, health, and increase information resources,
  - pleasure – this is the most subjective factor in this group,
  - comfort – the purchase is determined by the quality of individual elements of the product, but may also refer to the quick completion of formalities; time is a very important element here,
  - favorable price-quality ratio – apart from quality, price is also a decisive factor in the purchase, efficient service
  - The ability to solve ad hoc problems that arise at various stages of product purchase and consumption is decisive.
- Tourist need is defined as a state of feeling unsatisfied, which can also be understood as "fulfillment of a whim". Tourist needs may also solve a problem (e.g. the need to relax after a hard year of work). This means that tourist needs are those that are felt in connection with practicing tourism. The following tourist needs can be distinguished:
  - the need for rest – refers to the basic human need – the need for physical rest after a period of intense work, its implementation may be unaware of the tourist,
  - the need for relaxation – it involves the need to eliminate excessive mental (emotional) tension that everyday life brings,

- the need to experience different impressions – is primarily associated with expanding existing relationships and making new acquaintances, using conditions different from everyday ones,
- the need for knowledge – refers to the desire to explore something new and learn, most often through reading and sightseeing,
- the desire to travel – it includes: seeking peace and quiet, interest in the culture of other communities, seeking adventure and fun, visiting places of birth or others,
- living needs – needs not only related to tourism, but also those that must also be met during tourism, such as accommodation, food and safety needs.
- Customers' tourist needs may therefore determine their type and are used as one of the segmentation criteria (alongside demographic criteria such as gender, age or financial status, which are also indirectly related to the needs). Therefore, the following reasons for tourist trips can be distinguished:
  - work-related – running a business, conferences, meetings, work-related trips (e.g. airline staff, truck drivers),
  - related to physical culture and the physiology of human life – participation in sports activities and active recreation (e.g. golf, sailing, skiing), undertaking activities related to improving health, physical fitness and rehabilitation,
  - entertainment, fun and pleasures – visiting theme parks, amusement parks, shopping in your free time,
  - cultural, psychological and educational – participation in festivals, theater performances, concerts, visiting museums, pursuing personal interests, visiting places of cultural or natural interest,
  - social and ethnic – spending time with friends or relatives, attending social events, accompanying people traveling for other reasons,
  - Religious – participation in pilgrimages, seeking solitude for meditation and study.

The presented reasons for tourist trips indicate how many areas the market for broadly understood tourist services can operate in. People going on holiday prepare differently for a trip (e.g. they buy beach accessories, sunscreen, etc.) than people going for religious reasons. Knowing the reasons for trips allows you to describe tourists and group them into separate segments. This, in turn, allows the company providing tourist services to better prepare the product so that it meets the expectations of the target group.

### 4. Types of tourists

Dividing customers into certain homogeneous groups is called segmentation. Segmentation criteria may include not only demographic features (the most frequently used: gender, age or education) or geographical features, but also psychological or behavioral features. The comparison of customers' needs with the reasons for their tourist trips also allows us to identify certain general types of customers. Therefore, we can distinguish between a determined, eliminating and waiting customer. A determined customer knows what his needs are, what product he is looking for, what type of relaxation suits him, he can look for both a standard and a particularly sophisticated offer. The eliminating client knows exactly what he does not want, but cannot precisely determine the nature of the way of

spending his holidays that would satisfy him, and expects to be presented with proposals or variants of choice. A waiting customer is a person who is waiting for offers, has no specific preferences, and is considering all the tour operator's offers. A tourist is a person who travels outside his place of residence, his trip is short (or rather limited in time, otherwise it is rather migration) and is carried out for reasons unrelated to finding or performing work.

E. Cohen distinguished the following types of tourists:

- Organized mass tourist – a person who purchases a holiday package to a popular holiday destination and prefers to explore the area in a large group, with other tourists, according to a previously agreed schedule; he tries not to stray far from the beach and the hotel where he lives,
- Individual mass tourist – a person who purchases a more flexible holiday package, allowing for greater freedom, for example own transport, is more willing to look for new experiences,
- Explorer traveler – a person who sets his/her own travel schedule, sets off and moves purposefully, avoiding contact with other tourists; aims at contacts with the local population, but at the same time leaves itself a base in the form of a certain level of comfort and security,
- A wanderer – a person who tries to be accepted, although only temporarily, as a member of the local community; there is no planned daily schedule or entire stay, and the travel destination and accommodation are chosen on the spur of the moment, avoiding contact with the formalized tourism industry.

The presented division of tourists is based on tourists' expectations regarding the trip (whether it should be carefully planned or only generally) and on relationships with the group (independent or organized trip, in a larger or smaller group), and tourist goals. The way of preparing for a trip and the type of trip itself may also be criteria for customer segmentation in the tourist services market (most often understood as holiday trips, the way of spending one's holiday). The tourist services market includes many different companies for which the presented typology of tourists may be incomplete. To properly determine the types of customers (tourists) of a given company, it is worth performing market segmentation. Knowing customers and skillfully assigning them to specific groups is necessary for the efficient functioning of a tourism company. Here is an example of customer segmentation in a 3-4star hotel. The criterion for dividing customers was the purpose of their visit:

a) Business customers - traveling individually or in a group for work-related purposes, this group includes the following sub-segments:

- Individual business client,
- Business client with a corporate contract,
- Loyal business customer,
- Long stay business client,
- Business client, fair, congress,
- Business client Special Offers,

b) Individual tourist - traveling individually or in a group for purposes unrelated to work, this group includes the following sub-segments:

- Families,
- Individuals Seniors,

- **INDIVIDUALS** Loyal tourists
- Individual tourists with vouchers,
- Individual tourists of special offers,
- Individual tourists of long stays.

The presented segmentation of hotel customers may be slightly simplified, but it shows that there are different ways of dividing tourists depending on the type of offer that interests them. The tourist services market is subject to constant changes resulting from events taking place in other markets (such as changes in fuel prices, financial crisis, development of new information technologies). All this means that the characteristics and behavior of customers on the tourist services market are also subject to change. The most important features that describe a new consumer can be distinguished. They can also be applied to the customer of tourist services. Increased awareness of consumer rights and a more rational attitude towards the market offer mean that customers of tourist services not only become more thoroughly acquainted with the contracts presented to them for signature by tour operators, but also do not hesitate to file complaints in the event that the organizer does not fully comply with the obligations. provisions of the contract. Another new trend is the search for social ties other than traditional ones, which results in joint trips by a group of people who share similar tourist interests. This is manifested both by looking for a person with whom to share the holiday room, searching for companions on a mountain expedition, and ending with a common profile on a social networking site that allows participants to exchange opinions on a joint expedition. What is important here is the ability of the customer to manage his or her budget, as he or she is ready to make the effort to look for first minute or last minute offers. This means that the group of consumers of tourist services has expanded to include new people who, due to their disposable income, believed that they could not afford trips according to the catalog offer, but could afford to participate in services at preferential prices. Searching for special offers has been made easier by the rapid development of ICT tools. Mass media, especially the Internet, have made it easier to establish interpersonal bonds within tourism, but have also contributed to progress in teaching foreign languages. All these new features can be reduced to the development of spatial, but also social mobility of consumers.

## 5. Summary

Customer segmentation is a symptom of market maturation. Young markets do not need to take a close look at their customers because they focus on growth, expanding the offer or establishing a presence. Over time, however, it turns out that activities aimed at all market participants are not effective and mass marketing should be replaced with segment marketing. Then it's time for segmentation activities. Dividing the market into segments allows you to take a closer look at different customer groups and estimate their attractiveness. The company adapts a product or service to selected segments. Segmentation also applies to the tourism market. As it develops, it turns out that tourist is a very broad concept that generally describes only customers of tourist services and does not refer to the motives for undertaking tourist trips. Therefore, various descriptions of customers of tourist services are created, tourists are divided into different groups (segments), in order to learn about their needs and reasons for traveling, to create an offer tailored to their

expectations. The typology of tourists presented in the article does not exhaust the issue, but is only an attempt to show that it is possible to create as many types of customers as there are segmentation criteria. It is important, when creating another typology of tourists, to consider what it will be used for and which companies from the tourism market it will use to improve existing products. The market for tourist services is very broad, so it should be remembered that airlines expect a different typology and travel agencies specializing in extreme trips expect a different typology. A good understanding of customer groups is an opportunity for companies to develop a better offer that meets tourists' expectations. A person going on an organized trip to Egypt for the first time expects something different from a group of travelers going trekking to Nepal.

## 6. References

- Anh DBH, Ngoc NM, Nhi, DTY. Sustainable Social Entrepreneurship in Vietnam. *International Journal of Entrepreneurship*. 2019; 23(3):1-12.
- Anh, DBH, Thuc, TD. *Global Supply Chain and Logistics Management*, Academic Publications, Delhi, India, 2019.
- Anh DBH. Trade Freedom and Protectionism of Leading Economies in Global Trade System, *International Journal of Commerce and Management Research*. 2019; 5(3):100-103.
- Anh, DBH, Ngoc, NM. Corporate Financial Performance due to Sustainable Development in Vietnam. *Corporate Social Responsibility and Environmental Management*. 2019; 27(2):1-12.
- Anh DBH. Gaining competitive advantage from CSR policy change: case of foreign corporations in Vietnam, *Polish Journal of Management Studies*. 2018; 18(1):403-417.
- Anh DBH, LDM Duc, PB Ngoc. Subjective Well-Being in Tourism Research. *Psychology and Education*. 2021; 58(5):3317-3325.
- Bien, BX, Tien NV. Solutions enhancing competitiveness of made-in Vietnam brands in Vietnamese market, *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):93-99.
- Diem PT, Vu NT, Nhan VK, Vang VT. The Strategy of CRM System Development at Mega Market Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):802-806.
- Diem PT, Vu NT, Dung HT, Dat NV. The Process of CRM System Implementation at Dien May Xanh in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):761-768.
- Diem PT, Vu NT, Dung HT, Bien BX, Duc PM. Customer Care and Customer Relationship Maintenance at Ministop, Family Mart and CoopSmile in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):744-751.
- Diem DL, TTT Trang, PB Ngoc. Development of Tourism in South Central Coastal Provinces of Vietnam. *Journal Of Archeology Egypt/ Egyptology*. 2021; 18(8):1408-1427.
- Diep, LH Vu, DT Hai, TTH Thuan. China and USA in Vietnam's International Relations in the Region. *Journal of Archeology of Egypt/ Egyptology*. 2021; 18(8):2681-2710.
- Duc, LDM, Thuy, Cooperative, Yen NTH. Corporate Social Responsibility and Corporate Financial Performance Case of Listed Vietnamese Companies, *Zeszyty Naukowe Politechniki Czestochowskiej. Zarzadzanie*. 2018; 32:251-265.
- Duc, LDM, Mai NP. Enhancing Sustainability in the Contemporary Model of CSR: A Case of Fast Fashion Industry in Developing Countries. *Social Responsibility Journal*, 2020.
- Dung, HT, Tien, NV. Branding building for Vietnam tourism industry reality and solutions, *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):63-68.
- Dung NTH, TT Trang, VT Hien. Editor Phuong. Factor Affecting Tourists' Return Intention. A Case of Binh Quoi Village in Ho Chi Minh City. *Journal of Archeology of Egypt / Egyptology*. 2021; 18 (9):493-507.
- Dung NTH, TT Trang, PB Ngoc. Assessing Customer Satisfaction for Can Gio Tourist Destination in Ho Chi Minh City. *Journal of archeology of Egypt/Egyptology*. 2021; 18(14):249-268.
- Giao NQ, TTT Trang, NP Mai. Sustainability Issues in the Development of Higher Education Industry. *Hong Kong Journal of Social Sciences*. 2021; 57, No. Spring/Summer, 79-90
- Hung NT, Vu NT, Bien BX. Risks of Vietnamese Enterprises in Trade Relations with China. *International Journal of Research in Finance and Management*. 2020; 3(1):1-6.
- Mai, NP. Green Entrepreneurship Understanding in Vietnam. *International Journal of Entrepreneurship*. 2020; 24(2).
- Minh HTT, Dan PV. Branding building for Vietnam higher education industry - reality and solutions, *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):118-123.
- Minh, NH Diep, LH Vu, DT Hai, TTH Thuan. Asean and China in Vietnam's International Relations in the Region. *Journal of Archeology of Egypt/ Egyptology*. 2021; 18(8):2661-2680.
- Ngoc PB, TTT Trang. Current Path to Community Based Sustainable Tourism Development of Khanh Hoa Province in Vietnam. *Journal of archeology of Egypt / Egyptology*. 2021; 18(9):508-525.
- Ngoc NM, Nhan VK. Family business in Vietnam and in Poland: Review of characteristics and trend of development, *Journal of Southwest Jiaotong University*. 2020; 54(6):1-19.
- Ngoc NM. Branding Strategy for Gamuda Land Real Estate Developer in Ho Chi Minh City Vietnam. *Celadon City Project. Psychology and Education*. 2021; 58(5):3308-3316.
- Ngoc NM, TH Thu. The Impact of Financial Structure on Financial Performance of Logistic Service Providers Listed at Ho Chi Minh City Stock Exchange. *Journal of Archeology of Egypt/Egyptology*. 2021; 18(2):688-719.
- Ngoc NM, PB Chau, TL Khuyen. The Impact of Financial Structure on Business Performance of Real Estate Enterprises Listed at Ho Chi Minh City Stock Exchange. *Journal of Archeology of Egypt/Egyptology*. 2021; 18(8):92-119.

28. Ngoc, TT Trang, HTT Minh. Brand Building and Development for the Group of Asian International Education in Vietnam. *Psychology and Education*. 2021; 58(5):3297-3307.
29. Ngoc NM. Comparative Analysis of Advantages and disadvantages of the Modes of Entering the International Market, *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):29-36.
30. Ngoc NM. Related and Non-related Diversification Strategy of Domestic Business Groups in Vietnam, *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):12-17.
31. Nhi, DTY, Chi DTP. CRM Application in Agricultural Management in the Mekong Delta. *International Journal of Multidisciplinary Research and Development*. 2019; 6(10):123-126.
32. Phu, PP, Chi, DTP. The role of international marketing in international business strategy, *International Journal of Research in Marketing Management and Sales*. 2019; 1(2):134-138.
33. Tam BQ, Diem PT, Duc PM, Dung HT, Dat NV, Nhan VK. The Strategic Customer Relationship Management at CoopMart in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):794-801.
34. Tam BQ, Diem PT, On PV, Anh VT, Dat NV. The History of Development of CRM System at AEON Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):737-743.
35. Tam BQ, Diem PT, On PV, Anh VT, Hung NT. The Formation and Development of CRM System at Thien Hoa Electronics Supermarket in Vietnam. *International Journal Multidisciplinary Research and Growth Evaluation*. 2021; 2(4):752-760.
36. Thai TM, Hau TH, Vinh PT, Long NVT. Solutions for Tuyen Quang and Binh Phuoc Tourism Industry Sustainable Development. Comparative Analysis. *International Journal of Research in Marketing Management and Sales*. 2020; 2(1):101-107.
37. Thao VTT, Hung Anh, DB. Sustainability issues in social model of corporate social responsibility. Theoretical analysis and practical implications, *Journal of Advanced Research in Management*. 2019; 19(1).
38. Tan NH. *International Economics, Business and Management Strategy*, Academic Publications, Delhi, India, 2019.
39. Tan NH. *Principles of Management*. Financial Publisher. Ho Chi Minh City, 2020.
40. Tan NH. *Leadership in Social Responsible Enterprises*. Ementon Publisher, Warsaw, 2015.
41. Tan NH. *Change Management in a Modern Economy. Modeling Approach*. PTM Publisher, Warsaw, 2012.
42. Tan NH. *Competitiveness of Enterprises in a Knowledge Based Economy*. PTM Publisher, Warsaw, 2012.
43. Tan NH. *Competitiveness of Vietnam's Economy. Modeling Analysis*. PTM Publisher, Warsaw, 2013.
44. Tan NH. Develop Leadership Competencies and Qualities in Socially Responsible Businesses – Reality in Vietnam, *International Journal of Research in Management*. 2019; 1(1):1-4.
45. Tan NH. Challenges and opportunities for enterprises in the world of the 4th industrial revolution, Proceedings of National Scientific Conference on “Accounting, Auditing and Vietnam Economy in the Face of 4.0 Industrial Revolution, 2017, 441-445, November 2017, Quy Nhon University, Quy Nhon, Binh Dinh province.
46. Tan NH. Develop Leadership Competencies and Qualities in Socially Responsible Businesses – Reality in Vietnam. *International Journal of Research in Management*. 2019; 1(1):01-04.
47. Tan NH. Solutions for Sustainable Development of Binh Duong Tourism. Proceedings of University Science Conference on: “Binh Duong Tourism, Enhancing Competitiveness towards Sustainable Development”, 55 -67. Binh Duong Department of Culture, Sport and Tourism. 2018.
48. Tan NH. Hanoi Culture of Cuisine as Factor Attracting Tourists to Vietnam. Proceedings of University Scientific Conference on: “Values of Gastronomic Culture in Tourist Activities. Faculty of Social Science and Humanities, Department of Culture and Tourism. May 21, 2018, Tien Giang University, 2018, 101-105.
49. Tan NH. Sustainable Development of Higher Education – A Case of Business Universities in Vietnam. *Journal of human university natural sciences*. 2020; 47(12):41-56.
50. Tan NH. Solutions for Tuyen Quang and Binh Phuoc International Tourism Products and Services Development – Comparative Analysis. *International Journal of Research in Marketing Management and Sales*. 2019; 2(1):131-137.
51. Thien NH. Trade Freedom and Protectionism of Leading Economies in Global Trade System. *International Journal of Commerce and Management Research*. 2019; 5(3):100-103.
52. Thien NH. Comparative Analysis of Advantages and disadvantages of the Modes of Entering the International Market. *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):29-36.
53. Thien NH. Related and Non-related Diversification Strategy of Domestic Business Groups in Vietnam. *International Journal of Advanced Research in Engineering and Management*. 2019; 5(7):12-17.
54. Thin NH. *Social Entrepreneurship and Corporate Sustainable Development. Evidence from Vietnam. “Cogent Business and Management”*, Taylor and Francis Publisher. 2020; 7(1):1-17.
55. Thin NH. Staff Motivation Policy of Foreign Companies in Vietnam. *International journal of financial management and economics*. 2020; 3(1):1-4.
56. Thin NH. Working Environment and Labor Efficiency of State Owned Enterprises and Foreign Corporations in Vietnam. *International journal of financial management and economics*. 2019; 2(2):64-67.
57. Thin NH. International Distribution Policy – Comparative Case Study of Samsung and Apple. *International Journal Of Research In Marketing Management And Sales*. 2019; 1(2):24-27.
58. Thin NH. Sustainability of Coastal Tourism Development: Comparative Analysis of Vietnam's Northern and Southern Provinces. *Journal of southwest Jiaotong University*. 2021; 55(6):1-19.
59. Thin NH. Knowledge Management in the Context of Industrial Revolution 4.0. *International Journal of Commerce and Economics*. 2020; 2(1):39-44.
60. Than NH. Knowledge Management in Strategic Alliances and Foreign Joint Ventures. Proceedings of University Scientific Conference of: “Young Lecturers

- and MBA Students”, 2018, 141-149. Faculty of Economics, TDM University. Binh Duong 15 June 2018.
61. Than, NH. Application of CRM in Agricultural Management. Proceedings of National Scientific Conference on: “Development of High-tech Agriculture in the Highlands in the Context of Regional Linkage and International Integration”, 216-223. April 2019, Institute of Social Science in Central Region, Vietnam Academy of Social Science, 2019.
  62. Anh DBH, Dung HT, On PV, Tam BQ. Factors impacting customer satisfaction at Vietcombank in Vietnam. *Himalayan journal of economics business and management*. 2021; 2(4):98-107.
  63. Anh DBH, Vu NT, Bien BX, Anh VT, Dat NV. Factors impacting customer satisfaction at BIDV Bank in Vietnam. “*Himalayan journal of economics business and management*. 2021; 2(4):89-97.
  64. Anh DBH, Vu NT, On PV, Duc PM, Hung NT, Vang VT. Customer service culture at VPBank in Vietnam. *Himalayan journal of economics business and management*. 2021; 2(4):78-88.
  65. Anh DBH, Diem PT, Duc PM, Vu NT, Dung HT, Dat NV. Customer service culture at VIB bank in Vietnam. “*Himalayan journal of economics business and management*. 2021; 2(4):70-77.
  66. Anh DBH, Diem PT, Vu NT, Dung HT, Bien BX, Anh VT, On PV. Customer service culture at TechComBank in Vietnam. *Himalayan journal of economics business and management*. 2021; 2(4):61-69. .