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CÁC YẾU TỐ TÁC ĐỘNG ĐẾN CHẤT LƯỢNG TÍN DỤNG TẠI PHÒNG GIAO DỊCH NGÂN HÀNG CHÍNH SÁCH XÃ HỘI HUYỆN VĨNH CỬU TỈNH ĐỒNG NAI

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TỪ KHÓA

Ngân hàng Chính sách xã hội;
Chính sách tín dụng;
Quản trị rủi ro tín dụng;
Kiểm soát nội bộ;
Công nghệ ngân hàng.

TÓM TẮT

Chất lượng tín dụng đóng vai trò chủ yếu và quan trọng nhất trong hoạt động kinh doanh của các ngân hàng. Đây là hoạt động mang lại nguồn thu nhập lớn cho các ngân hàng. Chính vì vậy, mục tiêu của bài báo là đo lường được các yếu tố tác động đến chất lượng tín dụng, từ kết quả khảo sát khách hàng cá nhân với 500 bảng câu hỏi được phát trực tiếp cho khách hàng tại phòng Giao dịch Ngân hàng Chính sách xã hội huyện Vĩnh Cửu tỉnh Đồng Nai, thu về là 459 phiếu hợp lệ. Trong đó, có 41 trả lời không đầy đủ thông tin hoặc chỉ chọn một giá trị cho hầu hết các câu hỏi. Sau đó, nhóm tác giả đã tiến hành nhập dữ liệu và xử lý bằng phần mềm SPSS 20.0. Kết quả phân tích hồi quy tuyến tính bội cho thấy mô hình hồi quy phù hợp với tập dữ liệu đến 60,8% hay các biến độc lập trong mô hình giải thích được 60,8% sự biến thiên của biến phụ thuộc. Sáu yếu tố tác động đến chất lượng tín dụng với mức ý nghĩa là 5% bao gồm: Chính sách tín dụng (0.416), kiểm soát nội bộ (0.405), thông tin tín dụng (0.319), công nghệ ngân hàng (0.203), quản trị rủi ro tín dụng (0.159) và cán bộ tín dụng (0.092). Nghĩa là khi kiến nghị thực hiện ưu tiên cho chính sách tín dụng trước và cán bộ tín dụng là sau cùng.

FACTORS AFFECTING CREDIT QUALITY AT BANK FOR SOCIAL POLICY TRANSACTION OFFICE OF VINH CUU DISTRICT IN DONG NAI PROVINCE

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ABSTRACT

Credit quality plays the leading and most important role in banks' business activities. This is an activity that brings a significant source of income to banks. Therefore, the article aims to measure the factors affecting credit quality from an individual customer survey with 500 questionnaires distributed directly to customers at the Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province, which received 459 valid responses and 41 responses with incomplete information or with only one selected value for most questions. Then, the authors entered data and processed them using SPSS 20.0 software. The results of multiple linear regression analysis showed that the regression model fits the data set to 60.8%, or the independent variables in the model explain 60.8% of the variation in the dependent variable. Six factors affecting credit quality with a significance level of 5% include: Credit policy (0.416), internal control (0.405), credit information (0.319), banking technology (0.203), credit risk management (0.159), and credit officers (0.092). This means that when recommending implementation, priority is given to credit policy first and credit officers last.

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1. INTRODUCTION

Bank credit quality plays a critical role in a bank's growth. The higher the credit quality, the lower the risk level in banking activities and the competitiveness of commercial banks in the market is increased. Besides, credit activities are the main profitable activity of banks in a market economy, but they are also the places that contain the most risks. Therefore, credit quality is an important and vital issue for all banks. However, researching the factors affecting credit quality is difficult because each study requires showing where it comes from and from what perspective. As we know, each point of view will have different ideas about credit quality. Therefore, improving credit quality not only helps banks increase income but also helps banks stay safe. The method of evaluating credit quality is scientific. It is both specific and abstract, so to assess credit quality, people rely on two systems of indicators: quantitative indicators and qualitative indicators.

In the context of the Covid-19 epidemic severely affecting the economy, many opinions say that even if this year's credit growth tries, it will only increase by 10%. However, up to this point, credit has exceeded experts' predictions and, most importantly, is in the direction of reasonable growth associated with improving credit quality, focusing on production, business, and priority areas. Based on the awareness of the need to enhance the quality of credit at the Bank for Social Policies, along with the above analytical issues, the author chose the topic titled: "Factors affecting credit quality at Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province". Writing an article in banking and finance is to contribute to solving existing inadequacies in the banking business.

2. LITERATURE REVIEW AND RESEARCH MODEL

2.1 Literature review

Credit quality must focus on two primary goals: (1) Affirming the leading role in the credit system providing economic capital and (2) Ensuring growth, safety, and profitability goals in business capital following planned goals and legal regulations in each period. In other words, credit quality always ensures that quantity must go hand in hand with quality. Regarding quality, commercial banks must perform well in the credit intermediation function, satisfying the capital needs of customers as well as the economy, expressed through activities such as increasing loan scale, expanding network, diversifying lending subjects, and growing credit growth under regulations to contribute to promoting the country's economic development [1-3-4].

Regarding quality: It is expressed through capital safety and profitability, reducing the bad debt ratio. Before deciding to lend, the issue that commercial banks always carefully consider is whether the customer has high or low creditworthiness? Are principal and interest repaid in full and on time? How risky is the loan? A loan with intense or potentially risky creditworthiness means the loan is of poor quality and vice versa. Commercial banks' capital safety level is reflected by ensuring the requirements of controlling bad debt ratio, complying with reasonable credit limits, and capital safety ratio following regulations... Commercial banks' profitability is reflected in income from credit activities and bank profits.

From the above perspectives, the authors proposed the concept of credit quality as follows: Credit quality is the degree to which a bank achieves the goals of scale, safety, and profitability under current domestic and international legal regulations of international practice. Besides, credit quality is a comprehensive indicator that reflects the results of commercial banks' credit activities, demonstrating the capability to manage credit activities to meet economic development requirements and limit risks, ensuring capital safety and bank profitability [1-3, 5-6].

Other studies showed that many key factors affecting credit quality at commercial banks [2]. The study aims to identify factors affecting credit quality at commercial bank to analyze the influence of those factors on credit quality at banks. The author used a combination of qualitative and quantitative research methods through SPSS 22.0 software to achieve the above goal. Research results showed that (i) 08 factors affecting credit quality are arranged in descending order of impact, which are credit officers, credit policies, management capability, banking technology, credit process, risk management, organizational work, and mobilized capital sources; (ii) On that basis, the author proposed some solutions to improve credit quality at the commercial bank [2]. Besides, the study had collected data from direct interviews with 391 survey subjects who are staff directing credit activities at the head office, credit management staffs at some bank branches, and credit officers from commercial banks. Research results show that 08 factors affecting credit quality are arranged in descending order of impact: Credit officers, credit policies, management capability, banking technology, credit process, risk management, organizational work, and capital mobilization. Based on the abovementioned points, the author proposed solutions to improve credit quality at Tay Tien Giang Bank [1-2]. Based on the above studies, the author synthesizes the factors with the highest frequency in the studies and serves as a scientific basis to propose a research model.

2.2 Research model

Based on the above studies, the author synthesizes the factors with the highest frequency of appearance in the studies, which are 06 factors: Credit policy, banking technology, credit information, management Credit risks, credit officers, and internal controls are as follows:

Credit policy: It has regulations on interest rates on deposits under 6 months; Demand deposit interest rates and short-term loan interest rates in VND for 5 industry groups, small and medium enterprises; exports; agriculture and rural areas; supporting industries and technology application enterprises high technology has created conditions to support businesses in developing production and business thanks to reasonable and stable loan interest rates. Promote economic growth while still ensuring the achievement of monetary policy goals. Credit policy significantly affects credit quality. If banks invest in borrowers that have not been thoroughly researched, such as investing in loans to build barges, investing in real estate, etc., it will cause credit risks [1-3, 5]. Thus, banks need to consider credit policy as the most critical factor affecting credit quality, and H1 proposed.

H1: Credit policy positively affecting credit quality

Banking technology: The information technology infrastructure serving the bank's operations is constantly being improved, contributing significantly to increasing efficiency in implementing national monetary policy, inspection and supervision capability, and taking on new tasks. The role of the payment center in the economy is even better [1-3, 5-6]. The data system of the entire banking system has been computerized and connected to the whole system, providing daily information for the bank as a basis for planning and implementing management policies and H2 proposed.

H2: Banking technology positively affects credit quality

Credit information: A fast, reliable source of credit information has created a bank's competitive advantage, especially in the current digital banking era. With a complete, accurate, updated data warehouse, analyzing credit information according to different criteria and indicators according to management requirements will be essential to improving operational efficiency. Bank management and functional units [1-3, 5]. This contributes to each team successfully completing its tasks and working with the banking industry to meet its annual tasks, term tasks, and the process of digital transformation of the banking industry, as well as achieve the strategic goals of developing the banking industry and H3 proposed.

H3: Credit information positively affecting credit quality

Credit risk management: Credit risk management applies the internal credit rating system in credit risk management processes such as promulgating credit policies and procedures, monitoring credit portfolio risks, and preparing reports. Risk management, credit risk prevention policy, and standard interest rate framework determination. The bank builds a specialized scoring system for three main types of customers: individuals, credit institutions, and economic organizations [1-3, 5]. Regarding credit risk provisioning and handling: Implementing an internal credit rating system, debt classification program, and risk provisioning; Collect necessary data to build a credit risk quantitative model according to international standards and H4.

H4: Credit risk management positively affecting credit quality

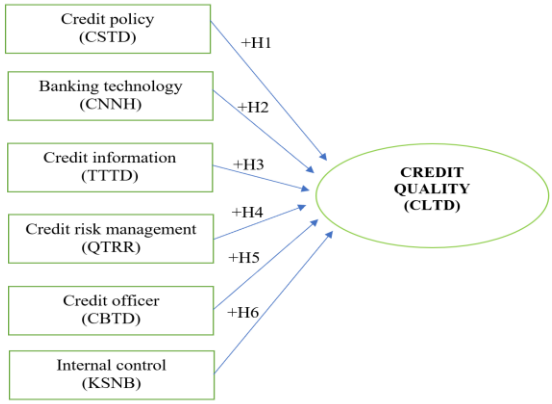
Credit officer: Credit officers are those who are actively involved in the analysis, evaluation, and lending to consumers. A poor lending decision has a significant impact on the loan's credit rating. The correctness of lending choices is dependent on the professional credentials, abilities, experience, and ethics of credit officers [1-3, 5]. As a result, boosting the quality of individuals executing credit operations will assist banks in improving credit quality and H5.

H5: Credit officer positively affecting credit quality

Internal control: Management capability and internal inspection and control are very important in preventing and detecting loans with signs of risk early. The internal control system has an important position and role in organizations in general and commercial banks in particular. Building a scientific and practical internal control system will help commercial banks limit risks, improve business efficiency and competitiveness, and achieve their stated business goals [1-3, 5-6]. Therefore, strengthening internal inspection and control is extremely necessary, and H6.

H6: Internal control positively affecting credit quality

With the above analysis, the proposed model is based on the studies above and is shown in the proposed research model as follows.



(Source: compiled by the authors)

Figure 1. *Research model of factors credit quality at Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province*

3. RESEARCH METHODS

3.1 Qualitative research

A qualitative method was used to conduct this study. This method is based on previous studies, articles, and other documents on credit quality in individual customer lending activities. Systematizing and generalizing theory is the theoretical basis for the topic by conducting theoretical synarticle analysis. The qualitative research method was performed using a focused discussion method and asking 05 personal credit officers and employees at the bank to adjust the scale and develop a questionnaire. In addition, in this article, the author uses external sources of information such as books, newspapers, foreign magazines, domestic magazines, and the Internet... The authors are particularly interested in hearing from seven bank officials and other banking sector workers about their thoughts and experiences. According to the opinions of 05 officers and employees knowledgeable about loan services, the author determined the necessary information by collecting thoughts and then created a questionnaire. The author takes full advantage of the opportunity to interview officials and employees in the industry to edit the research model and build primary data collection tools during the official investigation process [4].

3.2 Quantitative research

The quantitative research method deployed in the article is conducted through the following specific contents: Credit policy, banking technology, credit information, credit risk management, credit officers, and internal control. Based on the theoretical framework of credit quality expressed through the 6 factors presented above, and combined with a 5-level Likert scale: 1. Completely disagree; 2. Disagree; 3. Neutral; 4. Agree; 5. Totally agree. The authors designed a survey and conducted a trial survey with 15 customers, thereby adjusting and completing the study, ensuring simplicity and convenience for customers when answering [4].

The authors surveyed 500 survey forms distributed to individual customers at the Bank for Social Policies of Vinh Cuu district, Dong Nai province. Survey forms are sent directly to customers and conducted the survey for 01 months from August to September 2023 and compiled the survey questionnaire. Based on the survey questionnaires obtained, the article synthesizes the questionnaires, eliminates invalid questionnaires, and uses valid questionnaires to conduct analysis. The authors collected statistics and primary and secondary data related to credit quality at the Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province according to time series from the bank's internal reports, reports of State management agencies and went to direct observe some branches to collect information and data for article research. Finally, the author analyzes the survey data. The article was coded and cleaned, and the data went through the steps of checking Cronbach's Alpha reliability coefficient, EFA exploratory factor analysis, correlation analysis, multiple regression analysis, performing tests, and T-test with the support of SPSS 20 software [4].

4. RESEARCH RESULTS

Results show that 185 customers are male, accounting for 41.4% and 58.6%, respectively; the remaining % are female in 459 valid questionnaires out of 500 survey questionnaires. Monthly income of less than 5 million VND accounts for 4.1%, equivalent to 19 people; this rate is the lowest. Income from 10 million VND to less than 15 million VND accounts for the highest number, accounting for 41.8%, equivalent to 192 people.

Table 1. *Summary of Cronbach's Alpha results of factors*

No.	Variables	Initial variable number	Number of remaining variables	Cronbach's Alpha
1	Credit policy	5	5	0,895
2	Banking technology	4	4	0,909
3	Credit information	4	4	0,928
4	Credit risk management	5	5	0,913
5	Credit officer	3	3	0,872
6	Internal control	4	4	0,912
7	Credit quality	3	3	0,668

(Source: the authors processed from SPSS 20.0)

Table 1 shows that for the credit quality factor, Cronbach's Alpha coefficient is from 0,668 to 0,928, and all observed variables are more significant than 0.6. The above result is excellent, so we accept it. Therefore, the authors did not eliminate any variables in the credit quality factor because the scale coefficient was above the allowed level, and all observed variables are more significant than 0,6. The results show that the KMO coefficient is 0,799, and the significance level (Sig) is 0,000 (0,5 ≤ KMO ≤ 1). The results show that Eigenvalues = 1,558 > 1, and the total variance extracted is 78,348% > 50%, so the variance is standard. This indicates that 78,348% of the variation of the observed variables is explained by the six factors: Credit policy, banking technology, credit information, credit risk management, credit officer, and internal control. There were 25 observed variables in the independent factor and 03 in the dependent variable. The results show that the data can be included in the multiple linear regression model analysis.

Table 2. *Analysis of multiple linear regression results*

Factors	Unstandardized Coefficients		Standardized Coefficients	Sig.	VIF
	B	Std. Error	Beta		
I	0,654	0,116		0,000	
Credit risk management	0,098	0,019	0,159	0,000	1,134
Credit policy	0,255	0,020	0,416	0,000	1,247
Credit information	0,136	0,013	0,319	0,000	1,110
Internal control	0,205	0,016	0,405	0,000	1,154
Banking technology	0,088	0,014	0,203	0,000	1,229
Credit officer	0,051	0,018	0,092	0,006	1,287
	R	R Square (R^2)	Adjusted R^2	Std. error of Estimate	Durbin-Watson
Model	0,783	0,613	0,608	0,327	1,851

(Source: the authors processed from SPSS 20.0)

Table 2 shows that the adjusted coefficient of determination reaches 60.8%, and the significance level is less than 5%. In addition, the results of table 2 show that all levels of significance are less than 0.05, and the regression coefficients are positive. This means that the effects of the independent variable are in the same direction as credit quality, with a significance of 5%. However, multiple linear regression results show that standardized beta coefficients positively impact credit quality at Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province. However, the standardized beta coefficient reflects the priority level when implementing policy implications. The highest to lowest standardized beta coefficients are credit policy (0.416), internal control (0.405), credit information (0.319), banking technology (0.203), credit risk management (0.159), and credit officers (0.092). This means that when recommending implementation, priority is given to credit policy first and credit officers last. Therefore, we can say that all independent variables impact the dependent variable, so hypotheses H1 to H6 are accepted. At the same time, all regression coefficients are positive, which means that all of these factors are significant in the model and impact in the same direction on credit quality. The findings of this investigation are entirely congruent with other studies [1-2, 5-6].

Table 2 shows that the variance magnification factor VIF is less than 2.0. VIF is the variance magnification factor. When VIF has a value exceeding 2.0, it shows signs of multicollinearity. Meanwhile, the results of table 2 can confirm that Durbin – Watson stat = 1.851 indicates no autocorrelation. According to the rule of thumb, the Durbin-Waston stat has a value between 1 and 3 and does not violate the phenomenon of autocorrelation.

Different genders do not affect credit quality at Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province. According to research by scientists, the consumer psychology of men and women often has apparent differences. Accordingly, when evaluating products or purchasing services, most women will choose to buy the products they like, mainly based on their feelings about the product. Besides, they will also consider reviews from previous customers and the brand's reputation. Those will be the main factors affecting the decision to use credit services. Besides, researching credit quality found that different incomes do not affect credit quality at Bank for Social Policy transaction office of Vinh Cuu district in Dong Nai province. Thus, there is no need to record income in the credit quality model.

5. CONCLUSIONS AND MANAGERIAL RECOMMENDATIONS

5.1 Conclusions

Implementing the project's research objectives, the article has completed the main contents, stating credit activities, measuring factors, and proposing policy implications that contribute to improving credit quality in Vietnam. Transaction office of the Bank for Social Policies, Vinh Cuu district, Dong Nai province. With the survey results of 500 questionnaires distributed directly to customers using credit services at the transaction office, the total number of questionnaires collected was 459 valid responses. Qualitative results clearly indicate opportunities and challenges to improve banks' credit quality when integrating into the international economy in the 4.0 technology era. Positive signals such as modern technology help banks promote business operations, reduce transaction costs, increase security, and make transactions more transparent and safer with new technologies. Regarding quantitative methods, the article analyzed data collected through SPSS 20.0 processing software, and the results identified six factors affecting credit. The six factors are Credit policy (0.416), internal control (0.405), credit information (0.319), banking technology (0.203), credit risk management (0.159), and credit officers usage (0.092).

5.2 Managerial recommendations

First, the research results show that credit quality in terms of credit policy has the highest standardized Beta coefficient of 0.416 among the factors at the 5% significance level. Therefore, banks need to prioritize the implementation of the following contents: Banks should have credit policies for each customer group that are clearly and expressly specified; Credit policies are developed following State laws; Credit policies are competitive enough with other banks and credit processes and regulations are issued strictly and logically for each step; The credit process and principles are simple but still ensure credit safety requirements. Banks should have competitive interest rates and build appropriate credit portfolios for each period. Disperse risks and increase credit performance by diversifying subjects, industries, and fields. Select consumers in businesses and domains with development potential and items that can be used now, and limit financing to sectors such as the real estate company. Building credit policy must first assure the detailed application of rules connected to the State Bank's credit operations based on the individual features of each commercial bank's system and internalized the information. Credit policy is regarded as a guideline for the entire implementation system, so it must be detailed 'o aid in the implementation process, specifying regulations on customer groups that must be focused on credit, limited customers and no credit, credit structure by term, by industry, and by appropriate region.

Second, the research results show that credit quality in internal control has the second highest standardized Beta coefficient of 0.405 among the factors at the 5% significance level. Therefore, banks need to prioritize the implementation of the following contents: Banks must put in place a credit management system to minimize duplication of tasks and conflicts of interest across control departments. Internal inspection and control operations are carried out on a regular and effective basis. Evaluation, inspection, and control criteria are clearly defined and in line with practical realities, and management people are continually looking for methods to improve credit quality. Encourage the Credit Quality Review Departments of Head Offices to check and supervise post-control activities of business units such as Branches, Transaction Offices, and Business Centers. Banks must strengthen Internal Control's independent role in reviewing and monitoring compliance. Internal control is the entity in charge of ensuring that the bank's business processes are followed. Regular, frequent, and large-scale inspections are required to discover breaches and errors compatible with each bank's lending procedure and regulations, consequently giving initiatives and improvements to maintain effective and safe company operations.

Third, the research results show that credit quality regarding credit information has a standardized Beta coefficient of 0.319, the third highest among the factors at the 5% significance level. Therefore, banks need to prioritize implementing the following contents: Banks need to build a customer credit information data system that is managed, stored scientifically, in detail, and updated promptly; Information sources for credit processing are diverse and complete; Credit officers can easily access and exploit customer credit information and an accurate and reliable source of customer credit information. Improving the administration and operation of IT systems, particularly information security and safety at banks, requires attention, concentration, and tight monitoring and control 24/24 in accordance with the system of rules and regulations issued and evaluated and updated on a regular basis. Risk prevention strategies and scenarios for IT incidents must also be designed and practiced on a regular basis, as well as responding quickly to security event information from the outside, guaranteeing continuous operational redundancy and assisting the IT system to run stably and safely.

Fourth, the research results show that credit quality in banking technology has a standardized Beta coefficient of 0.203, the fourth highest among the factors at the 5% significance level. Therefore, banks need to prioritize implementing the following contents: Banks need to promote digitalization of credit activities in the 4.0 technology era; Credit management and evaluation software operates reliably and safely; The bank's internal management system is currently modern and has modern equipment, computers, servers, and information technology, ensuring continuity and smoothness 24/7. Banks need a specialized department to collect and analyze daily updated information about customers who have relationships with the bank, economic news, market information, laws, and regulations. Instructions and documents from relevant superiors directly serve credit work. The bank needs to build a credit risk management information system, providing accurate and regularly updated information and databases on credit activities to help bank leaders Effectively manage credit operations and limit losses.

Fifth, Research results show that credit quality in credit risk management has a standardized Beta coefficient of 0.159, the fifth highest among the factors at the 5% significance level. Therefore, banks need to prioritize implementing the following contents: Banks must establish credit risks discovered by consumer and bank signals. The Bank creates debt categorization procedures and swiftly establishes risk provisions. Credit officers examine and evaluate consumers from the first point of contact, throughout the loan process, and thereafter. Managing client information by category and developing reports helps efficiency when tracking and monitoring the loan utilization process of the customer. In addition, banks need to further accelerate research, produce analytical reports, and synthesize corporate credit rating results by economic sectors, regions, and types of businesses to serve customers. Management of each bank, especially for statistics, analysis, forecasting, building and implementing credit policies, and bank inspection and supervision to ensure system safety, along with professional and technical support from officers and employees. Applying information technology, training many experts, and improving the reputation and quality of credit ratings. The bank's credit rating results must be objective and independent so that businesses can clearly understand their operating capability, thereby providing more effective business direction.

Finally, the research results show that the credit quality of credit officers has the lowest standardized Beta coefficient of 0.092 among the six factors, with a significance level of 5%. Therefore, banks need to prioritize implementing the following contents: (1) Credit officers need to have high professional qualifications and operate credit operations quickly, accurately, and effectively; Credit officers need to have a polite, courteous attitude, give enthusiastic and easy-to-understand advice to customers, and credit officers need to work seriously and have a high sense of responsibility at work, and good moral qualities. In addition to arranging to participate in training courses to improve working skills and foster professional knowledge, credit officers must proactively organize in-depth training whenever there are guidelines and policies for new business documents. After each training session, it is necessary to organize for learners to check the training content to evaluate the quality of the training. (2) Credit officers must have good moral qualities and a dedicated and attentive service attitude. This is an essential standard for credit officers, determining the issue of moral risk in business. Credit officers are the bridge between the bank and customers, representing the bank's image in the customers' hearts. Help customers understand the nature of banking operations. The professional ethics of credit officers must always take the career goal of banking development as the goal of striving. Standardize officers working in lending activities. Officers selected for operations must have high professional ethics, honesty, responsibility, and dedication to the bank.

Limitations of the study and future research: The article only focuses on quantitative analysis, not qualitative, so there are limitations in fully explaining the concepts of factors in credit quality. In addition, the scope of the research was only in the transaction office. The research results were still modest and not highly generalizable. Due to time constraints, not many documents have been researched, so the number of observed variables of the factors is small, and the scope is in a small area. However, to get better research results with a larger sample, more research subjects to reach the overall research or a more representative sample and expand to many transaction offices in the system and Vietnam Bank for Social Policies. With the knowledge and limited research time, there are undoubtedly many shortcomings and limitations. Therefore, the content presented in the article definitely needs to be supplemented.

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