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THAI NGUYEN UNIVERSITY, SOCIALIST REPUBLIC OF VIETNAM**

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**CORRELATION OF DEPOSITORS' BEHAVIOR AND BANK  
PATRONAGE IN THE INNER DISTRICTS OF HA NOI**

**DOCTOR  
OF BUSINESS ADMINISTRATION**

**BY  
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## **ABSTRACT**

This study was conducted to determine and analyze the correlation of depositors' behavior and bank patronage in the inner districts of Ha Noi. As the knowledge of depositors' behavior and bank patronage is not well understandable and given the critical importance of understanding of depositors' behavior, this study intended to identify the factors influencing depositors' behavior and define the winning strategies for the banks in fund mobilization.

The methodology of the thesis was to review the various relevant literatures. Method of system analysis, method of fieldwork, method of comparison, quantitative research methods and forecasting method were also used in the study.

This research was conducted within the inner districts of Hanoi with 257 respondents, which were selected based on random probability. Findings showed that depositors' behavior was influenced by both internal demographic factors and external factors. The result further revealed a high correlation between depositors' behavior and factors such as "prestigious banks", "security and safe", "competitive rates", "quick and convenient procedure". However, lower correlation was obtained in depositors' perception and attitudes.

The recommendations are developed from the insights and conclusions. First is to address the brand issue of banks that built through depositors' perception of "bank safety", "prestigious" and other key influencers. Second, banks should take into account all factors in their winning marketing strategies. Third is to recommend the contingency plan that banks should have to keep safe. And the last is to recommend the SBV need to liberalize interest rates on deposits.

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