MINISTRY OF EDUCATION AND TRAINING

HO CHI MINH NATIONAL ACADEMY OF POLITICS

ACADEMY OF JOURNALISM AND COMMUNICATION

NGUYEN DINH THANH

INTERNAL COMMUNICATION PROMOTING DIGITAL TRANSFORMATION IN VIETNAMESE JOINT-STOCK COMMERCIAL BANKS

Major: Public Relations
Code: 9320108

SUMMARY OF THE DOCTORAL DISSERTATION IN PUBLIC RELATIONS

HANOI – 2026

The dissertation was completed at:

Academy of Journalism and Communication

Academic supervisors: Assoc. Prof. Dr. Dinh Thi Thuy Hang

Dr. Nguyen Thi Minh Hien

Chair of the Council:

Reviewer 1:

Reviewer 2:

Reviewer 3:

The dissertation will be defended before the Academy-level Doctoral Dissertation Assessment Council at the Academy of Journalism and Communication

at …. hrs …., on …. / …. / 2026

The dissertation is available at:

- Information and Library Centre, Academy of Journalism and Communication.

INTRODUCTION

1. Rationale

The author chose the research topic “Internal Communication promoting Digital Transformation in Vietnamese Joint-Stock Commercial Banks” for four reasons. *First*, digital transformation (DT) is a national strategic policy, and banking is one of the country’s pioneering sectors in this process. After five years of implementation, the banking sector has completed its first DT plan and entered the second phase under Decision No. 3579/QĐ-NHNN approving the Banking Sector Digital Transformation Strategy to 2030. Lessons from the first phase need to be drawn for the next. *Second*, although internal communication (IC) plays an important role in ensuring that those involved understand and act correctly, it has not been formally addressed in the documents and implementation plans of regulatory agencies or enterprises. *Third*, IC promoting DT in the banking sector has not yet been addressed as an independent line of research in Vietnam. An in-depth doctoral study is needed to synthesise existing IC theories and apply them to promoting DT in Vietnamese banks. *Fourth*, in practice, employees must be trained and fully informed about DT. When they see the full picture of the change, its reasons and its benefits, they adapt more easily and take part in the transformation. They therefore need to be communicated with so that they understand it correctly and sufficiently.

2. Research objective and tasks

2.1. Research objective

On the basis of systematising theoretical and practical issues and developing an initial research framework for IC promoting DT in joint-stock commercial banks (JSCBs), the author analyses and evaluates the current state of this activity in the surveyed Vietnamese JSCBs and proposes solutions to improve the quality of IC so as to help Vietnamese JSCBs achieve their DT goals.

2.2. Research tasks

First, to review previous studies and identify research gaps.

Second, to systematise the theoretical and practical issues, theories, models,

concepts and principles related to the topic and to propose an analytical framework.

Third, to analyse the current state of IC promoting DT in selected Vietnamese JSCBs in order to identify achievements, limitations and their causes.

Fourth, to identify emerging issues and propose IC solutions to drive DT in each of the studied banks and in other Vietnamese JSCBs in the coming period.

3. Research object and scope

3.1. Research object

IC activities promoting DT in Vietnamese JSCBs.

3.2. Research scope

Time scope: from January 2023 to December 2025. Documents, annual reports and website news items were collected from 2021 - when the State Bank of Vietnam (SBV) issued Decision No. 810/QĐ-NHNN approving the Banking Sector Digital Transformation Plan to 2025, with an orientation to 2030 - to the end of 2025.

Content scope: the dissertation focuses on IC aimed at fostering employees' awareness of DT. The term "promoting" (*thúc đẩy*) is understood as the accompanying and encouraging role through which IC exerts a positive influence on employees' awareness of DT.

Spatial scope: three banks were purposively selected under a multiple-case design to maximise comparability in terms of ownership, organisational structure and size: Vietcombank - a large bank in which the State holds a controlling stake (23,457 employees; 685 branches and transaction offices); MB Bank - a medium-sized bank with a distinctive military culture of discipline (13,047 employees; more than 327 business points); and Nam A Bank - a small privately owned bank (5,565 employees; more than 150 business points). As reference cases, the dissertation conducted in-depth interviews with communication officers of nine other JSCBs. The findings allow analytical generalisation to banks with similar characteristics; they are not intended for statistical generalisation to the entire JSCB system.

Channel scope: internal channels such as the intranet, email, training, chat groups, face-to-face exchanges, newsletters and internal radio; websites and annual reports are analysed as supplementary information sources that indirectly influence employees' awareness.

4. Theoretical basis and research methods

4.1. Theoretical basis

The dissertation draws on Marxist-Leninist views and Ho Chi Minh's thought on the press, propaganda and mass mobilisation; Berlo's SMCR model and the Osgood-Schramm two-way interactive model; Welch and Jackson's (2007) four-dimensional model of IC; Rogers' Diffusion of Innovations theory; Hiatt's ADKAR change management model; the AMEC evaluation framework; the IC measurement standards of O'Neil et al. (2021); and Rogala's (2015) model of IC effectiveness.

4.2 Research methods

Theoretical analysis and synthesis: conducted on books, dissertations and reference works on communication and DT, expert articles and press and mass media coverage of banking DT and related issues (in Vietnamese, English and French).

Content analysis: to analyse the current state of IC in the three JSCBs, the author compiled articles on the official websites and the annual reports of each bank from 2021 to the end of 2025 containing terms related to DT. In total, 323 news items on the three banks' websites contained the keyword "chuyển đổi số" (digital transformation) in the title or body.

In-depth interviews: the author conducted 20 in-depth interviews with two groups: 14 bank officers and six experts in DT, digital communication and digital culture from outside the banking sector.

Quantitative method: a questionnaire survey was administered to employees of Vietcombank, MB Bank and Nam A Bank to examine how IC promotes DT is carried out in the surveyed banks, how IC helps change employees' awareness of DT, and how employees assess their bank's DT readiness.

Sample information:

The MB Bank survey was conducted on the Zoho online platform from 2 April to 19 June 2025 and yielded 376 valid responses.

The Nam A Bank survey was conducted from 22 April to 26 May 2025 and yielded 381 valid responses.

The Vietcombank survey was conducted from 26 May to 5 June 2025 and yielded 399 valid responses.

Sampling: convenience sampling was used. The survey was distributed by each bank's IC unit to respondents via official email. The three questionnaires, identical in structure and designed on the Zoho online survey platform, were sent to each bank. After approval by the bank's senior leadership, the IC unit of each bank sent the questionnaire to employees nationwide and returned the raw data to the researcher for evaluation, analysis and synthesis.

Data analysis: data from the Zoho platform were cleaned and imported into SPSS. Two basic statistical approaches were used: descriptive and inferential statistics. Inferential statistics comprised (1) one-way ANOVA to test differences in the assessment of DT readiness within each bank across demographic groups (gender, education, working seniority, work unit) and (2) Pearson correlation analysis to examine the relationship between the frequency of DT-related exchanges with colleagues and with direct supervisors and employees' assessment of their bank's DT readiness.

5. Research questions and hypotheses

5.1. Research questions

RQ1. How is IC promoting DT implementedt in the banks with respect to the four elements of Sender, Message, Channel and Receiver?

RQ2. How is the frequency of IC related to employees' assessment of their bank's DT readiness?

RQ3. What are the main barriers to DT from the employees' perspectives, and how strongly are they rated?

RQ4. What solutions are needed to strengthen IC promoting DT in Vietnamese JSCBs?

5.2. Research hypotheses

H1: Most employees are aware of and correctly understand DT and consider IC to play a role in promoting their bank's DT.

H2: The level of DT information received through IC channels (direct supervisors, colleagues and multichannel IC) is positively correlated with employees' assessments of their bank's DT readiness.

H3: Fear of technological replacement is rated by employees as a lesser barrier than factors related to capability, motivation and knowledge of DT.

H4: Demographic characteristics (gender, education, working seniority, work unit) do not produce statistically significant differences in employees' assessments of their bank's DT readiness.

6. New contributions of the dissertation

First, the dissertation clarifies the concept of IC promoting banking DT in relation to organisational communication, corporate communication and public relations, and develops an integrated analytical framework based on four elements - Sender, Message, Channel and Receiver - situated in the specific context of Vietnamese JSCBs.

Second, the dissertation builds on and extends the author's published work: it shifts from a theoretical and qualitative approach to mixed-methods research; extends in-depth interviews to 12 banks; adds survey data from 1,156 employees and tests four hypotheses; and incorporates the perspective of the information recipients - the employees.

Third, the dissertation identifies differences in IC methods associated with ownership characteristics, organisational culture and the role of socio-political organisations in each bank, providing a basis for both general and bank-specific solutions.

7. Theoretical and practical significance

Theoretically, the dissertation contributes to the body of research on IC and DT - a relatively new field in Vietnam - and serves as a reference for research and teaching in public relations, organisational communication, human resource

management and change management.

Practically, the dissertation proposes an approach framework and solutions that enable IC for DT in JSCBs to unfold as intended; these can be applied to banks of similar size, ownership and organisation and can contribute to more effective DT across the banking sector.

8. Structure of the dissertation

In addition to the introduction, conclusion, list of tables and figures, references and appendices, the dissertation is structured as follows:

Chapter 1: Literature review

Chapter 2: Theoretical and practical foundations of internal communication promoting digital transformation in Vietnamese banks

Chapter 3: The current state of internal communication for digital transformation in Vietnamese joint-stock commercial banks

Chapter 4: Current issues and solutions to strengthen internal communication promoting digital transformation in Vietnamese joint-stock commercial banks in the coming period

CHAPTER 1: LITERATURE REVIEW

1.1 Communication and internal communication

1.1.1. Literature and research on communication

The dissertation traces the historical development of communication and IC research and analyses how the Sender, Message, Channel and Receiver changed in each period. It reviews representative models, authors and works, from Aristotle's (384-322 BC) one-way linear model of communication to the foundational studies of the American sociologist Charles Horton Cooley (1909), Walter Lippmann (1922), Edward Bernays (1923), Paul Lazarsfeld (1944), and Claude Shannon and Warren Weaver (1948); and then to research focusing on two-way communication and feedback, including the Osgood–Schramm model, Marshall McLuhan and Harold Innis (1964), Maxwell McCombs and Donald Shaw (1972), who proposed agenda-setting theory, James E. Grunig and Todd Hunt (1984), and James Grunig, Larissa Grunig and David Dozier (2002). In the digital era, the work of Joep Cornelissen (2014), Manuel Castells (2009), and Denis McQuail and Mark Deuze (2020) shows the convergence of mass and interpersonal communication.

Vietnamese literature on these two topics is also extensive, including works by Ta Ngoc Tan (2001), Tran Huu Quang (2006), Dinh Thi Thuy Hang and Nguyen Van Dung, as well as university textbooks on PR, marketing, mass communication and multimedia communication.

1.1.2. Literature and research on internal communication

IC emerged with the Second Industrial Revolution, alongside the rise of in-house magazines in factories. Its history can be divided into five phases: inception (19th century), the First World War, the Second World War, the post-war/pre-digital period, and the digital era (from 1990, with the advent of the Internet). International research on IC is substantial. The dissertation examines the foundational views of Chester Barnard (1938), Alexander R. Heron (1942) and Douglas McGregor (1960), which show that the focus of IC shifted from command to people and transparency. James Grunig (1992) and Frank Jefkins

emphasised two-way dialogue with employees and regarded IC as a strategic activity. Joep Cornelissen situated IC within corporate communication. Mary Welch and Paul Jackson (2007) adopted a stakeholder approach to IC with four dimensions, corresponding to four flows of information reaching employees. Lattimore, Baskin, Heiman and Toth, as well as Kevin Ruck, emphasised interaction, *employee voice* and the importance of *employee engagement*. Rita Linjuan Men and Shannon A. Bowen, Emma Bridger, Dollins and Stemmle, and Monique Zytnik have examined the benefits and challenges of integrating artificial intelligence into IC.

The dissertation distinguishes four foundational concepts: organisational communication is the broadest and most encompassing field (Putnam & Mumby, 2014); corporate communication focuses on the consistency of corporate identity, image and reputation inside and outside the organisation (Van Riel & Fombrun, 2007); public relations is the management function of building relationships with an organisation's target publics; and IC is the activity directed at the organisation's internal publics.

The development of IC research in Vietnam is part of the development of public relations as a discipline in the country. The author reviewed the views of Dinh Thi Thuy Hang, Nguyen Thi Thanh Huyen, Pham Hai Chung, Truong Dinh Chien, Nguyen Van Hau and Nguyen Quynh Nga, Le Quang Vu and Nguyen Thi Van Anh, as well as Nguyen Thi Minh Hien's doctoral dissertation on organisational communication.

1.2. Digital transformation and digital transformation in banking

The dissertation reviews perspectives on DT from Gartner, Boston Consulting Group and authors such as Brett King and Asser A. Khams, as well as those of FPT Corporation, the Institute for Digital Transformation Strategy, Bui Xuan Chung, Can Van Luc, Pham Hong Van, Doan Thi Cam Thu, Pham Nhu Phong, Nguyen Duc Lenh, Do The Dan, Nguyen Thi Anh Ngoc and Nguyen Thi Diem. Most definitions emphasise the holistic and comprehensive nature of the change. Studies on banking DT mainly adopt technological, product and

customer-experience perspectives; the human, cultural and IC dimensions remain under-researched.

1.3. The relationship between internal communication and digital transformation in organisations

Organisational DT can be situated within the field of communication for organisational change (*change management*), as it is a process that profoundly alters every activity in a company. Studies show that the factors affecting organisational DT include senior leadership commitment, the way change is implemented, employees' readiness for change, the level of resistance, and corporate culture. Weak IC is often seen as a major cause of negative feelings among employees, and organisational change commonly meets resistance from those who stand to lose most from it.

IC does not always drive organisational change. Poor IC can reduce productivity, increase staff turnover, weaken employee commitment and, in particular, foster indifference to change in the company, whether positive or negative. Social media used for work purposes may create psychological conflict when employees feel their privacy is invaded and work–life conflicts increase. IC may also be regarded as a tool for maintaining employers' power and dominance.

Informing is not the same as communicating (*Informing vs. Communicating*). Disseminating information via email or newsletters does not mean that employees will understand it or change their behaviour. Employees tend to trust the grapevine more than official information.

Thus, IC on DT in banks, like many other IC activities, is unlikely to succeed without a strategy and tactics, if outdated or inappropriate methods are used, or if employee feedback is not heard.

1.4 Assessment of the literature and research gaps

The literature on communication and IC has clarified the nature, mechanisms and models of both activities. IC is no longer merely an information-transmission activity but has become a management tool and an indispensable link in business operations.

The dissertation identifies four research gaps.

Theoretical gap: IC is usually studied through the lens of public relations and human resource management, while DT is usually approached from a technological or managerial perspective. These two theoretical frameworks need to be integrated.

Empirical gap: there is a lack of empirical evidence on IC activities, organisation and models in Vietnamese banks.

Methodological gap: there is a lack of studies that simultaneously combine employee surveys, interviews with IC practitioners, expert interviews, document analysis and multiple-case comparisons of banks.

Contextual gap: international research does not reflect Vietnam’s specific features in terms of institutions, the role of socio-political organisations in banks, and highly hierarchical governance.

CHAPTER 2: THEORETICAL AND PRACTICAL FOUNDATION OF INTERNAL COMMUNICATION PROMOTING DIGITAL TRANSFORMATION IN VIETNAMESE JOINT-STOCK COMMERCIAL BANKS

2.1. Key concepts

2.1.1 Communication

According to the author, communication is a simultaneous, multidirectional exchange of information between people aimed at creating understanding, mutual comprehension, empathy and consensus on a topic of shared interest. Communication may lead to changes in the awareness, attitudes, behaviour and culture of target publics. The dissertation employs Berlo's SMCR model, complemented by the Osgood-Schramm model, to reflect the two-way, interactive and context-dependent nature of IC.

2.1.2. Internal communication

The author defines IC as a set of deliberate, planned activities of an organisation, delivered through purpose-designed communication channels to target publics: employees and, where applicable, shareholders to build consensus and shared understanding accompanied by the desired actions, so that the organisation's tasks are successfully accomplished. The legal basis for IC on DT in banks comprises documents of the State and the SBV (Decision 810), resolutions of the Party Committee of the Central Business Bloc, and the resolutions and strategies of each bank.

2.1.3. Digital transformation in banking

According to the author, banking DT is the process of changing operational mindsets, governance and organisational culture through the increasing adoption of digital technologies, with the aim of achieving breakthroughs in productivity and enhancing the bank's competitiveness.

2.1.4 Internal communication promoting digital transformation

The dissertation analyses the meaning of "thúc đẩy" in Vietnamese and its English equivalent "promote" (to advance, encourage and support something so that it develops positively). The assessment of the promoting role selectively draws on the AMEC framework and the standards of O'Neil et al. (2021) at two

levels: *Outtakes* (employees receive, understand and remember messages) and *Outcomes* (changes in opinions and attitudes) together with Rogala's (2015) model of IC effectiveness, efficiency and quality.

On this basis, the dissertation proposes that IC promoting banking DT comprises communication activities through internal channels directed at bank employees so that they understand correctly, act correctly, overcome psychological barriers and become motivated to change, thereby supporting the full and timely achievement of the bank's DT goals and targets.

2.2. Theories of internal communication promoting digital transformation

2.2.1 Theories and models of internal communication

The author draws on Welch and Jackson's modelling of IC theory. Their model (2007) identifies four dimensions: internal line management communication (line manager - employee), internal team peer communication, internal project peer communication, and internal corporate communication (senior leadership - all employees). Each employee may be influenced simultaneously by several information flows; this provides the basis for analysing the roles of leaders, direct supervisors and colleagues.

2.2.2 Theories and models of digital transformation

The author uses McKinsey's (2017) DT model, comprising ten principles grouped into three levels, and David J. Rogers' five-step roadmap.

2.2.3 Influencing factors and analytical framework

The analytical framework comprises: (1) context and foundations: policies of the State and the SBV and the national digital infrastructure; (2) the underlying theoretical framework: Marxist-Leninist views and Ho Chi Minh's thought on the press, propaganda and mass mobilisation; (3) IC activities examined through the four elements of Sender, Message, Channel and Receiver (Berlo; Osgood–Schramm) and the information flows identified by Welch and Jackson; (4) the process by which employees receive information and change their awareness of and attitudes towards their bank's DT, analysed through Rogers' Diffusion of Innovations theory and the ADKAR change model; (5) the extent to which

employees assess their bank as ready for DT; (6) demographic characteristics; and (7) barriers from employees' perspectives (capability, motivation, knowledge, reluctance to change and fear of technological replacement).

2.3. International experience

A number of banks worldwide have implemented DT with impressive results. Examining selected cases yields useful lessons for Vietnamese banks:

DBS Bank, Singapore (lessons: DT must begin with mindset and culture; leaders must lead directly and engage in two-way dialogue; investment requires perseverance over five to seven years; people development is the foundation).

ING, the Netherlands (lessons: an *agile* model with 350 *squads* in 13 *tribes*; fostering an entrepreneurial spirit with less emphasis on hierarchy; encouraging experimentation and acceptance of failure; cross-departmental collaboration; and "non-verbal" communication through open workspaces).

Bank Mandiri, Indonesia (presenting a vision of reform and showing employees their place in the change, e.g. training staff to become digital solution advisors; establishing a culture network to spread the new working culture; and focusing on digital capability training).

CHAPTER 3: THE CURRENT STATE OF INTERNAL COMMUNICATION PROMOTING DIGITAL TRANSFORMATION IN VIETNAMESE JOINT-STOCK COMMERCIAL BANKS

3.1. Overview of the three surveyed banks

MB Bank (founded in 1994) is one of Vietnam's five largest banks. Its major shareholders are state-owned enterprises and military entities (Viettel, SCIC, Vietnam Helicopter Corporation and Saigon Newport Corporation). It identified DT as a strategic goal in 2017 and has announced that it fully achieved its DT targets for 2021-2025.

Nam A Bank (founded in 1992) is a small private bank that prioritised DT early, receiving the "Outstanding Digital Transformation Enterprise" award in 2024 for its ONEBANK solution; it presents DT as an ongoing process.

Vietcombank (founded in 1963) is a large bank in which the State holds a controlling stake. It is implementing a DT programme of more than 300 actions under four pillars: digitalisation, data, technology and transformation.

3.2. Survey of internal communication promoting digital transformation in the three banks

3.2.1. Sender of internal communication promoting digital transformation

MB Bank has built its IC Sender system for DT according to a "four-tier pyramid" model: the Board of Directors/DT Committee sets strategic direction; the CEO/Executive Board issues policies and oversees implementation; the Technology and Human Resources divisions handle expertise and training; and employees put DT into practice and provide feedback. IC is carried out by the Emulation and Internal Communication Department under the CEO Office, which has its own budget, dedicated staff and, since 2020, a network of IC correspondents.

Nam A Bank established a Digital Transformation Board (2022), an Operations Digitalisation Sub-committee (2023) and a Digital Services Division (2024). IC is handled by dedicated staff within the Public Relations and Branding Department; there is no correspondent network yet.

Vietcombank operates an inter-unit IC coordination board (the ICU Board), headed by a Deputy CEO, with participation from the Public Relations Department, the Office, the Trade Union and the Youth Union.

Employees' perceptions of the IC focal point remain fragmented: at MB Bank, no unit was selected by more than 50% of respondents, while the proportion choosing the public relations unit was 47,2% at Nam A Bank and 50,9% at Vietcombank. The proportion of employees who regard socio-political organisations as IC Sender is considerably higher at Vietcombank (25,1%) and MB Bank (19,4%) than at Nam A Bank (3,7%). None of the banks has a dedicated unit or staff for IC promoting DT. In-depth interviews with the nine reference banks reveal widely varying levels of professionalisation, ranging from dedicated units with focal-point networks to staff performing IC only as a secondary duty.

3.2.2. Message of internal communication promoting digital transformation

The results show that the three banks communicate about DT in markedly different ways, consistent with their ownership characteristics and culture.

MB Bank focuses most strongly on Achievements/Awards (25 of 56 items, 44,6%). Its DT communication tends to affirm its position and accomplishments, in line with a culture of discipline and results.

Nam A Bank focuses on Digital tools/solutions (24 of 73 items, 32,9%), followed by Achievements (19,2%). Its content centres on specific digital products and solutions - fitting for a small, operations-focused private bank.

Vietcombank has the broadest and most balanced distribution, with Digital culture & Party/socio-political organisations standing out (40 of 194 items, 20,6%) - a category that MB Bank and Nam A Bank rarely cover on public channels, reflecting the strong presence of socio-political organisations in a state-controlled bank. Vietcombank also leads in Events/conferences (16.0%), Training (9,3%) and State/SBV policies (9,8%).

The nine DT content categories identified across the three banks are: State/SBV policies; Achievements/awards; Directions from bank leadership; DT training; Plans/strategies; Digital tools/solutions; Digital partnerships/ecosystems; Digital culture & Party/socio-political organisations; and DT events/conferences. Vietcombank covers all nine categories, MB Bank eight and Nam A Bank seven.

3.2.3. Channel of internal communication promoting digital transformation

The most common IC activities on DT in all three banks are training and capacity building (MB Bank 92,6%; Nam A Bank 81,8%; Vietcombank 73,9%) and information provided through internal channels (88,0%; 53,8%; 81,7%). “Direct briefing by supervisors” was identified by 77,7% (MB Bank), 33,5% (Nam A Bank) and 56,4% (Vietcombank) of respondents; leadership statements were most widely recognised at MB Bank (71,8%). Training expanded considerably in 2021-2024: average training hours at MB Bank rose from 33 hours per employee per year (2021) to 70,73 hours (2024), and the average number of training sessions per employee at Vietcombank increased from about 3,4 to 11.

As for channels, internal email is the most frequently used channel in all three banks (mean: MB Bank 4,42; Nam A Bank 4,54; Vietcombank 4,70), followed by work-unit chat groups; printed publications are the least used (3,09; 3,75; 3,79). Employees frequently receive DT information from their direct supervisors (81,9%-84,0% at "frequently" or above; mean 4,12-4,20) and discuss it with colleagues. At Vietcombank, socio-political organisations participate actively in IC through contests and campaigns (e.g. the 2025 "YouUp" Youth Innovation Day and the 2025 contest "Khát vọng vươn mình" [Aspiration to Rise]); at MB Bank, DT was included in the theme of the Party Congress for the 2025–2030 term and in the orientations of the Trade Union and the Youth Union.

3.2.4. Receiver of internal communication promoting digital transformation

Employees of the three banks are highly educated, but their working seniority differs markedly: 61,7% of surveyed Vietcombank employees have worked there for more than 10 years, whereas 68,5% of Nam A Bank employees have worked there for less than five years. About 94,3% of employees (1,090/1,156) correctly understand DT as a comprehensive transformation of the business model, strategy and culture rather than merely the application of technology; however, the proportion who consider DT to be taking place in "all activities" of the bank is only 67,5% at Nam A Bank, compared with 85,4% at MB Bank and 82,2% at Vietcombank.

3.2.5. Information reception and implementation barriers from the employees' perspective

There are five main barriers to employees' implementation of DT: technology acceptance capability, motivation to change, knowledge of DT, reluctance to change, and fear of technological replacement. The survey shows that technology acceptance capability ranks first in all three banks, followed by motivation to change and knowledge of DT; the two psychological barriers are rated lower but have the highest standard deviations (1,17–1,33), indicating considerable divergence in employees' perceptions.

In-depth interviews with employees at the nine other JSCBs revealed difficulties such as reluctance to change habits or even resistance to change; lack

of basic technological knowledge; the pressure to adapt while maintaining operations; information overload and lack of time among customer-facing staff; and digital platforms that are not yet user-friendly. Some employees "fear being replaced" or worry that "DT will lead to staff cuts". Although such concerns are not widespread, they do exist, showing that the fear is real.

3.2.6. Digital transformation readiness as assessed by employees

Employees rate their bank's DT readiness highly (MB Bank: 4,47; Vietcombank: 4,38). Of employees in the three banks, 95,2% (1,100/1,156) believe that IC drives DT (MB Bank 95.7%; Nam A Bank 94,2%; Vietcombank 95,5%), and the degree of this promoting role is rated as "considerable" (MB Bank 4,03; Vietcombank 4,18; Nam A Bank 3,95).

3.3. Overall assessment

Answer to RQ1: IC promoting DT in the three banks is vigorous and strategically led; the Sender are senior leadership and the units responsible for IC, with participation from socio-political organisations at Vietcombank and MB Bank; the content addresses not only technology but also digital culture and mindset change; training is the most prominent method; and digital channels (email, chat groups) predominate. Employees in all three banks consider IC to have a positive impact on DT. Hypothesis 1: "Most employees are aware of and correctly understand DT and consider IC to play a role in promoting their bank's DT" is supported.

Answer to RQ2: the frequency of DT-related exchanges with colleagues is positively correlated with the assessment of the bank's DT readiness ($r = 0,38$ at Vietcombank; 0,54 at Nam A Bank; 0,40 at MB Bank), as is the frequency of information received from direct supervisors ($r = 0,44$-$0,49$). These results support Hypothesis 2: the level of DT information received through IC channels (direct supervisors, colleagues and multichannel IC) is positively correlated with employees' assessment of their bank's DT readiness. This is also consistent with Rogers' view of the role of interpersonal channels and persuasive near-peers.

Answer to RQ3: the three main barriers are technology acceptance capability, motivation to change and knowledge of DT (means of 3,97-4,14),

which are higher than the two psychological barriers (3,57-3,75). The bottleneck lies at the *Ability* stage of the ADKAR model. The results support Hypothesis 3: fear of technological replacement is rated by employees as a lesser barrier than factors related to capability, motivation and knowledge of DT.

Regarding Hypothesis 4: gender, working seniority and work unit do not produce statistically significant differences in the assessment of DT readiness in any of the three banks, whereas education does so at Nam A Bank and Vietcombank. Hypothesis 4 is therefore partially supported.

CHAPTER 4: CURRENT ISSUES AND SOLUTIONS TO STRENGTHEN INTERNAL COMMUNICATION PROMOTING DIGITAL TRANSFORMATION IN VIETNAMESE JOINT-STOCK COMMERCIAL BANKS IN THE COMING PERIOD

4.1 Current issues in internal communication on digital transformation in joint-stock commercial banks

The dissertation identifies five groups of issues corresponding to the Sender, Message, Channel, Receiver and context of IC.

Sender: IC structures remain fragmented, with no unified focal point, and IC is rarely organised as an independent senior-level functional unit. Among the 12 banks studied, very few have a management position dedicated to IC, and none at the highest leadership level; an industry survey by the Vietnam Internal Communication Community (2025) shows that only 26,4% of IC practitioners work in dedicated IC roles.

Message: IC on DT is only one item within the overall communication agenda; there is a language gap between the technology divisions and the rest of the bank; messages are sometimes perceived as “distant, abstract and hard to understand”; and there is a gap between “knowing” (94,3% correctly understand the nature of DT) and “perceiving reality” (67,5%–85,4% believe DT covers all activities).

Channel: IC on DT is sometimes tied only to an individual project or campaign, without a comprehensive long-term plan; training is at times “half-

hearted"; and communication models have not kept pace with the demands of a digital culture characterised by peer-to-peer, multidirectional communication.

Receivers: the greatest barrier is the capability to master technology, alongside reluctance to change and fear of replacement, with highly divergent perceptions, as well as generational and skills gaps between tech-savvy young employees and more experienced staff.

4.2 Proposed general and specific solutions

4.2.1. General solutions

Sender

Applying the view that "the newspaper is a collective propagandist, collective agitator and collective organiser", the IC unit should become the leading communicator of IC on DT. Banks should designate and widely announce a focal point responsible for communicating and promoting DT, overcome the "fragmentation" of information from multiple sources; strengthen senior leadership direction and oversight; empower middle managers to "translate" strategy into action; and establish networks of IC correspondents and internal DT ambassadors.

Message

Messages must be consistent in content and form, linking DT to strategic tasks and to the concrete benefits for each position; goals and measurable results should be transparent; and role models should be built and promoted. Content should be tailored to each group of barriers: content addressing motivation (successful *case studies*, leadership messages and time-bound targets); content addressing knowledge (DT knowledge, DT news in the sector and the bank, gamified communication content); and content addressing psychological barriers (the benefits of DT for each position, answers to questions and concerns). Technology acceptance capability should be addressed through training and hands-on support. The dissertation proposes a 4S model: *Segmentation*, *Substantial content*, *Storytelling* and *Story doing*.

Channel

Applying Ho Chi Minh's thought on mass mobilisation, IC must explain to each

person that the change serves their interests and is their task. Banks should combine "tell and sell" with "underscore and explore" tactics; organise communication by stage: awareness, understanding, engagement, action and reinforcement for each Receiver group; build two-way feedback channels; plan channels with a focus on the most effective ones (email, chat groups, online newsletters) and integrate DT into meetings and training; increase direct leadership dialogue sessions; and recognise outstanding individuals and teams in DT.

Receiver

IC must reach all employees, "leaving no one behind". Banks should dispel fear of technological replacement through transparent information on job and skills pathways; narrow generational and capability gaps through mixed working groups; make DT part of training on e-learning platforms; and use *digital buddy* schemes and cross-training to address capability barriers.

4.2.2. Bank-specific solutions

4.2.2.1. Solutions for MB Bank

Sender: Many employees receive DT information through direct briefings by supervisors. This indicatesthat MB Bank, with its hierarchical and disciplined military culture, has effectively used communication from senior leaders and middle managers to employees.

Message: The head-office leadership and branch directors make extensive use of technology in management. This should be communicated strongly so that employees see that applying technology at work is not difficult and delivers high performance.

Channel: Attention should be paid to cross-departmental working groups in the form of *squads*, which suit a military culture. Staff from IT, sales, marketing, human resources and other functions can work together to solve customer problems with technology-based solutions, thereby improving internal coordination.

Strengthen *peer-to-peer communication* across branches and departments to enhance the effectiveness of IC on DT.

4.2.2.2. Solutions for Nam A Bank

Sender: Senior leadership should disseminate information more widely through leadership statements across all IC channels. Communication toolkits should be prepared for middle managers (including FAQs, key talking points and role-specific messages).

Message: Communication should be more transparent about job changes and reskilling pathways, with anonymous Q&A channels or chatbot-based dialogue.

Channel: IC should be intensified through social media, which young employees prefer, and through digital channels (email, chat, online newsletters, apps). Nam A Bank also shows the strongest peer exchange (positively correlated with readiness at r = 0,54). Banks should strengthen *peer-to-peer* communication and develop internal KOLs to amplify messages, and expand internal forums to resolve problems.

Training will be a meaningful IC channel for this bank, as the highest barriers to DT are technology acceptance and motivation. Lectures should be "gamified", and online contests with rewards should be organised to increase interest instead of dry traditional classes. Although the psychological barrier of "fear of replacement" is only 3,65, its standard deviation is high. Reskilling policies should be communicated clearly so that employees are reassured that technology supports rather than replaces them.

In terms of format, video (video newsletters) should be prioritized, as employees rated this channel highly in the survey. Short videos (TikTok/Reels-style) providing technology guidance or lively DT news bulletins should be produced to attract employees, especially younger ones.

4.2.2.3. Solutions for Vietcombank

Sender: IC activities promoting DT at Vietcombank should follow the principles of integrated marketing communication (IMC).

Employees should know and understand that the Marketing and Communications Division (formed on 25 September 2025 by merging the Public Relations Department and the Retail Marketing Department) is responsible for all communication work, particularly IC, including IC on DT.

The recognition of leadership statements (48,4%) and meetings (48,9%) as

sources of DT information indicates areas that need strengthening. Online or in-person *town hall* meetings with all employees should be organised to improve communication effectiveness and credibility.

Message: For senior leaders and managers, DT is a political task for the whole organisation, for every Party member and every leader. Middle managers need to understand their role in leading and "translating" the DT agenda into concrete actions in their units. Employees should be made aware that DT does not replace people but helps raise the productivity and the quality of everyone's work.

Channel: Although newsletters/special editions are the least used channel, as in the analysis of print media at MB Bank, this channel should be maintained at Vietcombank and enhanced with interactive technologies such as VR, AR and QR codes so that employees of all levels and ages can use it.

Regular *pulse surveys* should be conducted to measure genuine understanding, avoiding situations in which employees merely "chant slogans" without deep understanding or fall into a *spiral of silence*, refraining from critical opinions in an organisation with a strong hierarchy or many socio-political bodies.

Internal training also effectively supports IC promoting DT. Vietcombank should pilot *reverse mentoring* to create "learning buddies".

4.2.3. Recommendations

First, banks should give IC a sufficiently high and strong position within the organisation to effectively pursue strategic goals. Second, artificial intelligence should be applied in IC. Third, the gamification of communication programs should be strengthened. Fourth, banks should build learning organisations. Fifth, suitable communication theories should be selectively applied to communication tactics. Sixth, exchanges within the sector should be intensified. Seventh, banks should foster an open environment for discussing DT and accompanying employees.

CONCLUSION

Digital transformation has been unfolding vigorously nationwide across three pillars: digital government, digital society and digital economy. IC promoting DT holds an important position because transformation first takes place within each organisation, in the economic, administrative and social spheres. IC can help DT proceed at the right time, on schedule and with quality. Failed DT may cause major losses in investment, stability and development for enterprises and, ultimately, for society.

The survey of three JSCBs -MB Bank, Nam A Bank and Vietcombank - answered the research questions and tested the hypotheses proposed by the author; Hypothesis 4 was partially supported (education produced differences in the assessment of DT readiness at Nam A Bank and Vietcombank). Specifically, DT is progressing vigorously in many JSCBs. Vietcombank and MB Bank have announced the completion of their DT targets for 2025, and Nam A Bank has reported on the success of the process at the bank. Employees of these banks highly rate their bank's DT readiness and perceive DT as taking place comprehensively in their workplace. Employees recognise IC as contributing to promoting their bank's DT. IC promoting DT is organised systematically, directed from the highest level and carried out regularly by dedicated staff. Senior leaders and managers (employees' direct supervisors) play an important role in promoting DT in each unit. Higher assessments of the bank's DT readiness were observed where senior leaders and managers communicate regularly with employees, where employees regularly exchange information with one another and where information reaches employees through multiple channels. Bank employees are less concerned about being replaced by technology than about other barriers, but they still face difficulties in their capability to implement DT.

The dissertation has reviewed the literature and identified research gaps; systematised the theory and proposed an analytical framework for IC promoting DT based on the four elements of Sender, Message, Channel and Receiver ; analysed the current situation in three banks; and identified emerging issues and proposed general solutions, bank-specific solutions and recommendations.

For banking DT to continue accelerating, IC must be strengthened at all levels; efforts should focus on making DT more effective rather than only on its necessity. Employees should be placed at the centre and informed of the strategic goals and their own roles; IC should position employees as “participants” rather than a “Receiver”; and content should emphasise the concrete benefits of DT for each individual. A dedicated focal point for IC on DT is needed; communication must not be separated from training; and a digital library and a culture of lifelong learning should be developed.

Limitations: owing to the sensitivity of business information, the dissertation could not access content from internal apps, chat groups, emails or internal training courses; therefore, the content analysis of websites and annual reports is only indicative. The dissertation measured awareness, understanding and attitudes but not actual behaviour. Because the sample was convenience-based and the data were cross-sectional and self-reported, the study establishes associations rather than causal relationships and does not allow statistical generalisation to the entire sector. Future research could stratify by rank, department and region, extend to other banks and measure behaviour directly.

LIST OF THE AUTHOR'S PUBLISHED WORKS

1. Nguyen Dinh Thanh (2022), "Digital transformation in online newspapers in Vietnam" [Chuyển đổi số trên báo mạng điện tử tại Việt Nam], *Người làm báo* [The Journalist], No. 461, July 2022, pp. 58-61.

2. Nguyen Dinh Thanh (2023), "Internal communication promoting digital transformation in organisations and enterprises in Vietnam" [Truyền thông nội bộ thúc đẩy tiến trình chuyển đổi số trong các tổ chức, doanh nghiệp tại Việt Nam], *Lý luận chính trị và Truyền thông* [Political Theory and Communication], Special Issue No. 2/2023, pp. 64–66, ISSN 1859-1485.

3. Nguyen Dinh Thanh (2025), "Enhancing the effectiveness of internal communication promoting digital transformation in Vietnamese banks" [Nâng cao hiệu quả truyền thông nội bộ thúc đẩy chuyển đổi số tại các ngân hàng Việt Nam], *Khoa học và Công nghệ Thông tin và Truyền thông* [Science and Technology on Information and Communications], Posts and Telecommunications Institute of Technology, No. 01 (CS.02), 2025, pp. 57-63, ISSN 2525-2224.

4. Nguyen Dinh Thanh (2025), "The impact of artificial intelligence on the work of corporate communication practitioners" [Tác động của trí tuệ nhân tạo đến hoạt động của người làm truyền thông doanh nghiệp], *Lý luận chính trị và Truyền thông* [Political Theory and Communication], Special Issue No. 2/2025, pp. 105-108, ISSN 1859-1485.