Thuy Chi Dang

IMPLEMENTING CUSTOMER-CENTRICITY INTO THE TICKET-BOOKING INDUSTRY

– Case company: Mia Trading Ltd.,
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This thesis research the importance of the customer centricity in the ticket-booking industry and the case company is Mia Trading Ltd in Vietnam. The competition in the ticket-booking industry is tough with the appearance of Online Travel Agencies (OTA). As a result, it is vital for a ticket booking agency such as Mia Trading to take its advantage of customer care to win the market share.

The thesis provides information about the case company and the importance of customer centricity in today’s business. SWOT and Porter’s Five Force models are built to bring a comprehensive situation of Mia Trading.

After that, the thesis describes the method for developing customer centricity in the case of Mia Trading. The objective of this part is to make the visibility of customer-centric leadership and gain better insights into Mia Trading's customer.

In terms of research method, both quantitative and qualitative analysis are involved in the research process. A set three buyer personas and a detailed customer journey map are the results of the data collected from potential and existing customers of Mia Trading. By the end of the thesis, a customer-centric value proposition Canvas is developed to help reduce customers’ frustration and improve their travel experience with Mia Trading. Overall, the case company should endavour to create more promotion campaign, better customer loyalty program and more efficient customer support.

KEYWORDS:
Customer centricity, travel agency, tourism industry
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1 INTRODUCTION

1.1 Research motivation and objective

My mother is the founder and CEO of Mia Trading – a travel agency with more than ten years of experiences in the tourism industry that offers multiple travel services ranging from inbound/outbound tour design, hotel reservation, ticket booking and trade promotion. The company expanded tremendously between 2010 – 2014 and opened four offices across Vietnam with around 50 employees in total. However, over the past three years, Mia Trading has been facing a challenging competition from an overwhelming number of e-commerce travel agencies who sell flight tickets on digital platforms at a competitive price. The benefits of online booking service are evident to both customers and businesses. The online system allows travellers to search, reserve and pay for discounted tickets at any time and anywhere. For agencies, this method reduces many fixed-costs significantly and allows them to reach a much larger audience thanks to the power of the search engine. According to the Statista, in 2018, the total revenue of the Online Travel Booking segment has increased by 10.3 % year-over-year, and the figure is expected to maintain the compound annual growth rate of 8% from 2018 to 2023 (Statista, 2018). Hence, it is only a matter of time for Mia Trading to lose its market share and be left behind in the competition.

While being aware of e-commerce’s power, it is unwise for Mia Trading to invest in building a online-booking system and change its business model completely into an online agency. I believe that traditional travel agencies still have their own competitive edges that online-ticket agents seem struggling to achieve. According to Vitouladiti (2014), traditional travel agencies have various valuable assets including experience, reputation, customer relationship and supplier network (Vitouladiti, 2014). On the other hand, most online travel agencies (OTAs) do not have solid expertise in the travel industry and they tend to rely significantly on technology development or e-commerce environment to be functional – which will lead to the risk of being imitated (Cheung & Lam, 2009).
Moreover, online-booking agents are criticised for disappointing after-sale services. Even though the selling price is discounted, customers always find it stressful seeking support from the OTAs (Lefranc, 2014).

The objective of the thesis is to identify how Mia Trading can maintain its market share in the ticket booking industry – which online ticket-booking agencies are growing significantly – by implementing customer-centric strategies.

### 1.2 Research question

The thesis’s research will focus on finding the answers to the following questions:

1. Who are Mia Trading’s ideal customers?
2. What does the customer experience along the travel journey map?
3. How to implement the data collected into practical strategies for the case company?

### 1.3 Thesis structure

The thesis comprises four main chapters: literature review, research methodology, research data analysis and implementation to the case company. The author will begin the first chapter by analysing the case company’s current situation with SWOT and Porter’s Five Forces frameworks. Next, an intensive literature review from both online and offline sources will be carried out to clarify the term customer centricity and its effect on a company’s success. Then, the thesis continues with a description of the research technique as well as an explanation for the data collection method. Following the research methodology, the author will report the results of the study and examine the value of the data to the research question. Lastly, based on the collected data, the author will suggest a customer-centric implementation plan for the case company.
2 LITERATURE REVIEW

2.1 Company SWOT and Porter’s Five Forces analysis

According to Gürel (2017), the SWOT analysis is a strategic framework used for planning, managing and analysing in multiple stages of an organization. This analysis tool takes into account the strengths, weaknesses, opportunities and threats of an organization to provide managers with an overview evaluation of the company based on internal and external factors. The company’s strengths and opportunities which are internal factors are the key competencies that motivate the business to reach its goals. However, the weaknesses and threats from the external environment would become the potential obstacles that stop the business from achieving its objectives. (Gürel, 2017).

<table>
<thead>
<tr>
<th>Organizational Strengths</th>
<th>Characteristics that give advantage over others in the industry.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational Weaknesses</td>
<td>Characteristics that place at a disadvantage relative to others.</td>
</tr>
<tr>
<td>Environmental Opportunities</td>
<td>External elements in the environment that give benefits for the organizations.</td>
</tr>
<tr>
<td>Environmental Threats</td>
<td>External elements in the environment that could cause trouble for the organizations.</td>
</tr>
</tbody>
</table>

Picture 1. The components of SWOT Analysis (Gürel, 2017)

In the case of Mia Trading, conducting the SWOT analysis is the most important initial step before underlying the next business strategies. Not only the company’s resources and capabilities have decreased over the past ten years, but the customer demand and the travel industry have changed dramatically. It is crucial for Mia Trading to take a deeper look at the company’s current situation as well as the market to position itself better in the future.
Table 1. Mia Trading SWOT Analysis

<table>
<thead>
<tr>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Solid reputation, large customer base with good relationship</td>
<td>- High cost structure, rental cost, capital expenditure</td>
</tr>
<tr>
<td>- 4 offices with wide network of affiliate travel partners</td>
<td>- Lack of digital presence, inconvenient service</td>
</tr>
<tr>
<td>- Various travel service offerings: free ticket delivery, personal tour consultation, secured cash/cashless payment</td>
<td>- Reliance on walk-in customers</td>
</tr>
<tr>
<td>- Tier-one agency for airline brand: discounted rate, flexible control on the booking system</td>
<td>- Limited availability (8am-5pm)</td>
</tr>
<tr>
<td></td>
<td>- Selling price is usually higher than OTAs</td>
</tr>
<tr>
<td></td>
<td>- Lack of customer-focused strategy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPPORTUNITIES</th>
<th>THREATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>- High rise travel demand thanks to healthy economy and expanding market</td>
<td>- Intense competition with other travel agencies and OTAs</td>
</tr>
<tr>
<td>- Government’s investment in the tourism industry</td>
<td>- The rapid change in customer behaviour</td>
</tr>
<tr>
<td>- The growing number of low-cost airline brands</td>
<td>- Airline delay and cancellation affect the company’s reputation and customer satisfaction</td>
</tr>
<tr>
<td>- Customer’s high disappointment rate for OTA’s services</td>
<td></td>
</tr>
</tbody>
</table>

2.1.1 Internal Factor: Strengths and weaknesses

One of the most competitive edges of Mia Trading is its solid reputation over the last ten years with its large customer base. The relationship that Mia Trading has built with its customers is the result of outstanding customer service efforts from experienced employees. With four branches in the biggest cities in Vietnam and a wide network of affiliate travel partners, Mia Trading is capable of handling inbound/outbound travel services including ticket selling and tour consultation with attractive prices and various added services (free ticket delivery, free airport pick-up, meal vouchers and hotel coupons). Brick and mortar store, as well as face-to-face interaction, are proven to build better trust with the customer, increase customer’s loyalty and enhance overall customer experience (Judy, 2017). Another advantage of having brick-and-mortar stores is that Mia Trading is able to secure cash as well as cashless payment or provide cash-on-delivery service for its customers with legalized contract and receipt. According to
Customs News (2016), the number of Vietnamese people who own a credit card accounts for only 20% of Vietnamese population (Diu & Loan, 2016). Customers are supported before, during and after sale with personalized consultation through various touch points such as in-store and via call or email. Moreover, since Mia Trading is the tier-one agency – the highest level of authorized cooperation – of many national and international airline companies all over the world, the company is able to sell ticket with a competitive price point. In the Vietnamese ticket booking industry, a commission fee between 10,000 VND (USD 0.5) and 15,000 VND (USD 0.75) is charged for every ticket sold (Minh, 2016). Additionally, Mia Trading has total control over the ticket booking system with full capabilities to book tickets at a discounted price; hold – reserve ticket up to one week; change booking information including name, destination and time; update new changes on the ticket and inform the customer immediately. All of these competencies help Mia Trading strengthens its competitiveness over other OTAs.

Although brick-and-mortar stores bring many advantages to Mia Trading, the stores also incur higher cost structure including rental cost, employee salary and additional cost including capital expenditure, selling cost, administrative cost and depreciation expense. Moreover, focusing on physical contact also results in the company’s lack of digital presence. Research from Statistic Brain Research Institute indicates that a vast majority of 57% of the travellers worldwide make reservations online, and 65% of them would use mobile devices to book hotels and tours (Statistic Brain, 2017). In today’s world of digitalization and fast-changing technology, investing in digital assets and brand visuality online is the key to survive for every business. Mia Trading’s lack of digital presence also leads to the inconvenience for the customers since they have to come to the office most of the time to book any travel services.

Another weakness of Mia Trading as a traditional travel agency is the reliance on walk-in customers and 18/7 availabilities. Online travel agencies can take advantage of the e-commerce environment on the Internet and capture a massive volume of customers online. According to Criteo’s research about digital travellers in the Asia Pacific, Vietnam ranks the highest in retargeted
advertisement penetration online, with 89% of consumers say they clicked on at least one retargeted advertisement while browsing (Criteo & International, 2017). OTAs are able to provide service around-the-clock regardless of time zone and geographical locations, whereas local travel agencies can only serve during working hours. Moreover, despite having discounted margin for a tier-one agency, the ticket price of Mia Trading is sometimes higher than that of OTA’s. Online agencies not only can minimize their fixed costs but they also use a smart algorithm to automatically find ticket deals and hold them 24/7. They also benefit from buying in bulk since the proceeding time of an online purchase is usually shorter than a physical purchase. Ultimately, due to the traditional method of marketing from the last decade, Mia Trading puts a low emphasis on customer-oriented strategy.

2.1.2 External Factor: Opportunities and Threats

The high rise in people’s demand to travel, open various opportunities for Mia Trading to expand its market share in the future. According to Vietnam Briefing, the Vietnamese tourism industry is considered one of the fastest growing tourism industries in the world with the net worth of $26.75 billion in 2018 – which is 21% higher than 2017. (Das, 2019) The Vietnam National Administration of Tourism forecasts to have 85 million domestic tourists in 2019 (VNAT, 2019). Expecting a similar growth, Mastercard predicts that the number of Vietnamese travellers venturing abroad will increase by 64% - from only 4.6 million in 2016 to 7.5 in 2021 (Anh, 2018). In addition to the expanding market, the Vietnamese tourism industry is also expected to grow thanks to the government’s major investment of $1.32 billion to improve infrastructure and develop tourism at major cities as a part of the “Strategy on Vietnam’s tourism development until 2020, vision to 2030” (Das, 2019).

Besides infrastructure investment, the growing number of new affordable airline brands also contributes significantly to the consumer’s willingness to travel. With the launches of Jetstar Pacific – the first low-cost airline in Vietnam in 2008 and followed by Vietjet Air in 2011 and Bamboo Airways on 2019, low-cost airline
account for 60% of the domestic airline market (Nguyen, 2019). Moreover, according to Bloomberg, the increase of 7% in Vietnamese Gross Domestic Product in 2018 leads to a remarkable rise in people’s marginal propensity to consume and disposable income to travel (Boudreau & Chau, 2019). Research from Nielsen Vietnam shows that 44% of the respondents are willing to spend their monthly income on travel (Binh, 2018).

Beside opportunities from the growing market, Mia Trading can also take advantage of customer high disappointment rate for OTA’s services. The research conducted by Directorate General for Competition Policy, Consumer Affairs and Fraud Control demonstrates that the amount of complaints about OTA has been increasing annually, with only 25% between 2011 and 2012 to nearly double (47%) between 2012 and 2013 (Lefranc, 2014). The complaints vary from lack of service information, unfair fine clauses not distributed on the website, payment problems and lack of support in-service failure (Lefranc, 2014).

Supporting this argument, Law (2009) believes that traditional travel agencies can win the competition by providing the human-touch into the service with personalized and professional counselling (Law, 2009).

While expanding market and the wealthy economy are extremely promising to Mia Trading’s future development, there are many threats to the company’s journey to success. One of the most noticeable challenges is the rising number of both local and OTAs in the Vietnamese tourism industry. According to the Vietnam National Administration of Tourism statistic, in 2018, there were 2,022 authorized travel operators in Vietnam – three times higher than in 2008 (VNAT, 2018). On the other hand, the online travel booking industry is considered a booming market within the Asia Pacific (Nhung, 2018) with a 9.8% year-on-year growth rate (Statista, 2019). The OTAs industry in Southeast Asia region – which consists of Vietnam – is forecasted to scale from $22 billion in 2015 to $90 billion in the next ten years (Nhung, 2018). More importantly, Vietnamese customers are getting more comfortable with purchasing travel services online than they were before. In 2018, 12% of Vietnamese population used OTAs to book their
hotels and tickets and 60.4% of them are 25-44 year old – the age range of whom travel the most (Statista, 2019).

Apart from intense competition, Mia Trading also has to take into account the rapid change in customer’s behaviour towards travelling. Today, “travellers are using technology like never before” (Criteo & International, 2017). The millennials - the young generation born, along with those born during early 80s to late 90s as well as grown up in a world are driven by digitalization, the travel industry is witnessing a significant growth of digital travellers. Digital travellers are taking more proactive roles in planning their trip, ranging from booking ticket and accommodation to finding tourist attractions. Among 1900 respondents leaving in Asia Pacific countries in Criteo’s research, a vast majority 92% of them find travel bookings online services are more convenient than offline. (Criteo & International, 2017). Instead of asking for recommendations from travel agencies, the new digital travellers prefer seeking advice from someone they know or from other service users on review websites. In fact, Status Labs’ 2019 Reputation Management Report shows that 78% of the consumers trust peer reviews over the message from businesses (Status Lab, 2018). Additionally, five out of five consumers use mobile devices to plan their vacation ahead and 88% of them use the search engine to look for destinations after arrivals (Piriz, 2018).

Ultimately, one of the unpredictable factors that would affect Mia Trading’s overall reputation and customer satisfaction is airline delays or cancellation. According to Vietnam News, the Civil Aviation Administration of Vietnam reports nearly 26,600 domestic flights - 15% of total domestic flights - delayed and cancelled in
the first seven months of 2018 (Vietnam News, 2018). Despite Mia Trading’s effort to explain that the company can not control these external accidents, some of the customers still demand ticket refund or compensation and refuse to use our service in the future.

2.1.3 Porter Five Forces Analysis

Porter introduced a powerful model for analysing firm’s competitiveness (Belton, 2017). The model is commonly known as Porter’s Five Forces, and the five sources of threat include suppliers (providers of the resources a business needs), buyers (customers), substitutes (less expensive alternatives), potential entrants (newcomers to the market), and industry rivals (competitors in the industry). The Porter’s Five Forces analysis framework is utilized to support business executives in strategic decision making by underlying industry’s development and competitor’s behaviours. (Belton, 2017).
Threat from new entry:

New entrants are businesses that have not made their way to the industry yet but tend to enter the market when they see potential and profitable opportunities (Belton, 2017). Even though the tourism industry is growing tremendously in recent years, there are numerous barriers to the market’s newcomers. Therefore, the threat from new entry to Mia Trading is considerably low. According to Warner (2010), barriers to new entry are “structural industry conditions" that discourage
potential entrants from entering the market since the costs needed to comply with those conditions will surpass the profit earned (Warner, 2010).

The first barrier to any new entrant in the tourism industry is the large initial investment required. According to Investopedia, of all eight types of cost accounting that all company must pay for their business, a start-up company needs to invest heavily in three main initial costs, namely fixed cost, variable cost and sunk cost or opportunity cost (Murphy, 2019). The fixed cost for travel agencies is the rental invoice for an easily accessible workplace since the office’s location needs to bring convenience for the customer when they come to seek for travel services. However, the office rental prices in Vietnamese big cities are increasing dramatically in recent years (Vietnam Economic Times, 2018).

According to a research conducted by CBRE Vietnam, the office rental price in Ho Chi Minh City - Vietnamese economic centre - is high considering the current price for A-Class and B-Class offices in Vietnam, which are 38 USD/m²/month and 21 USD/m²/month respectively (CBRE, 2018). More importantly, Ho Chi Minh City's rental price is forecasted to grow 2% annually due to the lack of supply in offices in central districts (CBRE, 2018).

In terms of the variable cost, the new entrant must be concerned with the cost of service operation. For every travel company, employee management costs, marketing expenses and customer service expenses are the most contributing factors to the variable cost. The success of a service-based business heavily relies on the quality of its salespeople, customer service representatives or other front-line staffs (Vance, 2014). Therefore, not only businesses should offer a competitive salary to attract talent and experienced people but it also has to remain a supportive employee management program including training sessions, compensation, social benefits and team building activities - to maintain its workers’ productivity and motivation. On the other hand, the initial marketing effort requires a generous budget in order for the company to gain the market share in the tourism industry (lamsoo, et al., 2013). Moreover, travel agencies also have to set up a customer relationship management system and supplies equipment for all tourism operation activities. For any new entrants, conducting market research is an extremely important step before mapping out any strategic
decision in the future (ESOMAR & Bont, 2007). In Vietnam, professional market research from other agencies can cost more than USD 5000 depending on the report's scale (Mai, 2018).

In addition to the evident costs mentioned above, new entrants will have to tackle other costs that might affect their companies’ future development. Firstly, the opportunity cost is the amount of money that a company missed out while choosing one alternative over others (Spiller, 2011). Logically, the general mission of a company is to generate more profit than the opportunity cost to ensure a healthy financial status (Watts, 2008). Besides, the credit rating of an economy is also a crucial aspect to look for when starting a business in a new market. The lower the credit rating of an economy, riskier the market to invest in (Kagan, 2019). As a result, the investor requires a higher rate of return to compensate for the risk they suffer. In fact, the Vietnamese credit rate is Ba3, which is considerably low comparing to the world’s average credit rate (Moody’s, 2019). To sum up, any potential entrant that wants to become an airline ticket agent will face significant pressure from balancing opportunity cost and managing the market's risks.

- Threat from buyer power

Buyer power is the “bargaining ability of customers” that give them the power to force businesses to reduce the prices, improve the quality and expand the service ranges (Dälken, 2014). For Mia Trading, the threat from buyer power is quite high. The first threat from buyer power is the customer high propensity to attrite, which is also known as the customer churn rate (Kumar, 2012). The customer might switch to other travel service providers - OTAs or other travel agencies - if the price and the service of Mia Trading are not attractive to them. In the intensively competitive market, both traditional travel companies and OTAs endeavour to acquire the most attractive price for the customers. Regarding traditional travel companies, customers tend to trust well-known brands with large operation scale like Viet Travel and Saigon Tourist. These giants spend millions of USD on marketing every year to enhance brand awareness (Lan, 2018), while Mia Trading’s annual marketing budget is only around USD 20,000. On the other hand, comparing to online travel agencies, Mia Trading might lose the
competition for its higher price point. Thanks to the smart algorithm, online booking systems are able to find and compare ticket price constantly to offer the best option to the customer. In today’s world of strong demand for affordable and convenient services (Hyken, 2018). It is evident that the number of customers preferring cheaper services will increase.

The second buyer power threat for Mia Trading is the growing number of fast and convenient payment methods online. “Self-service” and “convenience” are two of Forbes’s "Top 10 customer service trends" in 2019 (Hyken, 2018). Research has shown that buyers' bargaining power is also affected by technology development. (Dälken, 2014). According to Hanoi Times, 10% of total payments in Vietnam are made up of cashless transaction, but the figure is expected to rise by 50% in the next three years (Thuy, 2019). With the support of digital banking services, customers now can make the purchase online instead of contacting local agencies to proceed payment.

Despite rise in demand of young customers for convenient transaction, Mia Trading can be confident about its relationship with business customers. Corporate customers committed to MIA trading because of the high-switching cost and time-consuming procedure when working with online travel agencies. For frequent business customers, MIA Trading has the policy of extended payment and they are pleased to have this service. The profit from corporate customers is higher than individual customers, so having corporate customers is the competitive advantage of MIA comparing with OTAs. Moreover, Vietnamese people prefer paying in cash and dealing with business face-to-face, of which factors Mia Trading can take advantage. In fact, a vast majority of 90% of transaction in Vietnam is still executed by cash (Thang, 2018).

- Threat from supplier power

Supplier power is the “bargaining power” from the provider of materials and equipment that other companies need to run their business (Belton, 2017). Less the number of suppliers are available in a market, higher the resources’ price will be (Belton, 2017). In the tourism industry, suppliers are domestic and international airline companies, accommodation providers (hotels, resorts), tourist operators, and other transportation companies. However, the most
important resource providers for Mia Trading are airline companies. Since there are only four major airline brands in the Vietnamese market (Vietnam Airlines, Jetstar Pacific, Vietjet Air and Bamboo Airways), the case company has to face heavy threats from the supplier power.

The main threat from the supplier to Mia Trading is the pressure to meet the target revenue assigned by its airline partners. According to Mrs Mai Pham, CEO and Founder of Mia Trading, every tier-one agency has to maintain and improve its key performance indicators such as the number of tickets sold, revenue and customer satisfaction rate monthly in order to extend the contract with airline brands. Moreover, travel agencies are dependent on airline companies’ pricing strategy and unable to have their own price point. However, the flight ticket price fluctuates dramatically due to seasonal demand and current vacancy status.

On the other hand, having a unique selling point – a factor that distinguishes a product from its competitors, such as the attractive price, the outstanding quality or the first-ever product in the market - is extremely crucial for every business to stand out from the competition (Rouse, 2013). But, in the airline industry, ticket selling agencies are unable to maintain their service exclusiveness since the customer’s flying experience is provided by aviation companies. Looking from the other perspective, this unexclusiveness also means that all travel agencies sell the same service to their customers. Hence, the differentiation can only be drawn with excellent customer service efforts.

Beside airline companies, Mia Trading also networks with various tour operators and partner hotels in both Vietnam and internationally. The supplier power threat from these service providers is less serious compared to the threat from aviation companies. The number of accommodation providers recently has grown dramatically, which creates a more profitable opportunity for travel agencies to earn a higher commission rate. According to Vietnam National Administration of Tourism, from the period of 2007-2017, the number of accommodation providers in Vietnam increased by 282%, but the occupancy rate decreased from 60.7% to 56.5% (VNAT, 2018). For hotels and resorts, the decrease in room occupancy rate leads to the unrecoverable loss in profit. According to Grant Thornton Vietnam, 32.7% of hotel room bookings are made through travel agencies, but
only 17.5% of customer booked the room directly with hotels (GrantThornton, 2018). Therefore, travel agencies have the power to negotiate better commission rates in hotel booking deals.

- **Threat from direct competitor**

Industry rivalry demonstrates how intensively competitors in the same industry apply pressure to other companies by attracting others’ customer, market share and profits. The threat from rivalry increases proportionally with the high number of competitors in the sector, low brand loyalty rate of the customer and low service-switching costs. (Belton, 2017) In case of Mia Trading, threats from direct competitors - well-known brands as well as small-and-medium sized brands - is considerably neutral thanks to the customer’s high loyalty to the brand.

With 10 years of experience in the industry, Mia Trading has acquired a long-lasting relationship with its frequent customer thanks to the company’s excellent customer service efforts. Customers who use Mia Trading prefer working with familiar brands rather than trying new options. More than just selling airline tickets and travel tours, the company strives towards supporting its customers in every step of their travel experiences and make the relationship with its customer as personal as possible. This is one of the most important advantages of operating in a small scale for travel agencies. Therefore, the fact that giants and well-known brands like Viet Travel and Saigon Tourist continue to expand in the future (Saigontourist, 2018) will not become a strong threat for Mia Trading’s market share. Moreover, the number of small and medium-sized companies like Mia Trading are decreasing significantly because of the intense competition with OTAs.

- **Threat from substitution (MIA vs Other agencies)**

The first substitution threat for Mia Trading comes from the suppliers. Every airline company has its own representative office and website that customers can visit to buy tickets. The advantages of booking tickets directly from official representative office and brand’s website include good reliability and reputation, professional services and flexible adjustment to the booking. However, representative office’s clerks don’t spend time caring for the individual needs of every customer but they only sell what the customer asks for. For example, a 45-
year-old man who wants to buy a flight ticket to visit his hometown, and has only one week of paid holidays starting from following Monday wishes to fly back home as soon as possible, but have a limited budget so he prefers an affordable option. If he comes to the airline company’s office, the ticket clerk will only offer him the ticket for Monday’s flights. On the other hand, Mia Trading will take into account his budget and check if he can save money from additional fees such as hot meals on the plane or add-on luggage weights. Moreover, the company will also suggest to the customer that the early-in-the-morning flight on Monday or the latest departure of Sunday are always cheaper.

Beside buying ticket directly from airline companies, customers can also choose another alternative option: booking tickets via OTAs. As mentioned in the SWOT - Threat analysis above, Vietnamese customers are preferring booking travel services online than they were before. 12% of the Vietnamese population used OTAs to book their hotels and tickets (Statista, 2019). Moreover, the online travel industry is considered to be an exploding market within the Asia Pacific (Nhung, 2018) with a 9.8% year-over-year growth rate (Statista, 2019). With a more convenient platform that is accessible anywhere, anytime and an attractive price point, OTAs are becoming young customer’s favourite ticket booking channel.
2.2 Customer-centric strategy

The importance of customer-centricity has been emphasized by various researches over the last decade. According to Cundari, the new generation of customers has been empowered by a constant stream of digital development that provides them instant access to an overwhelming amount of information, which result in enhancing their decision-making capabilities (Cundari, 2015). Cundari also argues that in the new digitalization era, the customer is the one that takes the leading role in the manufacturer – customer relationship (Cundari, 2015). Hence, businesses are now changing their approaches from selling the existing products to selling only the products that meet their customer’s needs.

Determining the strong shift from product-centricity to the customer-centric approach, Seth (Sheth, et al., 2000) provides a short and concise definition of customer-centric marketing: Customer-centric marketing focuses on understanding and meeting the demands, wants, and resources of customer from the beginning of the Research and Development process. Hewett, S. (2011) also points out that a truly customer-centric organisation is the one that is striving as much as it can towards its customer’s agenda (Hewett, 2011).
Moreover, customer centricity is not about focusing on the entire market, but what the concept means for businesses is to deliver its services according to the demand of a selected set of target customers (Fader, 2012). Fader (2012) believes that in customer centricity, businesses should make a commitment to identify the customers who matter the most to the company and shift their resources towards meeting those customers’ expectation. (Fader, 2012)

2.2.1 The importance of customer-centric approach

Shifting the business approach to customer centricity enable companies to gain various competitive edges and drive profit. Putting the customer in the heart of the business strategy will empower companies to improve customer experience, which also leads to better trust, loyalty and reputation. (Polaczyk, 2017).

It might be difficult to see the direct connection between customer-centricity and the company’s profit. However, it is proven that implementing a customer-centric strategy and improve customer experience will significantly boost customer retention rate. For the business, every satisfied customer has a particularly positive cost value thanks to his future potential of repeating the purchase or becoming active advocates. (Haque, 2017). Discussing the impact of customer centricity on the organization’s profitability, WACT proves that investing customer centricity results in a positive effect on profitability. In fact, WACT's research
shows that businesses taking a fully customer-centric approach enjoy a 15% increase in profitability (WACT, 2015). According to a Forbes research, attracting new customers cost five times higher than retaining existing ones, and a small increase of 5% in the customer retention rate can lead to a massive profit surge up to 95% (Wertz, 2018). Therefore, the willingness to invest in customer centricity will ensure long-term profitable growth for businesses.

Starbucks is an example of a successful company in applying customer-centric to operation. According to Howland Blackinton - a branding expert from King-Casey - Starbucks puts a very strong emphasis on understanding customer’s needs, attitudes, behaviours and always develops customer-focused strategies that put customers even before short-term profit (Foster, 2018). Starbucks proved they can even sacrifice their revenue to improve customer experience. In 2007, when the company were opening enormous stores, Starbucks was complained by customers that its “Cookie-cutter” layouts and the savoury smell of coffee were not the same as before. Starbucks was willing to close 7100 stores in 3.5 hours to train its employees about the solution to improve customer experience in Starbucks stores. (Taylor, 2018). In fact, from 2008 to to 2013, Starbucks implemented 275 ideas from its customers to product and service improvements. As a result, Starbucks now has achieved the NPS (Net Promoter Score) of 77 - a relatively high customer satisfaction rate for F&B companies (Gocheva, 2019).

2.2.2 Developing customer-centric approach for the case company

Mia Trading has all the competitive edges to be meet the demands of its customer. Human interaction is the company’s key competitive advantage compared with online travel agencies. By having human interaction with the customers, the company is able to listen, discuss and respond to the customers in every stage of the buying experience. Combining with human interaction, trust is another valuable asset that Mia Trading has been strengthening with its customers. The company is able to provide secured cash payment, sell returnable or flexible tickets and ensure to follow up after-sale services. However, in order to survive in the competition with the growing number of online travel...
agencies, Mia Trading needs to take advantage of its existing strengths and utilize them in developing a better customer-centric strategy. It is the company’s mission to not only meet but also exceed the customer’s desire and deliver the impeccable experience.

After the realisation of the need to take a customer-centric approach, the first stepping stone for an organisation to become fully customer-focused is to understand its customers. According to (Reason, et al., 2016) a practical approach to optimizing the customer experience - a systematic shift to customer centricity needs a well-thought setup before implementation. Reason illustrates that researching customer insight, customer lifecycles, and customer personas are the crucial stages to form a customer-centric strategy. These customer knowledge allow businesses to “identify, communicate, and prioritize what, when, and how the business can increase value for customers”.

The initial step towards customer centricity is to gain a rounded foundation of customer insight. (Reason, et al., 2016). According to Ernst & Young’s research Voice of the customer: time to rethink your relationships, a well-defined
understanding of customer demand and behaviour will help businesses execute profitable development strategies and enhance the organisation’s confidence to take up future opportunities (Ernst & Young, 2013). The world-leading consulting firm also emphasizes that customer insight is the most crucial factor to gain the customer’s heart and deliver the best experience. However, customer insights can not be achieved just by claiming to be customer-focused and simply make the assumption about the customers. Customer understandings take a great deal of effort to learn the customers’ needs, desire, dream job, struggles in life, and more importantly, their current experience with a particular service or product and what are their expectation of an excellent experience (Franz, 2019). Existing business data including market survey and customer survey are very useful, but it is also worthwhile conducting qualitative customer research to enrich quantitative data and draw the unified picture of the target customers (Reason, et al., 2016).

In addition, it is extremely important to look at the customer’s experience outside-in and dive into the experience from the customer’s perspective. Describing their lifecycles and behaviour with the industry and mapping out phase-by-phase their experiences with the service will help businesses see the opportunity to make improvements. The customer lifecycle model offers a method for seeing the root causes of a particular customer’s pain and its effects (Reason, et al., 2016). Besides, building customer profile and buyer persona - a semi-fictional representation of your ideal customer (Kusinitz, 2018) - will shape a more visual and understandable customer data that acts as a guide to businesses goals. Lastly, after creating a detailed picture of the target customer, the Value Proposition Canvas is an excellent tool that helps businesses improve their value proposition by creating a fit between what customers want and what the companies are able to offer.
2.3 Customer profile and persona

The customer profile is a simple description of an individual customer that takes into account the customer’s specific background, demand and experience (Reason, et al., 2016). Customer profiles are commonly built with qualitative data extracted from the existing customer base such as customer survey, customer relationship management program and web analytics or SEO report. Furthermore, customer profile also includes quantitative inputs including customer behaviour, motivation, goal, value and experience of the service (painful of delightful (Reason, et al., 2016). This quantitative part of the customer profile is commonly known as the buyer persona.

According to Hubspot, a pioneer in customer-centric marketing solutions, a buyer persona is “a detailed, semi-fictional representation” of the targeted customer that illustrates not only demographic background but also drivers behind the purchasing decisions (Kusinitz, 2018). In order to help companies at their starting point of creating buyer persona, Hubspot introduces a persona canvas that covers fundamental aspects of customer insight. Hubspot's persona canvas is divided into three sections: Who, What and Why. (Kusinitz, 2018)

Table 2. Key criteria of a person canvas (Kusinitz, 2018)

<table>
<thead>
<tr>
<th>Key criteria</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who</strong></td>
<td></td>
</tr>
<tr>
<td>Background</td>
<td>Job, career path, family</td>
</tr>
<tr>
<td>Demographics</td>
<td>Gender, age, income, location</td>
</tr>
<tr>
<td>Identifiers</td>
<td>Demeanor, communication preferences</td>
</tr>
<tr>
<td><strong>What</strong></td>
<td></td>
</tr>
<tr>
<td>Goals</td>
<td>Primary and secondary goal</td>
</tr>
<tr>
<td>Challenges</td>
<td>Primary and secondary challenge</td>
</tr>
<tr>
<td>Expectation</td>
<td>What can we do to help the persona achieve their goals and overcome their challenges?</td>
</tr>
<tr>
<td><strong>Why</strong></td>
<td></td>
</tr>
<tr>
<td>Real quotes</td>
<td>Real quotes from customer</td>
</tr>
<tr>
<td>Common objections</td>
<td>Why wouldn’t they buy the product/service?</td>
</tr>
</tbody>
</table>
Believing in the power of the buyer persona, Adele Revella – founder of the Buyer Persona Institute – dedicated 25 years in her career in motivating marketers globally to use the buyer persona framework as the stepping stone of customer-centric strategies. Revella introduces the 5 Rings of Buying Insight, which later on has become the ultimate framework for business executives to build their buyer persona (Revella, 2015). The 5 Rings of Buying Insight consists of five crucial criteria to study in order to get the best customer insights, namely Priority Initiative, Success Factors, Perceived Barriers, The Buyer's Journey and Decision Criteria (Revella, 2015).

Picture 5. 5 Rings of Buying Insight (Revella, 2015)
2.4 Customer life cycle and customer journey

Customer lifecycle is a framework that helps businesses gain accurate insights about their customer experience and relationship with the company or service. The framework provides a “phase-by-phase” description of customers from the beginning of the awareness stage to the end of the purchasing process. Not only customer lifecycle allows businesses to emerge into customer experiences, but it also reveals the key influencers to their behaviours and decisions. (Reason, et al., 2016).

- **Before: Where Do Customers Come From?**

  The first stage of customer lifecycle does not start at the point of interaction, but the lifecycle of a customer begins even before knowing the company. Customer’s previous experience with other competitors in the industry might affect their expectations and perceptions when engaging with future service providers. Therefore, analysing customers experiences in the past allows businesses to customize their communication, adjust their approach and develop better value propositions for the target customers. (Reason, et al., 2016)

- **Beginning: The Start of Your Relationship**

  The starting point of interaction with a company is the most important stage in the customer lifecycle. A happy first impression will massively impact overall customer experience, shape a positive perception of the business and enhance customer retention in the future. (Reason, et al., 2016)

- **During: Day-to-Day Experience and Special Events**

Picture 6. Customer journey (Reason, et al., 2016)
Unexpected circumstances can happen anytime during customers’ use of a service. Besides service offerings planned in the signed contract, customers also expect service providers to be supportive when they require assistance after the purchase. Being unable to keep up with customers’ expectation means decreasing the amount of value and satisfaction they could achieve during the service experience. (Reason, et al., 2016)

- **After: What Do Customers Do Next?**

Since “the after of one service is the beginning of another” (Reason, et al., 2016), satisfied customers are likely to repurchase the service or spread recommendations to their network in the future. Moreover, paid customers are the most valuable source of insight for businesses. Keeping in touch with paid customers allow companies to gather accurate feedback for future improvement of the service.

When customer lifecycle illustrates a structured and repeated description of user experience with the service, customer journey takes into account the context of a lifecycle. Customer journey framework allows businesses to see step-by-step footage of a customer’s path in the overall service experience from the customer’s perspective (Reason, et al., 2016). The customer journey framework is used as a visualization technique that illustrates the unseen aspects of the service process in a time-line flow (Diana, et al., 2009). In the travel industry, the customer journey normally starts with the planning and researching for the trip. Then, customers continue with transportation and accommodation booking, packing and preparation, getting on the trip and returning home.

![Customer journey in the tourism industry](Visual Paradigm, 2019)
Customer experiences can be affected by various internal and external factors. These factors, even when they influence the customer experience in just a single interaction, can result in the satisfaction or disappointment of the entire journey. Any negative engagement can do harm to the overall satisfaction of the customers and lead to their friction or defection (Mark Michael, 2019). Hence, for service providers, the customer journey approach can be utilized to improve customers’ experience significantly (Steen, et al., 2011). It is an amazing framework for companies to design a better experience, improve customer interaction and resolve customer pain-points.

According to Visual Paradigm - a service design platform provider - there are four crucial stages that business should consider in order to draw a customer journey map. (Visual Paradigm, 2019). The first and foremost step is to define the buyer persona and map out the customer life cycle. Then, the next step is to identify when and how customers interact with the brand (customer touch points) and highlight the point of friction. Based on the pain-points identified, businesses will endeavour to solve the problems and improve the customer experience.

Table 3. Action plan to map out a customer journey (Visual Paradigm, 2019)

<table>
<thead>
<tr>
<th>Stages</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scoping</td>
<td>• Define Buyer Persona</td>
</tr>
<tr>
<td></td>
<td>• Define customer phases (customer life cycle)</td>
</tr>
<tr>
<td>Map out the Customer Experience</td>
<td>• Identify customer’s touch points with the brand</td>
</tr>
<tr>
<td></td>
<td>• Conduct research</td>
</tr>
<tr>
<td></td>
<td>• Determine points of friction (customer pain-points)</td>
</tr>
<tr>
<td>Improve</td>
<td>• Resolve the problem identified</td>
</tr>
<tr>
<td>Maintenance</td>
<td>• Review and re-map journeys on regular basis</td>
</tr>
</tbody>
</table>
3 RESEARCH METHODOLOGY

3.1 Research method

In order to achieve the research objectives, a concurrent mixed methods research with the inductive approach was conducted. Concurrent mixed methods research is proved to help researcher access richer data in a short time-scale and combine the benefits of both quantitative and qualitative method (Saunders, et al., 2016). Quantitative research is an effective method to analyzing numerical or statistical data and this method also allow researchers to control the validity of the data collected (Saunders, et al., 2016). In this research, the quantitative method was used to collect customer’s demographical statistics (age, gender, location, education, level of income) and some buying behaviours (travel frequency, hobby, expectation, budget). The questionnaire was provided to both frequent customers of Mia Trading and potential customers in the targeted segmentation.

In addition to quantitative research, qualitative research was also utilized in the questionnaire and personal interview with segmented customers. Qualitative method enhances the participation and trust from the interviewee, allows the researcher to access further meaning and deeper understanding of the data collected (Saunders, et al., 2016). As the purpose of this research is to build a buyer persona canvas, the researcher used the qualitative method in the form of semi-structured interview. The semi-structured interview consists of a list of key questions to be followed, however the researcher can add additional questions based on the context of the interview, or adjust the flow of the interview process (Saunders, et al., 2016). As the buyer persona requires an intensive insight into many personal aspects, the semi-structured interview will provide the freedom to achieve both desired data and deeper answers from the customer.
3.2 Data collection method

In order to ensure the validity and reliability of the research, the author aimed at gathering insights from versatile sources of customers. The quantitative data was acquired through online and offline surveys - written in Vietnamese language - from three main sources, including the existing customer database, new customers visited the company office and prospects from The Tourism Exhibition 2019. Regarding Mia Trading's customer database, the researcher had sent an online survey through email to 300 most frequent customers who have used the company's service more than twice a year from 2016 to 2019. Getting feedback from frequent customers will allow the case company to improve its existing competitiveness and ensure that Mia Trading remains to be the best option for these loyal customers. In addition to frequent customers, the researcher also handed out a survey form to every new customer coming to the company's office from the beginning of March 2019 to the end of May 2019. In order to encourage people to provide their insights, a coffee voucher was given to every customer with a fully filled form. Lastly, Mia Trading sent out an online survey to people who visited the company's booth at the Tourism Day Exhibition - an annual tourism exhibition organized in Ho Chi Minh City in April 2019. The tourism exhibition is an ideal opportunity for Mia Trading to meet people who are already interested in travelling but never heard of the company.

Regarding qualitative data, semi-structured interviews were conducted in Vietnamese to two different groups of customers. The first group consists of ten people, who have experienced Mia Trading services in the past, including loyal customers and unsatisfied service users. Having insights from both happy and disappointed customers allows a business to gain an objective perspective of the customer's opinion. These equitable insights will help Mia Trading to strengthen its competitive value and at the same time, reduce friction in the overall customer experience. Additionally, the researcher also took advantage of the Tourism Day Exhibition to interview five random event attendees who had never heard of Mia Trading before to find out their travel preferences. Overall, the research was carried out with the aim of gathering insights from a variety of data sources
ranging from loyal customers, recent customers, unsatisfied service users and potential prospects.

3.3 List of question

Table 4. List of questions

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Detail</th>
<th>Research method</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Background</strong></td>
<td>Age and gender</td>
<td>Survey</td>
</tr>
<tr>
<td></td>
<td>Family life</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Income</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Distance from Mia</td>
<td></td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td>Job role and responsibility</td>
<td>Survey</td>
</tr>
<tr>
<td></td>
<td>Job experience</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job challenges and frustration</td>
<td>Interview</td>
</tr>
<tr>
<td></td>
<td>Motivation and success</td>
<td></td>
</tr>
<tr>
<td><strong>Personal goals</strong></td>
<td>Hobby and Interest</td>
<td>Interview</td>
</tr>
<tr>
<td></td>
<td>Strength and weaknesses</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Goal achieved in the past</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Future goal - plan to achieve that goal</td>
<td></td>
</tr>
<tr>
<td><strong>Challenge</strong></td>
<td>Biggest failure</td>
<td>Interview</td>
</tr>
<tr>
<td></td>
<td>Solution for the challenge</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Emotion towards to challenge</td>
<td></td>
</tr>
<tr>
<td><strong>The buyer journey</strong></td>
<td>Travel frequency</td>
<td>Survey</td>
</tr>
<tr>
<td>Experience with the service</td>
<td>Purpose of travel</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ticket booking method</td>
<td></td>
</tr>
<tr>
<td><strong>Priority initiatives</strong></td>
<td>Source of information</td>
<td>Survey</td>
</tr>
<tr>
<td><strong>Decision criteria</strong></td>
<td>The most important factor to be considered when travelling</td>
<td>Survey</td>
</tr>
<tr>
<td>key drivers to decision</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Success factors</strong></td>
<td>Describe an ideal travel service</td>
<td>Interview</td>
</tr>
<tr>
<td>Expectation</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Perceived barriers</strong></td>
<td>Reason for the hesitation to use Mia Trading’s service</td>
<td>Interview</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4 DATA ANALYSIS

4.1 Quantitative data

After two months of distribution from March to May 2019, the survey was answered by 262 respondents from three different sources. Among 300 people that were chosen from Mia Trading’s existing customer database to send the online survey, 138 people gave their responses. Besides, 66 new customers filled out the questionnaire at the company’s offices in Ho Chi Minh City, Hanoi and Da Nang. Additionally, 57 out of 262 survey answers were gathered from people who visited Mia Trading’s booth at the Tourism Day Exhibition in April 2019.

A dominating 65% of the survey population were women and 67% of the respondents were at the age range of 25-to-45. The number of women who were from 35 to 45 years old doubled than that of men. On the contrary, there were 37% more male than female respondents in the 25-to-35 age range. The respondent’s age distribution shows that the first buyer persona of Mia Trading will be women around 40-year-old, whereas the second buyer persona will be younger male customers.

![Age of survey participants](image)

Figure 3. Age of survey participants
Regarding the income range, two third of the survey population earned from 10 to 20 million Vietnamese Dong per month, which can be considered as low-to-middle income. Moreover, it can be seen from the graph that the older men were, the higher income they earned. Referring to the personas, it is evident that most of Mia Trading’s customers earn a low-to-medium income. But, the male persona have better earning than that of women customers. Moreover, looking into the Vietnamese business culture, it is common that men hold better position as well as salary comparing with women. Therefore, when working with corporate customers, Mia Trading has to focus on building the relationship with male seniors who are the decision-makers of the company.

In terms of travel behaviour, 42% of survey respondents travelled 1-3 times a year, whereas the percentage of people travelling 4-6 times and 7-10 times annually were 35% and 17% respectively. The top three motivation to travel from the survey were exploring new places (36%), going for business purposes (33%) and returning to hometown (22%). Whenever people need to book a flight ticket, 58% of them would go to a travel agency, 32% would book on online websites and 7% preferred to buy directly from airline brands.
The survey respondents were asked to score from 1 to 5 the importance of some factors that lead to their decision. The result shows that there were significant differences between female customers’ priorities and male customers’ factors to consider. For women, price, location and reputation were the most important factors to be considered when they compare different ticket-booking methods. On the other hand, male respondents put a very strong emphasis on customer...
service, convenience and reputation. Being asked specifically about the agency’s office location, more than half of the respondents answered that they would be willing to come to the office if the distance from their place was less than three kilometres. To have a more multi-dimensional perspective of the data, the researcher endeavoured to find the connection between the key drivers to decision-making, the travel frequency and the travel spending. Surprisingly, the higher the travel frequency was, the larger the travel budget would be and the less price-sensitive people were when it came to the purchasing decision.

Figure 7. Key driver to decision-making
4.2 Qualitative data

Table 5. Qualitative research analysis

<table>
<thead>
<tr>
<th>Goal</th>
<th>Challenge</th>
<th>Success Factor</th>
<th>Perceived Barrier</th>
<th>Pain-points in the buyer journey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loyal customer</td>
<td>Travel more often</td>
<td>Secured cash payment</td>
<td>More loyalty benefits</td>
<td>Pre-booking: complicated travel documents</td>
</tr>
<tr>
<td></td>
<td>Bring more family member along</td>
<td>Free ticket delivery</td>
<td>There are many alternatives in the market</td>
<td>During the trip: overweighted luggage, late arrival</td>
</tr>
<tr>
<td>Recent customers</td>
<td>Complete the checklist of the top</td>
<td>Align travel goal with the</td>
<td>Late payment is not possible</td>
<td>During the trip: more unexpected travel cost</td>
</tr>
<tr>
<td></td>
<td>destination to travel</td>
<td>existing budget</td>
<td>Non-refundable contract</td>
<td>Post-travel symptom</td>
</tr>
<tr>
<td>Unsatisfied service user</td>
<td>Solve things more effectively &amp;</td>
<td>All-in-one, fast &amp; convenient</td>
<td>It's time-consuming to work with a</td>
<td>Pre-booking: finding information about the company</td>
</tr>
<tr>
<td></td>
<td>time-saving</td>
<td>service</td>
<td>traditional agency</td>
<td>Pre-travel: planning &amp; packing for the trip</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Professional customer service</td>
<td>Not 24/7 support</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Long-term partnership</td>
<td>No digital presence</td>
<td></td>
</tr>
<tr>
<td>Potential prospect</td>
<td>Find the best travel deals</td>
<td>Good reputation</td>
<td>Not enough info</td>
<td>Pre-travel: too many things to plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Excellent customer service</td>
<td>Unreal promise</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Competitive price</td>
<td>No digital presence</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Uncompetitive price</td>
<td></td>
</tr>
</tbody>
</table>

In order to gather qualitative data, semi-structured interviews were conducted with four types of respondents, including five loyal customers, three recent customers, two unsatisfied service users and five potential prospects from the tourism event. The interviews were carried out in person and via phone call with a series of ten questions to have a better understanding of customers’ persona and their travel journey. From the researcher perspective, the qualitative data complimented quite well with the results of the questionnaire.

In terms of goal and motivation, people were seeking for time and opportunities to travel more often. However, the most common hurdles that were causing difficulty from reaching their goal were limited budget and busy work schedule. A loyal customer who flies from Ho Chi Minh City to Hanoi every New Year’s Eve said that “I’ve always wanted to visit my home town twice a year together with my husband and son, but it is so expensive to do so. The flight ticket would cost more than my monthly salary”. Also concerning about the budget, a potential prospect from the tourism event said that “I always hunt the best deals. It’s easy to find a 20-30% discount for flight ticket of hotels during off-peak seasons. With the money saved from the promotion, I can spend more on other tourism activities or enjoying better food”.

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Being asked about the challenge that often come across their travel journey, most of the respondents expressed that it was extremely time-consuming for them to search for the travel information and planning for the trip. It is also stressful for them to contact the support center whenever they need help. An unsatisfied service user complained that the customer service from agencies was not helpful and informative as they expected, not to mention the irresponsiveness of the support team whenever unwanted accidents happen to them along the journey. He said “When unexpected accidents happen, I don’t take sorry as an answer from the travel company. I need solutions”. Another interviewee from the tourism event shared that it was almost impossible for her to get the support from the customer service representatives from an OTA. At that time, she had mistakenly typed her name incorrectly in the booking page and she reached out to the OTA for help. But, an automatic email saying “there was nothing we can do” was all she received.

Answering the question: “What would encourage you to travel more?”, a loyal customer stated that having a discounted price for group travelling would motivate her to travel more often since she had always wanted to bring her family and friend together on vacation. An unhappy customer was asked to describe his ideal travel experience and he responded that an all-in-one service - which includes travel document application, flight and hotel booking, automatic invoice issuing - would make him satisfied. Moreover, an office manager from an existing corporate customer of Mia Trading said that he would only work with a reputable company with professional customer service. He emphasized that “A long-term partnership requires the dedicated attitude from both sides to find a win-win agreement”.

With the question “What causes your hesitation to use Mia Trading’s service?”, a loyal customer said that if the company did not come up with more special benefits for repeated customers, she would churn and try other alternative service providers. On the other hand, a recent customer concerned about paying for the travel service in advanced and signing a non-refundable contract. Another perceived barriers were lack of digital presence and time-consuming working process.
5 IMPLEMENTATION TO THE CASE COMPANY

5.1 Understanding the customer

Thanks to the quantitative and qualitative data collected, the researcher was able to gain a rounded understanding of Mia Trading's ideal customer. A set of three buyer personas - the most important customers to Mia Trading - was created based on the respondents' demographical background, buying behaviour, goal, motivation and frustration collected above.

The personas represent the background information, personality, goal, motivation, frustration and key drivers to purchasing decision of the three most potential customers to Mia Trading. The first persona - Linh Pham - is the illustration of Mia Trading’s loyal customers who are either live or work less than two kilometres from the company office location. This customer type places significant importance on the location and availability of the service provider since physical interaction boosts their trust to a brand. They earn low-to-middle income, so they are extremely price-sensitive and their travelling plan often tights to a...
limited budget. Moreover, they expect to get the best out of every purchase, especially free additional benefit and discount. Mia Trading should continue to nurture this customer segmentation because once they are comfortable with a company’s service, which is not hard to achieve, they are not likely to switch brand. They also have a massive word-of-mouth influence on not only their family and friend but also the people living near-by.

The second persona - Minh Nguyen - represents the potential segmentation that Mia Trading can put more focus on in the future. These prospects are young professionals working in the business environment, so they mainly travel for business purposes and their travel frequency is much higher than the first persona. This type of customer earns a competitively high income; therefore, time, efficiency and accuracy are the most important values that these professionals seek for in a travel agency. With the high frequency of travelling domestically and internationally, they need an all-in-one service that includes flight and accommodation booking, travel document handling and around-the-clock support. Even though it is challenging for Mia Trading to build a relationship with this demanding persona, the investment is profitable because this customer type is willing to pay at a much higher price comparing with other walk-in customers.

The third persona assumes the role of the case company’s corporate customers. After the discussion with the managers from three of the existing business customers about their frustrations, Mia Trading has realized a promising market need. Beside individual travellers, the case company can also expand its service offering to medium-to-large sized firms struggling with the company’s travel management. These companies are constantly seeking an agency to support them with handling business trips schedule and booking, organizing team building tour and optimizing overall travel expense. Moreover, since large corporates usually have a complicated financial process, they want to work with a service provider which is able to compromise with their delay in payment.
After visualizing the buyer persona, it is important for businesses to map out their customer’s journey to experience the service from the customer’s perspective and work its way to improvement. The customer journey of a travel experience consists of six phases, going from the awareness stage to the after-purchase stage.

![Customer Journey Map](image)

**Picture 9. Mia Trading’s customer journey map**

A typical customer journey of Mia Trading usually begins with planning the researching for the trip, listing out a few potential agency options to choose from and comparing their price as well as services. Then, with the sorted list, they make the first move to contact the companies, discuss their demand, find out the most suitable service and negotiate for the best price. At this stage of the journey, the customers are overwhelmed by the amount of information received and hesitate to make the decision. This consideration period is extremely challenging for Mia Trading since it takes a great deal of effort and patience to convince the customer to use its service. Moving on to the converting stage when the booking is completed, the customer will start packing the luggage, preparing the travel documents and doing more research about the destination.

Moving on to the converting stage when the booking is completed, the customer will start to pack the luggage, prepare travel documents and plan a more detailed list of travel activities. With so many organizing and planning work to do,
customers are often stressed out in the pre-travel stage. Moreover, unexpected accidents such as flight delay or cancellation, bad weather or losing travel document are likely to happen during the trip - which significantly affects the experience of the entire journey. However, most of the time, they are left alone in this part of the journey with limited or no assistance if they book the ticket from an online agency. Therefore, this is the opportunity for Mia Trading to differentiate its value proposition by offering the best support to help with the customer’s frustrations.

Halfway through the trip, the feeling of excitement and satisfaction will quickly develop as the customers immerse themselves further into the travel experience. At this point in the journey, customers take a more active role and they don't need as much support from the agency as the previous stage. On the other hand, as they have gained significant experiences from the trip, they begin to share the ups and downs of the experience to their family and friends. The tendency to share will increase gradually in the post-travel stage. Therefore, this is the crucial time for the case company to consolidate its relationship with the customers and encourage them to refer Mia Trading to others.
5.2 Creating a customer-centric value proposition

With valuable insights from the research, Mia Trading is now able to identify its ideal customer personas and dive into their service experience thanks to the journey map. The next step for the case company towards creating customer-centric strategies is to fill in the gap between unmet needs and existing service offerings. The Value Proposition Canvas is an excellent tool that helps businesses improve their value proposition by creating a fit between what customers desire and what the company is able to offer. The framework can be used by firstly listing out the company’s main service and the customer’s job to receive those offerings. Then, business executives can carry on by identifying the challenges of the personas along the service experience to put in the “pain” section and determining the personas’ expectation to gain more from the service to fill in the “gain” section.

Picture 10: Mia Trading’s value proposition canvas

Based on the buyer personas’ pain-points and expectations to gain more, business executives will be able to come up with the solutions to address customer’s challenges as well as improvement to enhance the customer experience. Overall, there are five customer-centric strategies that Mia Trading should implement in the future to improve the customer experience:
• **Mia Member Club**: This is an exclusive membership program for Mia Trading’s loyal customers. The customers can sign up for the membership club by sharing their feedback to the Mia Moment Book after using the company’s service. Every person in the Mia Member Club will have a discount of 10% on every trip in the future (book two months before the departure). Club members will also receive exclusive deals on peak seasons such as summer break, New Year holiday and Christmas break. Moreover, they will be sent monthly newsletters to be updated with the hottest destination, the latest travel trend and interesting travelling experience of other Mia Members.

• **Mia Moment Book** - A book consists of customers’ feedback, photo, findings, memory or reviews from their trip. The content of the Moment Book will be shared in Mia Trading’s monthly newsletter, branding campaigns and it can also be used as a reference source for future prospects. In order to encourage customers to share their thoughts, besides the exclusive benefits of Mia Member Club, the company will give them a small present such as a photo album, a photo frame or a shirt with their picture printed on.

• **Onboarding program** - With the purpose of helping the customers to have the best preparation for the upcoming trip, Mia Trading will give every customer a “Go to travel guide”. The guide consists of every information needed to prepare for the trip, including a checklist for packing (what to pack, what is forbidden to bring on an airplane, baggage allowance), scheduled timeline (check-in/check-out time), travel activity recommendations, weather forecast, local map and emergency phone number. Moreover, Mia Trading will provide onboarding customers with a Mia-branded merchandise pack comprising of a hat, a travel backpack and a water bottle.

• **Referral Program and Group Discount** - The Referral Program encourages service users to recommend Mia Trading to their network. With every recommendation, the referrer gets a 15% discount for the next trip and the recommended customer will enjoy a discount of 10%. On the other hand, every group of more than four people travelling together will receive a free 20 kilograms add-on luggage and one meal voucher at a local restaurant.
6 CONCLUSION

Being under the pressure from the competitive tourism industry and the rapid growth of online travel services, every travel agency would lose the competition if it failed to deliver the service experience that the customers want. However, taking the customer-centric approach will enable travel agencies to improve the customer experience and enhance customer loyalty to the brand. Moreover, in a long-term run, investing in customer-centricity will help businesses to achieve better profitability, strengthen the competitiveness and reduce customer retention. Therefore, it is time for Mia Trading had to put the customer in the heart of its business strategy.

In order to implement customer centricity into the company’s operation, businesses must firstly gather intensive insights about their customer personas and the service experience journey. Therefore, three research questions regarding these customer insights were created and the author carried out quantitative and qualitative researches to gather the data.

Regarding the first question: “Who are the ideal customers of Mia Trading”, the research showed that there are three ideal personas that the case company should put more focus in the future. The first persona represents Mia Trading’s loyal customers who are blue-collar workers located in less than three kilometres from the company’s offices. They are price-sensitive and don’t prefer innovative solutions such as online booking sites or credit-card payment. The second persona is the illustration of Mia Trading’s potential customers who are young professionals seeking for an all-in-one travel service that is fast, convenient and professional. The last buyer persona for Mia Trading is corporate customers who are looking for a reputable and experienced agency to help them with managing the company’s travel activities.

The purpose of the second research question was to look at the travel journey from the customer’s perspective. A map of six stages in the journey of a traveller was created together with their main inquiries, actions and emotions in each stage to answer the research question. The result shows that the frustration
points of the customer journey usually occur in the pre-booking, pre-travelling and post-travelling stages.

The last objective of the thesis is to converting all research learnings into practical strategies for Mia Trading. Thanks to the clear visualization of the buyer persona and the detailed customer journey map, the author was able to create a customer-centric value proposition canvas for the case company. In conclusion, Mia Trading has to focus more on the promotion campaigns to attract new customers and at the same time, ensure that the customer service and customer support are professional, efficient and time-saving.
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Survey question

What is your age?
☐ 18 to 25  ☐ 35 to 45  ☐ Over 55
☐ 25 to 35  ☐ 45 to 55

What is your current status?
☐ Single  ☐ Divorced  ☐ Others
☐ Married  ☐ Single parent

Do you have any children?
☐ No  ☐ Yes

In which industry are you working in?
☐ Blue collar  ☐ White collar  ☐ Others

What is your monthly income range?
☐ <10 million Vietnamese Dong  ☐ 30 – 40 million Vietnamese Dong
☐ 10 – 20 million Vietnamese Dong  ☐ Over 40 million Vietnamese Dong
☐ 20 – 30 million Vietnamese Dong

What is your travel frequency annually?
☐ 1 – 3 times  ☐ 7 – 10 times
☐ 4 – 6 times  ☐ Over 10 times

What is your main purpose of travelling?
☐ Explore new places  ☐ Business trip
☐ Home visit  ☐ Others

What type of booking method do you prefer?
☐ Through an agency  ☐ Directly with brands
☐ Through OTA  ☐ Others, please specify

If you book a ticket with a brick and mortal store, what is the maximum distance which you are willing to travel?
☐ < 1 km  ☐ 3km to 5 km
☐ 1km to 3 km  ☐ Over 5 km

What is your source of information searching?
☐ Internet  ☐ Online review sites
☐ Social media  ☐ Peer recommendation
☐ Newspaper and magazines  ☐ Others, please specify
What are your most important factors to be considered when choosing a travel agency? Please tick the score to rank.

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Case company’s buyer personas

**Appendix 2 (1)**

**LINH, PHAM**

**BACKGROUND**
- **Age:** 40
- **Occupation:** Fashion shop owner
- **Status:** Married – 2 children (10 and 6)
- **Location:** Hanoi, moved to Ho Chi Minh 10 years ago
- **Tier:** Decision maker, service user
- **Income:** 12,000,000 - 18,000,000 VND/month
- **Influencer:** Family member, co-worker, friend, neighbor

**BIO**
Lin moved to Ho Chi Minh 10 years ago with her husband, 2 children and 3 cooks who help her with the fashion shop. Every year, the entire family fly back to Hanoi to celebrate New Year Eve. She spends most of her time at the store, taking care of the kids, and taking a seat to the neighbors. The only boys food and uses services of nearby stores since she has to take care of the fashion shop. She always asks for recommendations from friends and also tells others her opinions.

**KEY DRIVERS**
- Price
- Customer service & customer support
- Fast and Convenient
- Location and availability

**MOTIVATION**
- Good customer service, office location is easy to find
- Availability to support anyone via call or face-to-face
- Cheap price, promotion notification, discount for group
- Flexible to change ticket information: departure date, passenger name

**GOALS**
- To visit hometown twice a year (New year and summer) and travel domestically once a year
- To buy tickets with the best price/free assistance on travel documents
- To have maximum baggage allowance when travelling
- To receive advice/consultation on professional needs, avoid fees and pay for overwhelmed baggage, claim compensation for airlines delay and cancellation

**FRUSTRATION**
- Don’t have much knowledge about websites and online technology
- Don’t read email
- Can’t book tickets on her own – too much information online
- Have to take care of the kids when travelling
- Can’t afford to pay for the whole family at once – need flexible payment options
- Don’t have time to compare ticket prices from different brands
- Don’t want to provide the same booking information over and over again

**COMMON OBJECTION**
- Travel agencies charge higher service fee than airline’s official representatives
- Private agencies are not as reputable as government-subsidized brands
- Saigon Tourists, Vietravel, Ben Thanh Tourist

![Picture 11. Buyer persona 1](image1)

**MINH, NGUYEN**

**BACKGROUND**
- **Age:** 31
- **Occupation:** Website developer, IT teacher
- **Status:** Single
- **Location:** Ho Chi Minh City
- **Tier:** Decision maker, service user
- **Income:** 20,000,000 – 40,000,000 VND/month
- **Influencer:** Internet, social media, co-workers

**BIO**
Minh is an independent, practical, busy and hardworking developer. He is achievement-oriented and his likes to get things done as efficient as possible. He is an international traveler, he travels on business, vacation and for leisure. When he has a vacation, he wants to take care of the visa, flight ticket and hotel booking from A to Z. He company pays for his trip as his wishes to have payment invoice once a month instead of paying every single time. He also likes to have everything delivered to him.

**KEY DRIVERS**
- Price
- Customer service & customer support
- Fast and Convenient
- Location and availability

**MOTIVATION**
- Excellent & professional customer service; fast, on-time, accurate
- Full package service on international visa application
- Responsive customer support, able to respond to his requests immediately
- Flexible support, able to speedup the process when needed
- Fee document/pick-up and delivery – late payment possible
- Fee upgrade to business class

**GOALS**
- To have all required travel document + ticket + hotel ready for all business trips
- To work with a reputable, trustworthy and experienced agency that will secure his personal/document (in some statements, bank transaction, travel history)
- To work with an agency that immediately sends new tickets to him whenever a flight delay/cancellation occurs – additional service charge will be added to monthly invoice

**FRUSTRATION**
- Flight delay and cancellation affects busy schedule
- Time-consuming waiting before boarding – crowded & noisy boarding area
- Late delivery, inaccurate documentation (visa, passport)
- Shortly-noticed business trips – he has no time to prepare beforehand

**COMMON OBJECTION**
- Impressive & irresponsible customer service
- Unsupportive attitudes, lack of experience in working with business documents and visa application

![Picture 12. Buyer persona 2](image2)
### Buyer persona 3

**Background**

- **Age**: 45
- **Occupation**: Office Manager - Ministry of Public Security
- **Status**: Married - 1 son in high school
- **Location**: Hanoi
- **Tier**: Decision maker
- **Income**: 23,000,000 - 30,000,000 VND/month
- **Influencer**: Coworkers (higher level), family, newspaper

**Motivation**

- Flexible payment: travel agency issues payment/invoice twice a year and be understanding whenever a payment is delayed because of the complexity in government’s funding procedure.
- Fast ticket delivery and human support: travel agency sends a consultant to him to support with arranging tours, booking tickets for large group of employee and issuing payment invoices.

**Goals**

- To speed up the service booking process
- To improve worker’s effectiveness during business trips
- To keep track of the company travel spending
- To reduce the frustration in payment procedure
- To find a long-term travel service provider

**Frustration**

- Manage 1,500 workers’ schedule 2 month ahead – both business trips and team building tours and report to other Government’s Financial department
- The travel expense usually exceeds the ministry’s budget
- Difficult to find an agency that agrees to 6-month late payment, since the Government’s Financial department only sends funding twice a year. Sometimes the transaction can even be delayed

**Common Objection**

- Unprofessional customer service
- Agency with poor reputation, lack of experience, inflexibility

**Personality**

- Price sensitive
- Collective
- Pressure-handling
- Prestige

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**Hung, Tran – Corporate Customer**

**Picture 13. Buyer persona 3**