

**UEH UNIVERSITY
SCHOOL OF BUSINESS
FACULTY OF INTERNATIONAL BUSINESS - MARKETING**



INTERNSHIP REPORT

**TITLE: PROPOSE A STRATEGIC MARKETING
COMMUNICATION PLAN TO ESTABLISH UNLOCK
EQUITY PRODUCT POSITIONING FROM
NOVEMBER 2022 TO DECEMBER 2022**

Student: Trang Ngoc Truc

Major: Marketing Course: 45

Lecturer: PhD. Dinh Tien Minh

2022

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ACKNOWLEDGEMENT AND ENDORSEMENT

The first important, authorize me, Trang Ngoc Truc, to thank PhD. Dinh Tien Minh, who has always been there for me throughout the process of finishing my graduation thesis.

I'd like to thank the Faculty of International Business - Marketing for making it possible for me to conduct my research successfully and efficiently.

Thank you, Homepage, for your observable and specific support and evaluation of the internship.

Thank you to everyone who took part in the interview and filled out the questionnaire so that we could have a complete and accurate study.

Finally, I want to thank everyone who will read and refer to my thesis. All of the research and dedication that a student who has completed an intensive marketing schooling at UEH University. Based on actual research and a well-argued planning system, the accuracy is high. I hope that this thesis will be useful to readers in their own research.

I hereby declare that this is my own graduation report, written by me and not copied from any other organization's or individual's articles.

Student

Trang Ngoc Truc

TABLE OF BUSINESS ASSESSMENT

Khoa Kinh doanh quốc tế- Marketing, Trường Đại học Kinh tế TP.HCM chân thành cảm ơn quý doanh nghiệp đã tiếp nhận sinh viên: Trang Ngọc Trúc Lớp: MRO01 Khóa: 45
 Đến thực tập tại doanh nghiệp trong thời gian từ: 08/08/2022 đến 16/10/2022.
 Sinh viên được thực tập và làm việc tại bộ phận/phòng: Marketing
 Tại công ty TNHH HOMEBASE MANAGEMENT VIETNAM
 Thời gian làm việc trong tuần: 5 ngày/tuần

Học kỳ doanh nghiệp là cơ hội giúp sinh viên tiếp cận môi trường làm việc thực tiễn, chuyên nghiệp tại doanh nghiệp. Chúng tôi kính đề nghị Ông/bà - người phụ trách thực tập của sinh viên - đánh giá quá trình thực tập của sinh viên tại doanh nghiệp theo bảng tiêu chí dưới đây.

Xin vui lòng đánh giá quá trình thực tập của sinh viên tại Doanh nghiệp theo các tiêu chí sau (bằng cách khoanh tròn vào mức độ tương ứng):

Tiêu chí đánh giá	Chưa đạt	Cần cải thiện	Đạt yêu cầu	Khá	Tốt
1. Kiến thức chuyên môn (nắm vững kiến thức và công cụ sử dụng trong lĩnh vực thực tập)	1	2	3	4	5
2. Kỹ năng nghề nghiệp cá nhân (khả năng ra quyết định, khả năng lập kế hoạch và tổ chức công việc, quản lý thời gian, hiệu quả, kỹ năng văn phòng...)	1	2	3	4	5
3. Kỹ năng làm việc nhóm (thành viên tích cực hoặc lãnh đạo nhóm hiệu quả, giao tiếp tích cực, đóng góp tốt cho nhóm ...)	1	2	3	4	5
4. Thái độ thực tập (trung thực, tác phong chuyên nghiệp, thân thiện, ý thức kỷ luật, chủ động học hỏi, sáng tạo, yêu thích công việc...)	1	2	3	4	5
5. Mức độ hoàn thành nhiệm vụ (thực hiện công việc đúng yêu cầu, đúng thời hạn, đảm bảo chất lượng công việc)	1	2	3	4	5
6. Hiệu quả đóng góp của khóa luận tốt nghiệp đối với công ty (đề tài thú vị, cần thiết; thể hiện hiểu biết tốt về DN; giải pháp khả thi, thực tiễn; hiệu quả đóng góp cao)	1	2	3	4	5

Trân trọng cảm ơn sự hỗ trợ của quý doanh nghiệp.

Xác nhận của Doanh nghiệp:

Họ tên người xác nhận: Bùi Duy Khang

Chức vụ: Senior Finance and Operating Associate Email: lehang.bui@gethomebase.com



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ĐƠN VỊ THỰC TẬP: CÔNG TY TNHH HOMEBASE MANAGEMENT VIETNAM

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2. Hình thức trình bày (<i>hình thức trình bày theo quy định, cách thức trích dẫn, bố cục chuyên nghiệp...</i>)	5	
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1. Nội dung (<i>hiểu biết về doanh nghiệp tốt, nội dung mang tính thực tiễn cao, phù hợp với chương trình đào tạo, tính logic, tính đầy đủ, tính sáng tạo trong xác định vấn đề hoặc xây dựng giải pháp...</i>)	25	
2. Kỹ năng nghiên cứu độc lập (<i>tìm kiếm tài liệu đầy đủ và phù hợp, phân tích/đánh giá thông tin, phương pháp nghiên cứu phù hợp, hoàn thành bám sát tiến độ kế hoạch...</i>)	10	
3. Kỹ năng giải quyết vấn đề (<i>xác định vấn đề chính xác, xây dựng cơ sở đề xuất phù hợp với chuyên môn, xây dựng và chi tiết hóa bộ giải pháp mang tính thực tiễn và khả thi...</i>)	10	
4. Hình thức trình bày (<i>văn phong rõ ràng, súc tích, không có lỗi ngữ pháp, văn phạm, trình bày theo đúng quy định....</i>)	5	
5. Thái độ, hành vi (<i>chuyên nghiệp, trung thực, cầu tiến, quản trị thời gian, chủ động, tích cực...</i>)	5	
TỔNG ĐIỂM	70	

Họ & tên GVHD:

Chữ ký: _____

Ngày: _____

EXECUTIVE SUMMARY

The study was carried out with the goal of proposing a strategic Marketing communication plan to establish Unlock Equity product positioning from November 2022 to December 2022.

Many customers are currently leaving Homebase's Unlock Equity product line. Because many customers have not trusted Homebase, misunderstood the service Homebase provides, and are hesitant to trust Homebase to hold the title.

Students conduct research with Millennials who own at least one piece of real estate in order to better understand the consumer's perception of the financial industry, understand the consumer profile, U&A, needs, and expectations towards their buying behavior and to build persona of real estate investor and homeowner who are open to using Homebase service in the near future. In order to better understand the customers that Homebase serves, conduct in-depth interviews with customers who have used Unlock Equity in Binh Duong and Nha Trang.

There are five key findings about customers: having a business, having a high income but being unstable, being knowledgeable and professional. And the top three channel media to be that key concerns are: social media (Facebook, Google), word-of-mouth (WOM), news, and press.

The research findings serve as the foundation for proposing a Marketing communication plan with three main projects: content partnership, Kol project, and testimonial clips.

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LIST OF ACRONYMS

1. WOM: Word of mouth
2. U&A: Usage & Attitude
3. CEO: Chief Executive Officer
4. COO: Chief Operating Officer
5. CFO: Chief Finance Officer
6. OKR: Objective Key Result
7. Co.Ltd: Company Limited
8. F&B: Foob & Beverage

INTRODUCTION

Internship background

Not only during the difficult period of the COVID-19 epidemic, but many experts believe that the use of technology in the real estate sector will be the trend in the future. Since the outbreak of Covid 19, the majority of customers' home-buying experiences have begun to go digital. Technology, it can be said, helps the real estate market move faster, improves the customer experience, and provides real estate traders with more opportunities to grow. Many countries around the world are developing real estate technology, and many experts believe that the application of information technology in the real estate field will be the future trend, making it easier to connect with customers. As a result, the author chose to intern at a PropTech company as a Content Marketing Intern in order to develop skills in content writing for a specific industry such as PropTech.

Reasons for choosing a thesis topic

Homebase is a startup, its market presence is limited. Along with the complexities of Homebase's products, many customers have been perplexed by the company's service. According to company data, two reasons customers do not choose Homebase that can have an impact on marketing improvement are:

- Do not trust Homebase hold the title
- Mistaken Homebase with other service providers (unsecured loan, agency)

And, in order to improve the preceding two reasons, it is now feasible and necessary to develop a strategic communication plan to establish Unlock Equity product positioning.

Topic limitation

Scope of time study: The study was carried out from August 8, 2022 to October 16, 2022.

Project Methodology:

Desk research: To get information about the competitive landscape of brands real estate, mortgage, and loan, market report on trends in the real estate, finance industry.

Quantitative research: Online survey: n= 300.

Qualitative research: IDI: n=5.

Research flow:

- Screener, Pre-Concept Measures (Self-complete)
- Find out the consumer profile, perception, U&A, needs via an Online survey.
- Explore consumer expectations towards their buying behavior via an Online survey.

- Deep understanding in IDI

Target respondents:

Male/Female.

Millennial (26-42 years old).

SEC A/B working.

Real estate investor and homeowner (minimum have 1 property).

For IDI: Those who have already been Homebase's consumer (Closed-won)

Thesis layout

CHAPTER 1. COMPANY OVERVIEW

1.1. Establishment and development process

1.2. Functions, responsibilities, organizational structure, and human resources situation

CHAPTER 2. PROBLEM ANALYSIS

2.1. Reasons to choose project

2.2. Research objectives

2.3. Research object and scope

2.4. Project Methodology and Steps of Execution

2.5. Key Result (Quantitative research)

2.6. Key Result (Qualitative research)

CHAPTER 3. RECOMMENDATIONS

3.1. Conclusion

3.2. Recommendations

3.2.3. Budget Management

3.2.4. Timeline

CHAPTER 1. COMPANY OVERVIEW

1.1. Establishment and development process

Homebase was founded in 2019 in response to a shortage of financial alternatives for housing in Vietnam due to high-interest rates and restrictive models. The company is aimed at people with unstable incomes, sub-banks, and foreigners desiring to acquire real estate in Vietnam. Homebase will work with customers to invest in various sorts of real estate, including land, attached houses, and apartments.

Current business name: Homebase Management Vietnam Co., Ltd;

External name: Homebase Management Vietnam Company Limited;

Short name: Homebase;

Scope: Real estate business, land use rights of owners, users, or tenants;

Homebase's credibility:

- 25,000,000+ USD Cumulative Transaction Value
- 7,000,000+ USD Annualized Revenue
- 50,000,000+ USD Capital raised
- ~20 cities in Vietnam

Homebase was established in Singapore, proud to be the best project when received 300,000 USD in capital contribution from Antler investment fund. Seeing the potential for expansion in the Vietnamese market, Homebase began establishing its first location in Ho Chi Minh City at the end of 2019. Homebase has reached numerous milestones and remarkable growth figures over its four-year development journey. With a rent-to-own concept that provides a straightforward financial solution for homeownership, Homebase successfully received 5,000,000 USD in its first year from VinaCapital Ventures, 1982 Ventures, Class 5 Global, and other investors. Not to be outdone, Homebase continues to successfully raise 30,000,000 USD from a variety of domestic and overseas investors in 2021. Y Combinator typically invests in the very first corporation in Vietnam. Homebase's investors include Partech Partners, Europe's most

prominent venture capital fund, Goodwater Capital, a Silicon Valley venture capital firm, Ace & Company, Emles Advisors - Emles, and other investors. Homebase expands to over 20 provinces in Vietnam and opens a second branch in Da Nang in 2022. Moreover, Homebase was named the PropTech Company of the Year - Southeast Asia at the Fintech Awards 2022 by Wealth & Finance International and one of the Top 10 Leading Emerging Giants by KPMG and HSBC.

1.2. Functions, responsibilities, organizational structure, and human resources situation

1.2.1. Functions

Homebase is a corporation that provides financial solutions for homeownership through three primary products. The first is a rent-to-own product, Homebase Company, which contributes cash and buys back properties at consumers' request while still granting customers the opportunity to sublease and utilize the property for personal purposes. The Company's second offering is a service that buys and disburses money within 72 hours at a reduced rate for consumers with urgent housing needs. Finally, Homebase provides rapid cash disbursements to customers with liquidity issues and acute investment or housing demands.

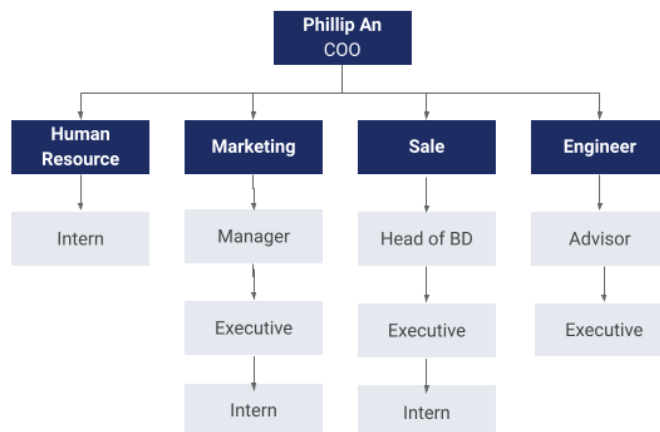
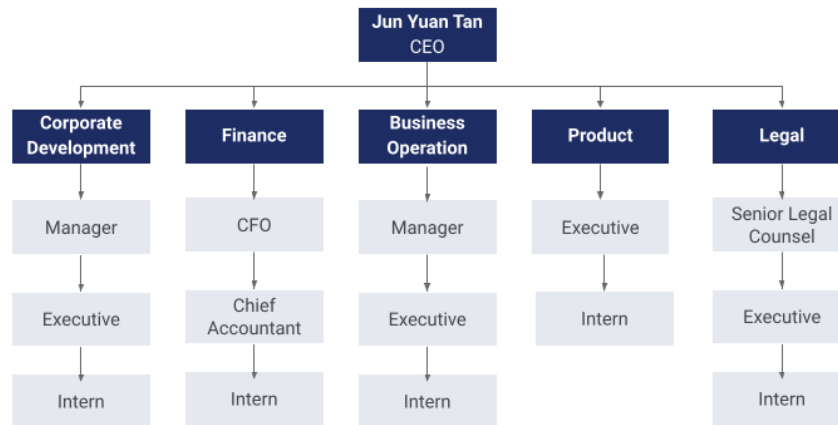
1.2.2. Responsibilities

Homebase Company, with a big vision, seeks to grant ownership of 100,000 houses across Southeast Asia, achieving young people's desire for homeownership. Furthermore, the products produced by Homebase Company are intended to introduce innovative and flexible financial solutions to Vietnam and Southeast Asia, therefore contributing to the building and growth of the Vietnamese financial market.

1.2.3. Company's organizational structure

Homebase Management Vietnam Co., Ltd.'s organizational structure is flat, which is ideal for a startup with few workers. Simultaneously, the Company develops a functional structure that allows personnel to be grouped by skill sets and functions, allowing them to focus their collective power on completing their departmental duties.

Image 1.1. The organizational structure of Homebase Management Vietnam Co., Ltd



(Source: Human Resources Department of Homebase Management Vietnam Co., Ltd.)

The firm structure is constructed on a functional model and is led by two branches, the two founders of the company, the CEO, and the COO. Employees of the departments are assigned jobs based on their capacity to concentrate primarily on their expertise to address the challenges of each department.

Each quarter, the Company will design a strategy and shared objective, known as OKR, with the CEO and COO implementing it initially at a high and broad level. Following that, each department will execute its duties by the Company's functions and general strategy, which must be authorized by the superior before being put into action. From there, the personnel in the room will create OKRs for themselves, and the superiors will approve them for the subordinates. Typically, this procedure occurs in the last two weeks of the previous quarter and begins to deploy in the next quarter.

Individuals will undertake tasks relatively independently to fulfill their obligations now that OKRs have been established. The role of the department head is typically more about general planning and assigning corporate workers or trainees to help and be in charge. Employees will be held accountable for completing and owning their allocated tasks. Because the model is typically very flat, the relationship between the boss and the employee is relatively close and may be readily reached. When there are concerns to discuss, departments organize work together openly and directly. The interchange of ideas across committees occurs regularly and is not restricted to improved communication, both an advantage and a disadvantage for the company.

Communication amongst personnel in the department is simple and quick. It is also simple to work directly between departments, which improves information communication, but it creates a lot of confusion and disorder when there are no communication regulations in place within departments. Since employees may contact the CEO and COO directly, senior workers are sometimes overwhelmed with work.

1.2.4. Human resource

Homebase Management Vietnam Co.Ltd currently employs 130 people. The number of employees is steadily increasing, keeping with the fast-growing and ever-changing Startup Company model. The most important aspect is the increase in the number of employees; additionally, the Company's personnel characteristics have appropriate qualities for the Company's model and position. The advantage of being

young (when the entire Homebase workforce is very energetic and young) helps the Company develop quickly, with many innovative ideas—furthermore, the ability to study and the advantage of a diverse range of nationalities and cultures. The personnel situation is detailed in the table below.

Table 1. 1. Human resources situation of Homebase Management Vietnam Co., Ltd

		2019		2020		2021	
		Amount	Proportion (%)	Amount	Proportion (%)	Amount	Proportion (%)
Gender	Male	4	40	12	54,5	48	36,9
	Female	6	60	10	45,5	82	63,1
Age	18-30	8	80	16	72,7	103	79,2
	30-40	2	20	8	27,3	27	20,8
	40 above	0	0	0	0	0	0
Standard of education	University	8	80	14	63,6	114	87,7
	Postgraduate	2	20	8	36,4	16	12,3
Contract type	Labor	4	40	8	36,4	45	34,6
	Apprentice	6	60	8	36,4	71	54,6
	Advise	0	0	6	27,2	14	10,8
Nationality	Foreign	4	40	6	27,2	10	7,7
	Vietnam	6	60	16	72,8	120	92,3

Total	10	100	22	100	130	100
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(Source: Human Resources Department of Homebase Management Vietnam Co., Ltd.)

The above table shows that the company's personnel size has expanded rapidly and significantly; there is significant differentiation between years, with the number of employees nearly doubling between 2020 and 2021. This is reasonable for a start-up company and follows the company's capital scale and revenue growth rate. The primary reason for employee development is that the company is at a point when it has to expand the number of transactions. According to the plan, it will require around 150 sales workers to meet the goal by 2022. As a result, the company encourages sales employee recruitment and organizes monthly sales training sessions. Currently, the company has only reached more than half of the number of salespeople, therefore the number of employees is expected to grow. Furthermore, other departments were expanded to meet the demands of scale growth to synchronize with the sales department, but because they were not as focused, they still faced a shortage of human resources, which should be addressed to supplement.

In terms of human resources structure, the gender of human resources varies yearly, although the number of female employees now outnumbers male employees. Male personnel is frequently found in fundraising, operations, and technology departments. Jobs need a high focus and logical thinking and are frequently physically demanding. Meanwhile, female employees strongly emphasize accounting, sales, and human resources departments. Accounting work generally involves attention to detail and accuracy, while business and human resources frequently interact with people. Employees must communicate with competence, delicacy, and compassion. Currently, the gender ratio at Homebase is appropriate, and each department may function as much as possible by its features.

At Homebase, everyone is young and highly young (under 40 years old). Because the Company is in the field of real estate financing, one of the relatively new industries in the Vietnam market in particular and Asia in general, a youthful human resource is

required to stay up with the trend and be able to industry updates. Most of the Company's employees are between 18 and 30, accounting for around 80% of the total number of employees. Interns, regular workers, and lower-level supervisors are typically held by highly young people. 20% of human resources between 30 and 40 hold important positions in the Company's operating system, frequently as senior managers or directors. There are currently no employees in the upper middle age group. This stems from the fact that the Company tries to hire exceptional young employees at affordable prices; most of them are students from top local universities in Vietnam, and the company continues to focus primarily on hiring interns. With the current situation, Homebase's human resources are typically youthful, dynamic, trend-aware, and continually striving to develop innovations to lead the market. However, the fact that most of the human resources are too young and are mainly interns makes the company prone to making mistakes at work, particularly in the real estate sector with substantial transactions requiring extensive industry knowledge.

Because all employees have undergraduate and graduate degrees, education is a strong suit for the company. Almost 20% of all graduates are postgraduate graduates and frequently work as department heads or leaders since they have high expertise and specialized experience in the field and frequently have the capacity to counsel capable of handling complicated company problems. Because of the characteristics of human resources, the majority of them are incredibly young, therefore the majority of these people only have university degrees. Furthermore, English proficiency is a strength when all workers are above the basic communication level, with the majority speaking fluent English and communicating with international leaders.

“The apprenticeship contract for the internship currently accounts for more than 50% of the contracts provided by the Company, followed by the labor contract at about 35% and a significant part is the contract of employment service. Most departments recruit interns to help with their work, except human resources, marketing, and sales. Because salespeople frequently change jobs, the employees chosen through the new training program all signed an apprenticeship contract for the first time. Despite signing an apprenticeship contract, the fundraising department frequently requires candidates who have graduated and have 1-2 years of experience. Service contracts are typically

applied to senior management positions when they only serve as advisors and part-time employees at the company. Signing a service contract allows the company to save money because they only have to pay them for the time they advise. Having too many trainees is a future problem that must be addressed because trainees have a short commitment, widdle experience, and require retraining. At the same time, the fact that most senior managers do not work full-time makes it difficult to solve senior problems.”

Nationality diversity is a cultural aspect of the Homebase Company, as the company employs a substantial number of people of foreign origin. Employees of foreign nationality frequently hold senior management positions or graduate degrees, have excellent capabilities and cross-cultural thinking, and work primarily in the fundraising and technology departments, which require people with international working experience, good foreign language skills, and high capacity. Priority is given to Vietnamese employees to have a good perspective on the business and the domestic market in the accounting and sales departments. The diversity of nationalities contributes to the development of the company's culture in a more international and professional direction, but it also serves as a barrier in recruiting because all workers must have a baseline level of English communication.

The Company's salary policy is typically comparable to the market. Furthermore, because it is in the real estate sector, the Company's bonus and commission rules for sales representatives usually are well established but still lower than the industry average; in exchange, the Company always pays employees a fixed salary (usually real estate salespeople will not have a fixed salary). Because it is a start-up, the operating time is short, thus the firm does not store money for compensation in cash, instead giving employees company stock as a mechanism to convert to cash. This number of alternatives is only applicable if the employee has been with the company for more than a year and a half, and it is one of the most common forms in startups such as Grab and Alibaba. Generally, when the company's size proliferates over time, its satisfaction also grows, although this depends on the year's business performance and funding. Each individual in the company is a critical part contributing to the company's development, so the efforts of each individual will considerably impact the Company's outcomes, consequently deciding the level of success, individual welfare, and advancement as a

result, Homebase's startup model generates a strong incentive for employees to contribute to the community.

In general, the Company's human resource situation has improved rapidly, partially meeting set goals and personnel plans. However, the personnel growth rate remains slow compared to the sales growth rate, and the total number of employees has not yet reached the Company's human resource plan, requiring the HR department to continue to search for and fill completed vacancies in accordance with the forecast plan

CHAPTER 2. PROBLEM ANALYSIS

2.1. Reasons to choose project:

Vietnam's economy is undergoing significant fluctuations as a result of the global economy's influence and the country's tense war situation. Bank interest rates will skyrocket in 2022 as inflation rises. Demand for loans rises as a result of this difficulty, but banks are unable to meet all current market demands. The government also implemented policies to limit the capacity of real estate loans. Rising property prices in cities, combined with a lack of financing options, mean that more people must postpone purchasing their first homes unless they have family support or suffer losses in continuing their business. Homebase adapted "rent-to-own," a globally proven homeownership model, to address common home-financing issues in Vietnam. This model enables aspiring homeowners and investors who are unable to obtain a bank mortgage to refinance. Its business model is similar to that of Divvy Homes and ZeroDown in the United States, and leaders from both startups (Divvy Homes co-founder Brian Ma and ZeroDown's former COO Troy Steckenrider) have invested in Homebase.

Chart 2.1. Close Lost Reasons



(Source: Marketing Department of Homebase Management Vietnam Co., Ltd.)

Despite its effectiveness, this model is still relatively new to the Vietnamese market. To comply with Vietnamese law, Homebase had to modify some features. Furthermore, because Homebase is a startup, its market presence is limited. Along with the complexities of Homebase's products, many customers have been perplexed by the company's service. According to company data, two reasons customers do not choose Homebase that can have an impact on marketing improvement are:

- Do not trust Homebase hold the title
- Mistaken Homebase with other service providers (unsecured loan, agency)

And, in order to improve the preceding two reasons, it is now feasible and necessary to develop a strategic communication plan to establish Unlock Equity product positioning.

2.2. Research objectives:

The project was completed with the stated set of goal “ Propose a strategic marketing communication plan to establish Unlock Equity product positioning from November 2022 to December 2022”. The component objectives to accomplish this are as follows:

- Understand consumer perception about finance brands.
- Understand the consumer profile, U&A, needs, and expectations towards their buying behavior.
- Build persona of real estate investor and homeowner who are open to using Homebase service in the near future.

2.3. Research object and scope:

2.3.1. Research object:

Strategic marketing communication plan to establish Unlock Equity product positioning from November 2022 to December 2022.

2.3.2. Research scope:

Product line: Unlock Equity product line.

National: Vietnamese.

Geography: Vietnam.

Age: Millennial (26-42 years old).

SEC A/B working.

Timeline: From late September to early October.

2.4. Project Methodology and Steps of Execution

2.4.1. Project Methodology:

Desk research: To get information about the competitive landscape of brands real estate, mortgage, and loan, market report on trends in the real estate, finance industry.

Quantitative research: Online survey: n= 300.

Qualitative research: IDI: n=5.

Research flow:

- Screener, Pre-Concept Measures (Self-complete)
- Find out the consumer profile, perception, U&A, needs via an Online survey.
- Explore consumer expectations towards their buying behavior via an Online survey.
- Deep understanding in IDI

Target respondents:

Male/Female.

Millennial (26-42 years old).

SEC A/B working.

Real estate investor and homeowner (minimum have 1 property).

For IDI: Those who have already been Homebase's consumer (Closed-won)

2.4.2. Steps of Execution:

Step 1: Identify the objects and research objectives

Research objects: Strategic marketing communication plan to establish Unlock Equity product positioning from November 2022 to December 2022.

Research objective:

Consumer perception about finance brands.

Understand the consumer profile, U&A, needs, and buying behavior expectations.

Build persona of real estate investors and homeowners who are open to using Homebase services soon.

=> Propose a strategic marketing communication plan for Unlock Equity product positioning.

Step 2: Collect the information

Some information to collect for the research paper:

Real estate market reports

News related to finance and real estate

Report on customer behavior to buy real estate

Reports related to loans

Primary data: Build a questionnaire

Secondary data: Internal data, internet, market research, press.

Step 3: Conduct a survey and interview

Step 4: Process data

Step 5: Research results

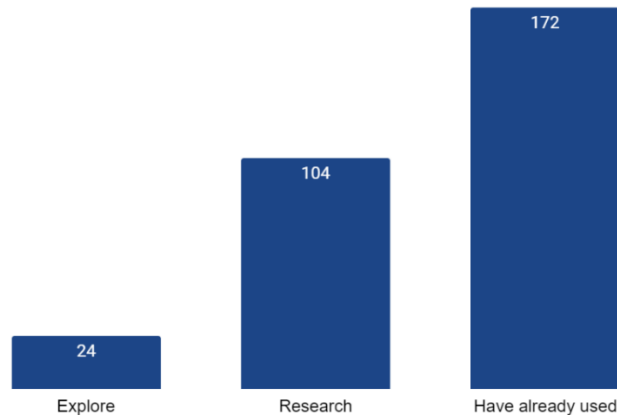
Analyze data and conduct a conclusion.

Step 6: Report the research results

2.5. Key Result (Quantitative research):

2.5.1. Finance perception:

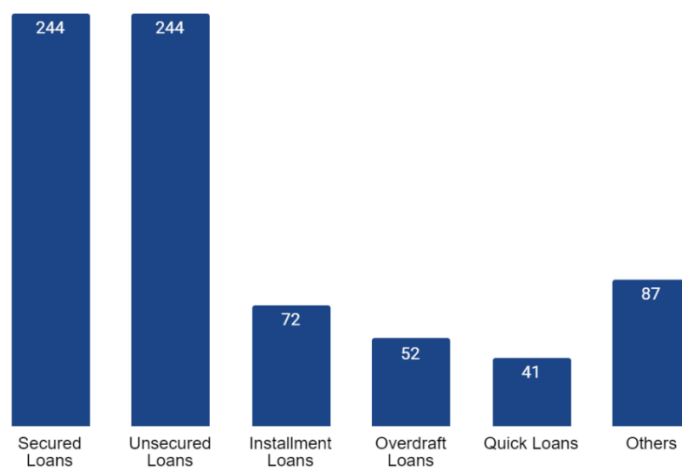
Chart 2.2. Do you research/research/use services in the field of providing financial solutions such as loans, mortgages?



(Source: Research results)

According to the study's findings, 57.33% of 300 respondents said they had used services such as mortgages or loans. Furthermore, 34.67% of respondents said they are looking into loan and mortgage services. This demonstrates that mortgage and loan services are extremely popular among the Millennial generation. Some of the remaining divisions have also investigated or researched these services, showcasing that this customer file has the potential to be exploited in the future.

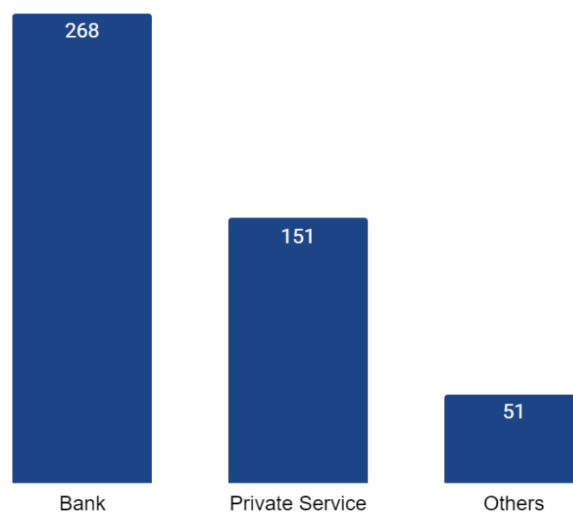
Chart 2.3. Have you researched/researched/used the following forms of loan?



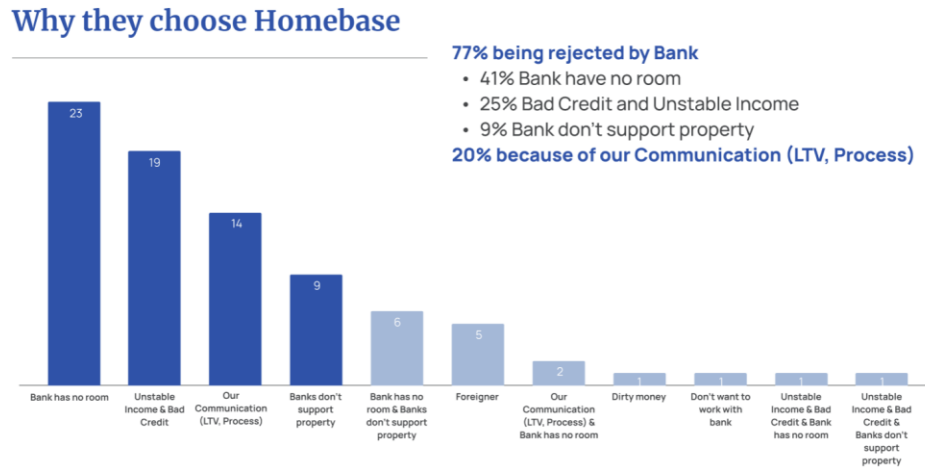
(Source: Research results)

Following that, mortgage and unsecured loans are the most popular among Millennials, accounting for 81.33% of total responses. Why are these two types of capital popular among Millennials? The first is a mortgage loan, which is a loan secured by assets and has a low interest rate and a high loan value. Customers frequently use unsecured loan when they need a huge amount of money like home mortgage, car loan. Unsecured loans, on the other hand, do not require you to mortgage your property, but you will be charged a higher interest rate, the loan value cannot be too high, and to get an unsecured loan, you must demonstrate stable cash flow to the lender. Student loans, personal loans, and credit cards are common examples of an unsecured loan. Homebase's Unlock Equity product works in the same way as a refinance; however, in order to be supported, customers must own real estate and agree to temporarily transfer the title to Homebase. A large number of Millennials are aware that getting a mortgage is a notable metric. This could be because they are familiar with how it works, so Unlock Equity's new business model can be communicated using a mortgage loan as an example to make it easier for customers to understand and obtain messages.

Chart 2.4. Have you researched/researched/used the services of the following financial support solution providers?



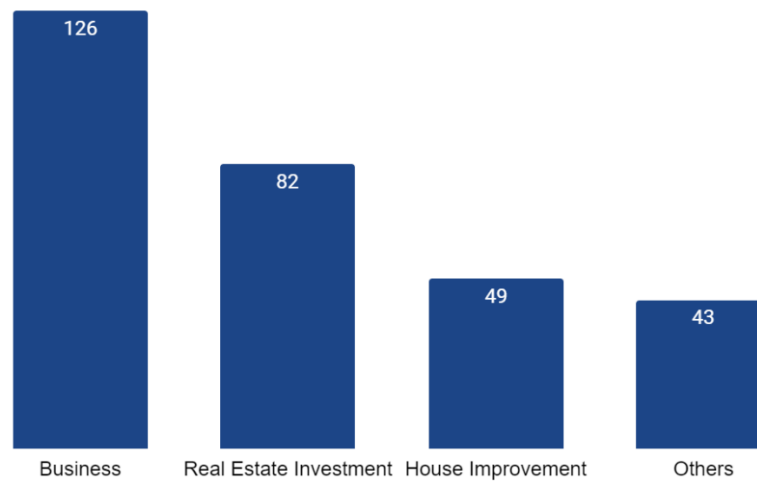
(Source: Research results)

Chart 2.5. Why customer choose Homebase?

(Source: Marketing Department of Homebase Management Vietnam Co., Ltd)

According to the two charts above, banks are the most trusted service providers, accounting for 89.33% of all respondents. Private financial service providers come in second with 50.33%. It can be seen that when Millennials need to borrow money, the bank is their TOM. However, the bank is currently running out of credit room. That prompts well for private financial aid providers such as Homebase, where 77% of customers choose Homebase after being rejected by their bank, 41% is due to the bank's lack of room. Homebase played great during “Bank lockdown” period. This can be a golden time for Homebase to do some growth hacks. Another thing to keep in mind is that banks cannot assist customers who have a poor credit history or cannot prove a stable income. But Homebase can get it; this is the key selling point, which should be emphasized when communicating the message to Homebase’s audience.

Chart 2.6. What purpose do you research/research/use financial support services for?



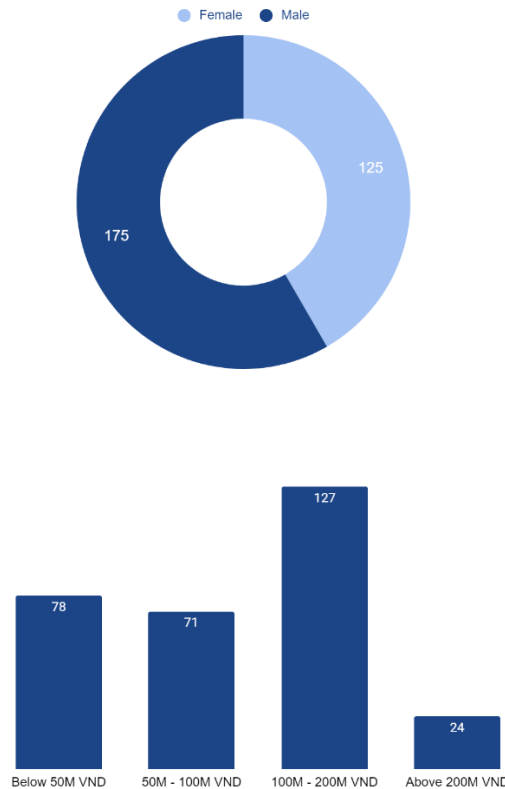
(Source: Research results)

When asked why they were researching or using loan services, 42% of 300 respondents stated it was for business purposes. Despite the fact that all respondents own at least one property, 27.33% want to continue investing in further properties, while 16.33% simply want to build or renovate their home. According to this information, Homebase can act as a "Co-investor" in the customer's business or investment.

2.5.2. The consumer profile, U&A, needs, and buying behavior expectations:

- Customer demographic

Chart 2.7. Gender and Chart 2.8. Monthly Income

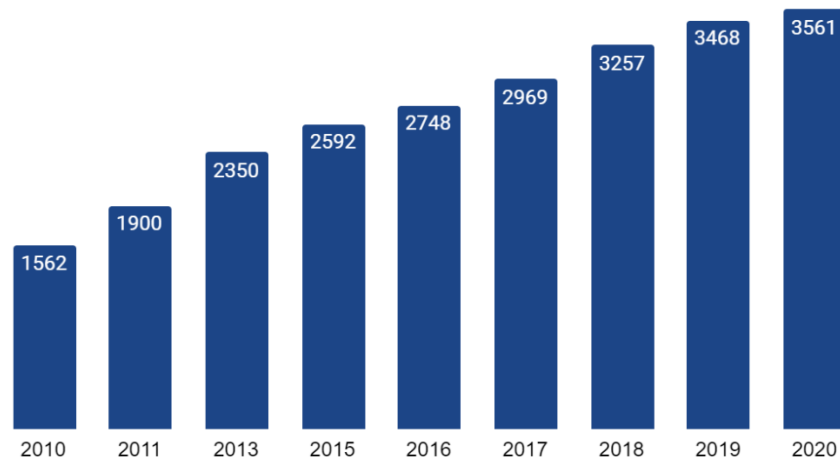


(Source: Research results)

The customer is aged between the millennia of 26 and 42 (Millennial generation). Men outnumber women, but the percentage difference between men and women is not significant, at 58.33% & 41.67%, respectively demonstrating that finance is not overly unequal or biased towards one gender. When designing content publications, you can use male or female images, as well as family images. Surprisingly, 50.33% of those polled have a monthly income of 100M USD or above. This is a high level of income for Vietnamese people, as the annual per capita income of Vietnamese people in 2022 only reaches 3561 USD. Meanwhile, 50.33% of respondents have a monthly income that is greater than this estimate for one year.

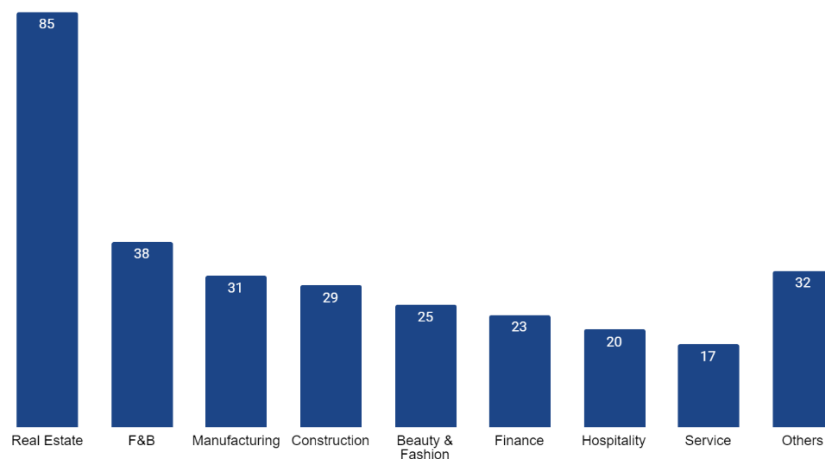
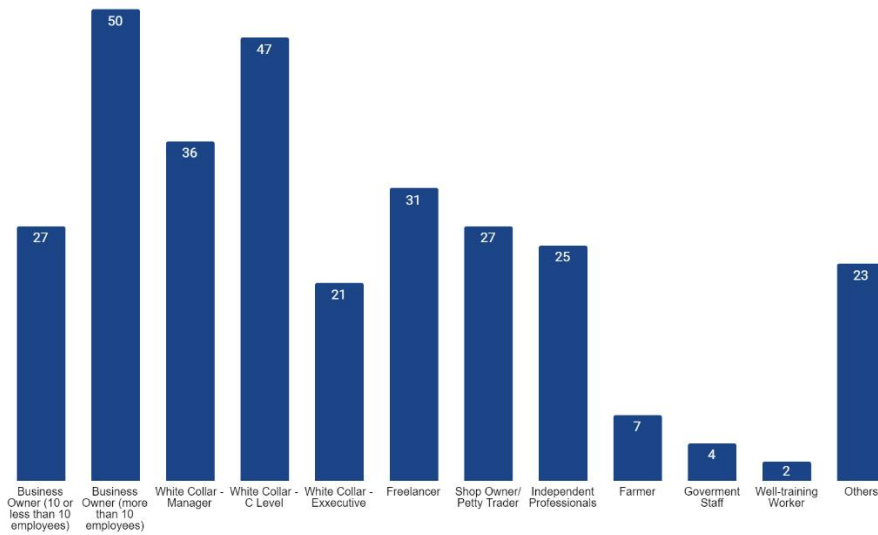
Chart 2.9. GDP per capita 2010 - 2020 Vietnam

GDP bình quân đầu người 2010 - 2020 của Việt Nam (USD)



(Source: Vietnamnet.vn)

Chart 2.10. Occupation and Chart 2.11. Industry

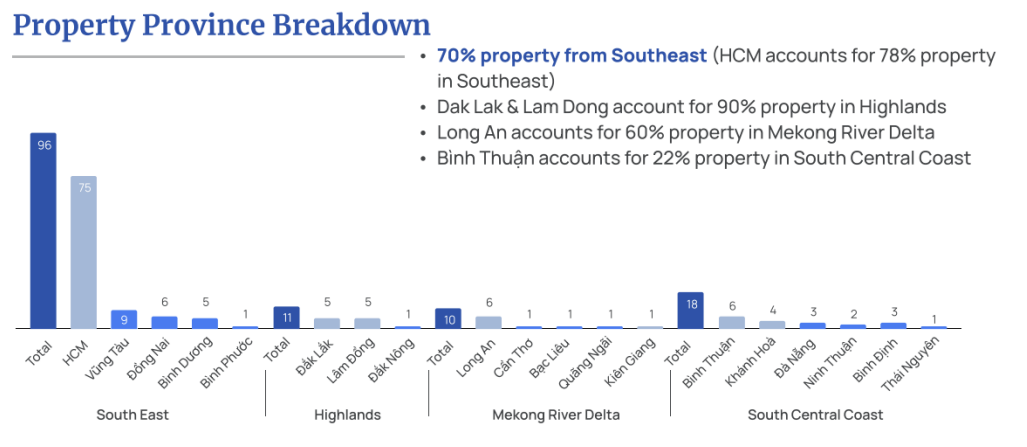


(Source: Research results)

25.67% of respondents said they own a business, with the number of business owners with more than 10 employees being 46% higher (23 people) than the number of business owners with fewer than 10 employees. Office workers received greatest weight, accounting for 104 respondents (34.67%), with managers and C-level office workers accounting for 83 (79.8%) of the 104 participants. Having followed that, 27.67% of the total 300 respondents were employed as freelancers, shop owners/petty traders, or independent professionals. The industry formation of survey participants is 28.33% Real Estate, 29.33% F&B, Manufacturing, Construction, and Beauty & Fashion. We can deduce from these numbers that customers have the specific traits: They own their own

businesses, earn a lot of money every month, and work in industries that necessitate a significant amount of expertise and professional competence but don't have a steady cash flow. In short, customers are professionals with extensive experience and knowledge who require funds urgently in order to continue their business or invest. They will appreciate simple solutions that require only one party to collaborate in order to achieve a goal. When building a marketing communication strategy, it is necessary to highlight some of the benefits that Homebase can provide that banks cannot. For example, consultation with real estate and finance specialists, a fast process, professionalism, and a one-stop solution.

Chart 2.12. Property Province Breakdown

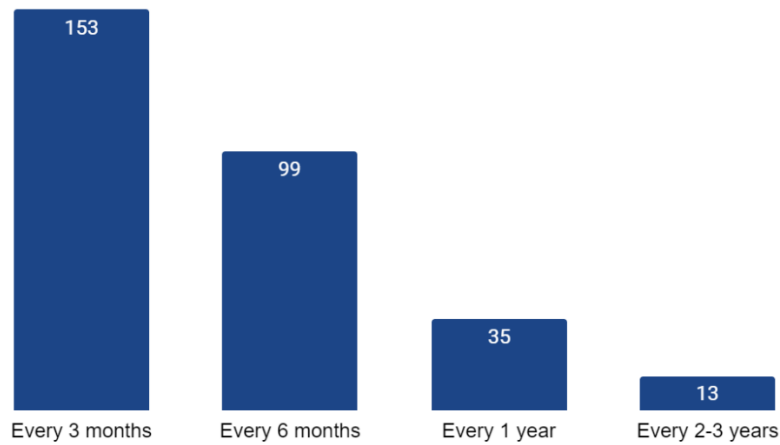


(Source: Marketing Department of Homebase Management Vietnam Co., Ltd)

Based on company's data, 70% of customers are concentrated in the Southeast region, specifically in Ho Chi Minh City, which accounts for 78% of the Southeast region. The second largest region, with 13% (18 respondents), was the South Central Coast. This demonstrates the importance of concentrating the message in the Southeast region, particularly in Ho Chi Minh City.

- U&A

Chart 2.13. How often have you researched/researched/used financial aid services?

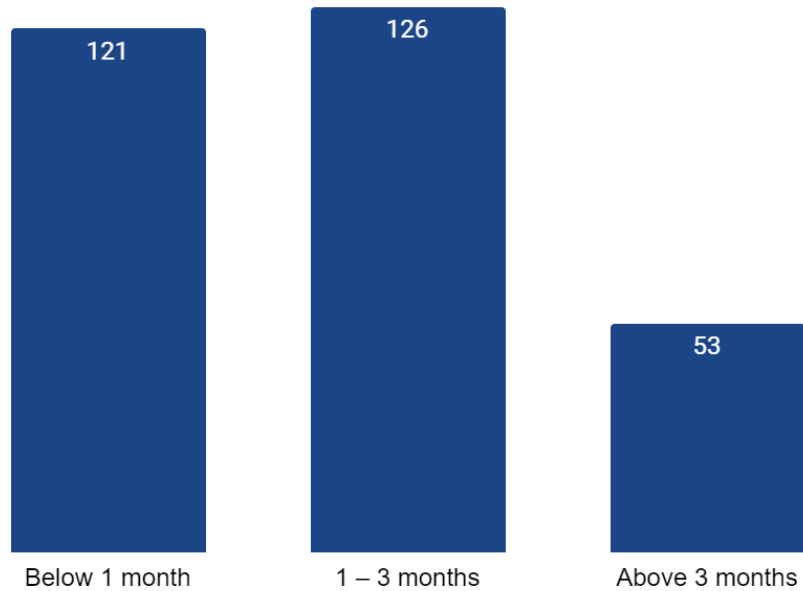


(Source: Research results)

When asked how frequently participants researched or used loan services, 51% of respondents said they studied or used loan services once every three months. And 33% said they would learn or use financial services every six months. This demonstrates that customer demand for financial support services has recently been very high. Enterprises' business operations may be severely impacted by macroeconomic factors, such as the COVID-19 epidemic, causing them to seek financial services in order to continue business functions. Or, for some businesses, now is the opportunity to increase investment and expand their business scale. This is also an excellent opportunity for Homebase to promote the Unlock Equity product communication.

- Needs

Chart 2.14. How long have you been researching/researching/using financial aid services?

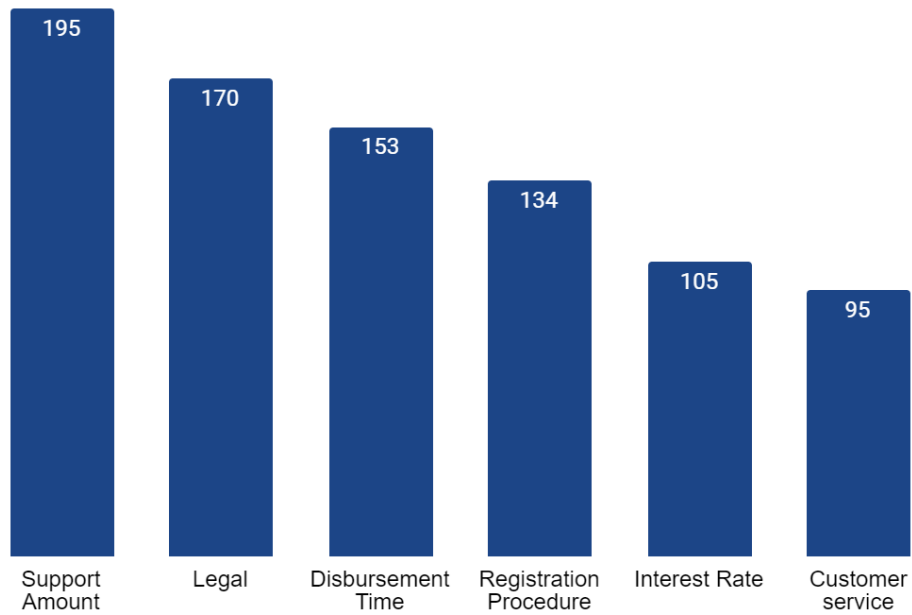


(Source: Research results)

This chart clearly shows that the demand for loans is very high. When 82.33% of respondents learned about or used loan services in the last three months. At the time, demand was so high that banks ran out of room and were unable to meet it. This demonstrates that now is the time for Homebase to increase its marketing budget in order to raise brand awareness and attract potential customer.

- Buying behavior expectations

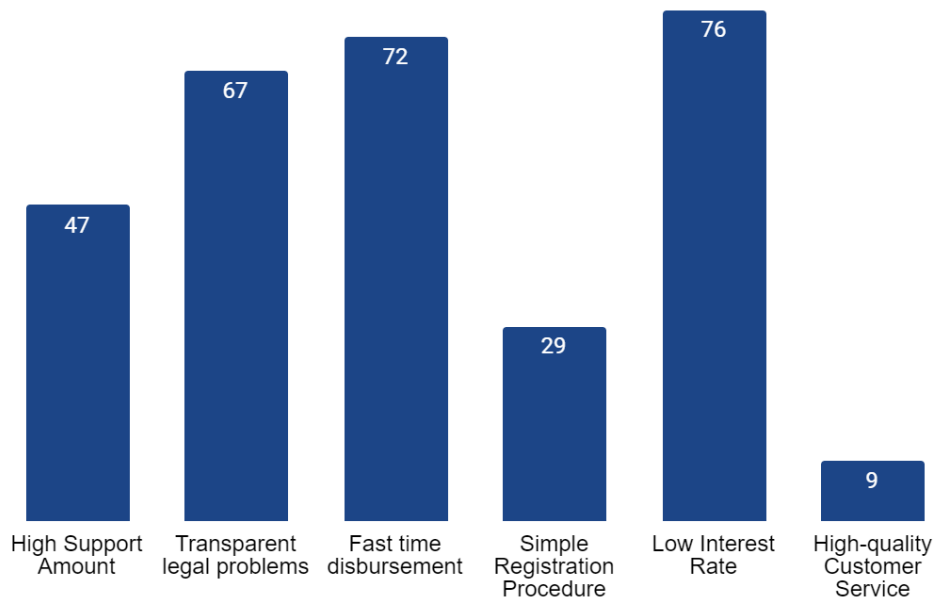
Chart 2.15. Top 3 important factors when choosing to use financial support services



(Source: Research results)

When accessing a financial assistance service, respondents cited the value of support, legal issues and disbursement time as the top 3 things they were most important about. With 65% of respondents choosing support value, 56.67% choosing legal issues and finally 51% choosing disbursement time. Through this result, we understand what factors customers want about financial services, thereby giving priority to convey these 3 things in the upcoming communication plan. The direction for the main message is that Homebase can support high value, clear legal documents and fast transaction times.

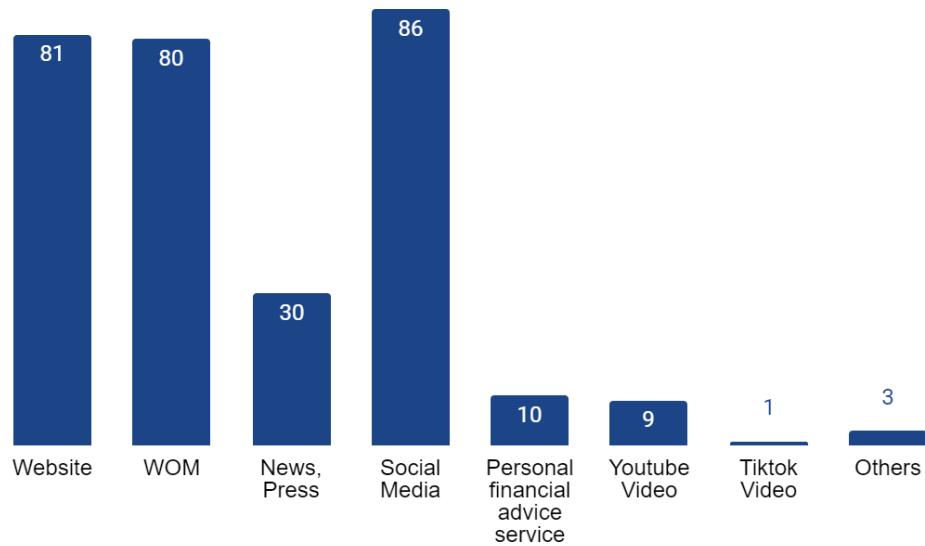
Chart 2.15. Key factors when choosing to use financial support services



(Source: Research results)

However, when asked what factors make you choose that financial assistance service, many people choose the low interest rate, accounting for 25.33% of total respondents. When comparing Homebase's cost of capital to that of the bank, it is clear that Homebase cannot compete. As a direct consequence, the message should focus on two factors with which Homebase can perform: disbursement time and legal transparency.

Chart 2.16. Source of information



(Source: Research results)

In addition, the following research findings will help you understand where the customer communication channels are reaching. 55.67% of customers are aware of financial services via digital channels such as websites and social media. Furthermore, 26.67% of respondents were introduced by friends and family (WOM). Besides, 30 people (10%) obtain information from the press and news channels. The social media channel is the first thing to consider because it is where our customers are most active. Next, because word of mouth is so important in the financial and real estate industries, you should consider doing referral marketing. To find more leads, Homebase can approach real estate agents, financial brokers, freelancers, or bankers.

2.5.3. Consumer persona:

- Real estate investor:

Image 2.1. Real estate investor persona

Real Estate Investor



PROPERTY INVESTOR

Minh Luan (CON000035)

- 36 yrs old
- Unlock Equity
- 125K yearly income
- HCMC

1 Demographics

Age: 36 years old

Gender: Male

Occupation:

- Business Owner

Income:

- 125K USD yearly

Industry:

- Real Estate

City: HCMC

Marital status: Married.

2 Personality

Extrovert

Risk taker

Flexible

Thinking

Optimistic

3 Purchase Behaviour

Value:

Professional

One-stop solution.

High supported amount

Need:

Need money for a new portfolio, to rotate investment returns

4 Behavioral Identifiers


Frequently read the news and use Google Search for information.

Typically, the official website is the first place to look.

- Homeowner:

Image 2.2. Homeowner persona

Homeowner



MANAGER - C-LEVEL

Thuy Trang

- 32 yrs.old
- Unlock Equity
- 100K yearly income
- HCMC

- 1 Demographics**

Age: 32 years old
Gender: Female
Occupation:
 - Level Manager - C Level**Income:**
 - 100K USD yearly**Industry:**
 - Beauty & Fashion**City:** HCMC
Marital status: Married.
- 2 Personality**

Extrovert
Risk taker
Flexible
Thinking
Optimistic
- 3 Purchase Behaviour**

Value:
Fast process
High supported amount
Need:
Want to refinance her home to run business
- 4 Behavioral Identifiers**

Frequently read the news and use social media (especially Facebook)
More trust should be placed in friends and family.

2.6. Key Result (Qualitative research):

2.6.1. Customer 1:

Customer's information:

1. Mrs. Oanh, Farm Owner, Binh Duong City
2. Total disbursement: \$40K USD
3. Disbursement period: 7 days

“My ability to establish my own duck farm was a significant point in my life as a Vietnamese farmer in Bau Bang, Binh Duong Province. Homebase was efficient, quick and transparent.”

Key findings:

1. She not only uses Homebase's services, but also the services of banks, to enhance her cashflow.
2. Besides expanding the farm, she also uses the money to invest in real estate.
3. She likes Homebase because the property valuation process only has 1 person come to her location. The process, unlike a bank, is not overly exposed to her neighbor. She dislikes it when her neighbor gossip about her getting a loan.
4. She also wishes to make an investment in her children by purchasing land for them.

2.6.2. Customer 2:

Customer's information:

1. Mrs. Phuong, SME Business Owner (Psychology), Nha Trang City
2. Total disbursement: \$50K USD
3. Disbursement period: 7 days

“Homebase has assisted me in refinancing my business while allowing me to utilize the home. The disbursement process was efficient, straightforward, and dramatically impacted my life.”

Key findings:

1. When she first saw the Homebase advertisement, she mistook Homebase's product and ignored it. When she was about to put her house up for sale, she kept seeing Homebase ads and became interested in the services that Homebase provided. We should keep showing up to remind customers of our presence. It took a long time for Homebase's product to convert an audience into a client.
2. She uses Homebase's programs to invest in a traveler homestay business besides her SME business.
3. She describes Homebase's solution as humane because the company always prioritizes its customers' wishes.

CHAPTER 3. RECOMMENDATIONS

3.1. Conclusion

The following key conclusions can be drawn from the main findings in Chapter 2. These findings will provide a strong foundation for recommending marketing communication strategies.

1. Mortgages and loans are remarkably popular among Millennials, with 57.33% claiming to have used mortgage or loan services. And 34.67% of respondents are researching these services; this number of respondents requires loan services; Homebase should target customers aged 26 to 42 who own at least one property. As a result, when using Facebook ads, you should adjust your target customers to be in this age range, and when conducting other marketing activities, keep in mind that the audience is Millennials, who will have completely different interests, behaviors, and mindsets when compare to Generation Z. When Millennials need to borrow money, the bank is their TOM (89.33% respondents). Banks cannot assist customers who have a poor credit history or cannot prove a stable income. But Homebase can get it; this is the key selling point, which should be emphasized when communicating the message to Homebase's audience. Homebase performed great during "Bank lockdown" period. They use mortgage and loan services for two main reasons: business and real estate investment.

2. Customer profile: Between the ages of 22 and 46. Males make up 58.33% of the demography, while females account 41.67%. They have a high monthly income but are not stable. 50.33% of those polled have a monthly income of 100M USD or above. The vast majority of clients are business owners or white collar workers at the managers or higher level; their traits are professional and knowledgeable. Customers are centralized in Southeast Asia, particularly in Ho Chi Minh City.

3. Customer demand for financial support services has recently been very high. 57.33% of 300 respondents said they had used services such as mortgages or loans. Furthermore, 34.67% of respondents said they are looking into loan and mortgage services. Enterprises' business operations may be severely impacted by macroeconomic factors, such as the COVID-19 epidemic, causing them to seek financial services in order

to continue business functions. When asked why they were researching or using loan services, 42% of 300 respondents stated it was for business purposes. For some businesses, now is the opportunity to increase investment and expand their business scale. This is also an excellent opportunity for Homebase to promote the Unlock Equity product communication.

4. Respondents cited the value of support, legal issues, and disbursement time as the top three things they were most concerned about when seeking financial assistance. With 65% of respondents choosing support value, 56.67% choosing legal issues and finally 51% choosing disbursement time. The direction for the main message is that Homebase can support high value, transparent legal documents and fast process.

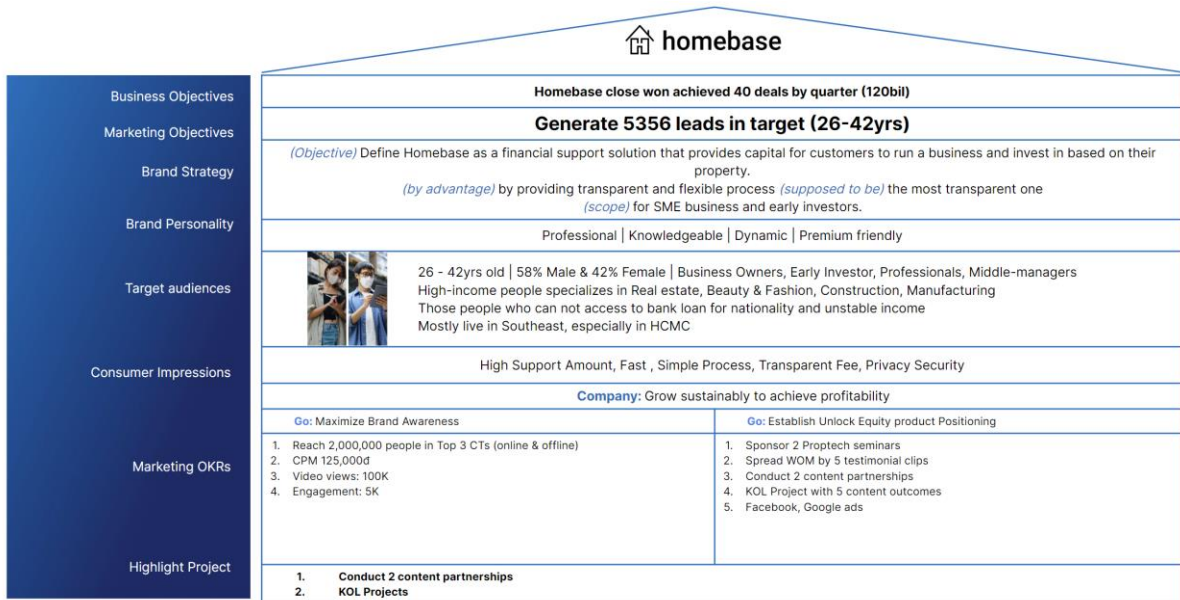
5. Homebase can reach customer via Facebook, Google ads because that is where customers are most active. The next channel is word of mouth. Lastly, Homebase can do paid content partnership with third party like CafeF, CafeLand, Batdongsan.com, Vietcetara,... 55.67% of customers are aware of financial services via digital channels such as websites and social media. Furthermore, 26.67% of respondents were introduced by friends and family (WOM). Besides, 30 people (10%) obtain information from the press and news channels.

3.2. Recommendations

3.2.1. Strategic Marketing Communication Plan

3.2.1.1. Overview Plan

Image 3.1. Overview plan



3.2.1.2. Marketing Objectives

Because of the organizational structure of the company, the Marketing department is responsible for identifying the number of potential customers for the sales department to serve. As a result, the marketing communication plan must ensure that it can reach a sufficient number of leads for the sales department while also addressing the two issues mentioned previously:

- Do not trust Homebase hold the title
- Mistaken Homebase with other service providers (unsecured loan, agency)

As a result, in addition to the goal of establishing Unlock Equity product positioning, the plan will include two additional objectives: generate leads and maximize brand awareness.

3.2.1.3. Marketing Key Results

- Maximize Brand Awareness:
 1. Reach: 2,000,000 (online & offline)
 2. CPM: 125,000 VND
 3. Video views: 100,000
 4. Engagement: 5,000
- Establish Unlock Equity product Positioning
 1. Sponsor 2 Proptech seminars
 2. Spread WOM by 5 testimonial clips
 3. Conduct 2 content partnerships
 4. KOL project with 5 content outcomes
 5. Generate 6396 leads from Facebook and Google ads

3.2.1.4. Brand Strategy

(Objective) Define Homebase as the reliable consultant in financing solution in real estate sector *(by advantage)* by providing transparent and flexible process *(supposed to be)* the most transparent one *(scope)* for SME business and early investors.

Table 3.1. Brand Strategy

Brand Positioning	The reliable financial consultant
Brand Image	A mature, professional, modern man with profound understanding in financing who are always willing to support others to make a good investment decision
Brand Value	Homebase brings the best investment opportunities to the customers

Brand Visualization	McKinsey & Company, We-economy Forum
Brand Imagery - Function	<ul style="list-style-type: none"> • Flexible • Transparent • Fast • Simple
Brand Imagery - Emotion	<ul style="list-style-type: none"> • Professional • Knowledgeable • Dynamic • Premium friendly

3.2.1.5. Target Audiences

The quantitative research results from Chapter 2 have assisted me in identifying more specifically and accurately about Homebase's current target customers as follows:

- Age range: 26 to 42 years old; 58% male, 42% female. There will be no gender division.
- Mostly live in the Southeast, particularly in cities like Ho Chi Minh City.
- Be interested in financial services such as mortgages, loans, and banking; and • Be interested in financial services such as mortgages, loans, and banking.
- Job titles include business owner, investor, specialist, and senior manager.
- A high monthly income of at least 50 million VND (mostly from 100 to 200 million VND)
- Industries include real estate, beauty and fashion, construction, and manufacturing.
- Behaviour: Frequently uses social networks such as Facebook, searches for information on the website, and frequently reads news and newspapers.

Information about the identified target customer is used to help set up the plan's advertising.

3.2.2. Highlight Project Execution

3.2.2.1. Content Partnership

Image 3.2. Logo of Shark Tank, Happynest, Vietcetera and Homify



Issue:

- Low credit
- Too focus on performance

Insights:

- Content is a long-term strategic movement “Content is a king”

Objective: Build brand awareness through content

Key Results:

- 2 partnership successfully
- Engagement: 5000

Mechanism:

- Paid partnership with Shark Tank or Vietcetera, Happynest

Content Angles:

- Legal document, procedures

- Real Estate Investment, Market, Trend
- Refinancing, mortgage, loan

Message:

“ Homebase helps you in refinancing your home. With up to 70% support value, transaction time of 14 days, and legal advice support”

Authors recommend partnering with Vietcetera or Shark Tank because they have Millennial audiences similar to Homebase's target customer. Homebase can collaborate with editorials in the Personal Finance section using Vietcetera. Furthermore, Homebase can collaborate with Happynest, a housing community built on a social networking platform and e-commerce. There is a section on Happynest's website dedicated to real estate experts and financial legal procedures. In the form of blog posts, Homebase can collaborate and act as an expert to answer customer questions.

3.2.2.2 KOL Project

Image 3.3. KOL illustration



Issue:

- Customer don't trust Homebase to hold the title;
- Mistakenly us as other services;
- Unfamiliar with our business model

Insights:

- Smartly use the community of followers of KOLs might increase Homebase brand trust

Objective:

- Increase Homebase product awareness
- Build trust

Key Results:

- 5 KOLs
- 60 Qualified Leads
- 50K total reach on Youtube views

Mechanism: 01 initial flat rate + 0.3% bonus pay per qualified leads

Content angles:

- Youtube products promotion video (Unlock Equity)

Message:

“Homebase as a financial support solution that provides capital for customers to run a business and invest in based on their property”

KOLs are an effective channel for increasing brand awareness. To reach the right KOL group, it is necessary to filter out the KOLs with the right audience file and interests that match the field Homebase serves. When partnering with a KOL, Homebase will pay more for qualified leads in addition to fees based on the content they produce. Partnering with KOLs enables Homebase to maximize the use of content produced on other platforms such as Homebase's official website, Facebook, Youtube, and Tiktok.

3.2.2.3. Testimonial

Since 26.67% of respondents said they get information from others their friends and family. WOM is considered to be one of the highest quality marketing channels. To increase Homebase's trust, the author proposes contacting 5 customers and filming a series called "Dedication for Customers."

Issue:

- Customer don't trust Homebase to hold the title;

- Mistakenly us as other services;
- Unfamiliar with our business model

Insights:

- WOM is one of the best marketing channel

Objective:

- Be more credibility
- Build trust

Key Results:

- 5 video interview clips with customer

Mechanism:

- Contact Sale team to collect customer information.
- Set schedule for shooting days after customer confirmed.
- Publish on Youtube, Facebook, Tiktok.

Content angles:

- Testimonial
- Review
- Customer insight

Message:

“Every happy story at Homebase is the result of a collaborative effort. We also pursue the philosophy of “striving for customers.”

Homebase is always there to help you with quick, superior, and sustainable financial solutions for a more complete life.”

3.2.3. Budget Management

Table 3.2. Budget management

Item	Platform	Key Metrics	CPL	KPI	Q4 Investment (\$)	Allocation %	Group Allocation %
Performance	Facebook	Leads	4	5,460	19,110	45%	63%
	Google	Leads*	8	936	7,488	18%	
Branding	Local Ad Network	Leads	9	936	7,956	19%	37%
	B2B event/ Activation	Leads*	15	312	4,680	11%	
	KOL/ Partnership/ Content	Leads*	20	156	3,120	7%	
Total			5	7,800	42,354	100%	100%

Budget overview, the author will recommend based on the Marketing team's budget in Q4/2022. And the main metric used to calculate the cost is the number of leads. The budget will be split into two parts: performance and branding. Performance indicators, on the other hand, will be prioritized, with an increase in conversion actions to provide metrics to help measure revenue.

1. Facebook and Google will be used for performance. To calculate the budget, the author used the cost per lead. The Performance section will consume 63% of the Marketing budget.

2. Branding: The cost per lead will be higher, accounting for the remaining 37% of the budget.

3.2.4. Timeline

Table 3.3. Timeline

Month	November/2022				December/2022			
Week	Week 1	Week 2	Week 3	Week 4	Week 1	Week 2	Week 3	Week 4
KOL	1st content	2nd content		3rd content		4th content		
Sponsor webinar			1st webinar				2nd webinar	
Testimonial clip		1st clip	2nd clip	3rd clip	4th clip	5th clip		
Partnership	Happynest			Vietcetera/ Shark Tank				
Facebook, Google Ads	All the time							

CONCLUSION

Topic " Propose a strategic marketing communication plan to establish Unlock Equity product positioning from November 2022 to December 2022". The thesis's research objectives are " Understand consumer perception about finance brands", "Understand the consumer profile, U&A, needs, and expectations towards their buying behavior" and " Build persona of real estate investor and homeowner who are open to using Homebase service in the near future " From there, the author has a theoretical and practical foundation to propose a a strategic marketing communication plan to establish Unlock Equity product positioning.

In order to better define the target customers that Homebase needs to target, the author conducted quantitative and qualitative research. From there, learn more about customers' needs and expectations when using financial support solutions. Also, learn which communication channels your customers prefer. To summarize, in order to propose a highly executable plan, it is necessary to first identify the right customer, then the key factors that influence the customer's decision to use the service, and finally to address where to deliver the message to achieve maximum efficiency.

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Appendix 1. Internship diary

Thời gian	Nội dung công việc	Kết quả đạt được	Bài học rút ra (kiến thức, kỹ năng, thái độ)
Tuần 1: từ ngày 08/08/2022 đến ngày 12/08/2022			
Thứ 2 (08/08/2022)	<ol style="list-style-type: none"> 1. Tham gia cuộc họp Weekly Team Meeting mỗi sáng thứ 2 của công ty để giới thiệu bản thân với toàn công ty. 2. Gặp gỡ bạn buddy, thực hiện các checklist trong tài liệu Onboarding của công ty. 3. Gặp gỡ và thực hiện onboarding cùng Marketing Manager, giới thiệu với team Marketing. 4. Xem tài liệu, video training cho người mới trong Onboarding. 	<ol style="list-style-type: none"> 1. Hoàn thành các checklist cùng buddy. 2. Hoàn thành onboarding cùng Manager 3. Hoàn thành 100% xem các tài liệu, video training. 	<ol style="list-style-type: none"> 1. Kiến thức: Ngành bất động sản, công ty Homebase, sản phẩm của công ty, cấu trúc team Marketing và Brand guideline. 2. Kỹ năng: Giao tiếp, tìm kiếm thông tin 3. Thái độ: Đúng giờ, hòa đồng và trung thực.

<p style="text-align: center;">Thứ 3 (09/08//2022)</p>	<ol style="list-style-type: none"> 1. Tiếp tục xem tiếp tài liệu về công ty, sản phẩm. 2. Làm quen với các thành viên khác, phòng ban khác. 3. Thực hiện Product Quiz cùng Manager. 4. Đánh giá và xem phần Website Blog của công ty hiện tại. 	<ol style="list-style-type: none"> 1. Đạt 9/10 điểm Product Quiz, đủ điểm yêu cầu. 2. File trình bày sơ bộ về tình hình hiện tại của Blog 	<ol style="list-style-type: none"> 1. Kỹ năng: Networking, nghiên cứu, giao tiếp. 2. Thái độ: chủ động, năng nổ.
<p style="text-align: center;">Thứ 4 (10/08//2022)</p>	<ol style="list-style-type: none"> 1. Đánh giá sơ bộ các bài Blog hiện tại đã chuẩn SEO chưa. 2. Trình bày đề xuất thay đổi format với Manager. 3. Tìm hiểu Webflow để truy cập CMS của công ty. 	<ol style="list-style-type: none"> 1. Checklist các điều cần lưu ý khi viết Blog chuẩn SEO. 2. Các đề xuất được thông qua. 3. Đã truy cập được CMS. 	<ol style="list-style-type: none"> 1. Kiến thức: Webflow. 2. Kỹ năng: Trình bày, đề xuất chiến lược.

<p style="text-align: center;">Thứ 5 (11/08//2022)</p>	<ol style="list-style-type: none"> 1. Tạo file tổng hợp Blog để theo dõi và chỉnh sửa nội dung cho phù hợp với sản phẩm mới. 2. Tham gia meeting với team Product để cập nhật và kiểm tra nội dung Blog. 	<ol style="list-style-type: none"> 1. Hoàn thành file tracking Website Blog. 2. Kiểm tra và phân chia các Blog theo mục. 3. Chỉnh sửa nội dung 2 bài. 	<ol style="list-style-type: none"> 1. Kiến thức: các từ ngữ chuyên ngành như: chỉ số tăng giá, các loại đất, các loại phí, hợp đồng,... 2. Kỹ năng: Teamwork. 3. Thái độ: Luôn sẵn sàng học hỏi.
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<p style="text-align: center;">Thứ 6 (12/08//2022)</p>	<ol style="list-style-type: none"> 1. Lần đầu tham gia Weekly Marketing Team sync quan sát và báo cáo công việc. 2. Lần đầu tham gia buổi Retrospective của Marketing, được phân làm note-taker. 3. Tiếp tục chỉnh sửa, cập nhật Blog. 	<ol style="list-style-type: none"> 1. Báo cáo công việc, hiểu agenda của buổi họp, cần chuẩn bị gì trước buổi họp. 2. Hiểu buổi Retrospective phục vụ mục đích gì, tham gia thảo luận giải pháp cho các vấn đề, điều chưa tốt được nêu lên. 3. Hoàn thành chỉnh sửa 3 Blog. 	<ol style="list-style-type: none"> 1. Kiến thức: Hiểu rõ hơn về công ty, các cuộc họp hàng tuần. 2. Kỹ năng: báo cáo, thuyết trình, ghi chú.
<p>Tuần 2: từ ngày 15/08/2022 đến ngày 19/08/2022</p>			
<p style="text-align: center;">Thứ 2 (15/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Weekly Team Meeting. 2. Tham gia training về OKR, tự lập OKR quý 3 cho mình dựa trên objective của công ty. Sau đó để Manager feedback. 	<ol style="list-style-type: none"> 1. Hoàn thành lập OKR quý 3 và được thông qua. 2. Blog cũ được duyệt và đăng bài trên Website. 3. Lập OKR trên hệ thống công ty. 	<ol style="list-style-type: none"> 1. Kiến thức: OKR, các thuật ngữ tài chính, Jira,... 2. Kỹ năng: tự học hỏi và chủ động.

	<ol style="list-style-type: none"> 3. Tham gia Marketing/Product Content meeting để review Blog đã viết. 4. Tìm hiểu hệ thống Jira và OKR của công ty. 5. Tiếp tục chỉnh sửa Blog. 	<ol style="list-style-type: none"> 4. Hoàn thành chỉnh sửa 3 Blog. 	
<p style="text-align: center;">Thứ 3 (16/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Marketing Team Meeting để cập nhật direction mới cho team Marketing, nhiệm vụ team Content, Marketing value. 2. Chuẩn bị slide trình bày Website Performance bằng các chỉ số trên Ahrefs cho Manager. 3. Tham gia meeting 1:1 với Manager để chia sẻ định hướng bản thân. 4. Tiếp tục chỉnh sửa Blog 	<ol style="list-style-type: none"> 1. Hiểu được định hướng mới, nhiệm vụ và bám sát OKR cá nhân lẫn team. 2. Hoàn thành slide trình bày Website Performance 	<ol style="list-style-type: none"> 1. Thái độ: Tinh thần ownership được tạo nên từ 3 giá trị result-oriented, independent thinking, professional.

<p style="text-align: center;">Thứ 4 (17/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 2. Trình bày Website Performance. 3. Tiếp tục chỉnh sửa Blog 4. Viết và thiết kế ảnh bài social post cho trang Facebook 	<ol style="list-style-type: none"> 1. Hoàn thành trình bày Website Performance. 2. Hoàn thành đăng 1 Facebook social post. 3. Hoàn thành chỉnh sửa 1 Blog 	<ol style="list-style-type: none"> 1. Kỹ năng thuyết trình, báo cáo 2. Kiến thức: cách quản lý trang Facebook, các chỉ số của post,...
<p style="text-align: center;">Thứ 5 (18/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 2. Tham gia Company-wide Metric Review. 3. Trình bày một số lỗi về mặt SEO technical của Website cho Manager. 4. Viết và thiết kế ảnh bài social post cho trang Facebook 5. Tiếp tục chỉnh sửa Blog 	<ol style="list-style-type: none"> 1. Hoàn thành trình bày SEO technical. 2. Hoàn thành đăng 1 Facebook social post. 3. Hoàn thành chỉnh sửa 1 Blog 4. Hiểu về mặt technical để chạy Traffic Ads 	<ol style="list-style-type: none"> 1. Kiến thức: Facebook Ads. 2. Kỹ năng: quản lý thời gian

	<p>6. Tham gia training Traffic Facebook Ads</p>		
<p>Thứ 6 (19/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Weekly Marketing Team sync báo cáo công việc. 2. Viết và thiết kế ảnh bài social post cho trang Facebook 3. Tiếp tục chỉnh sửa Blog 4. Nghiên cứu các báo cáo bất động sản về nhu cầu, lập kế hoạch Newsletter Email Marketing. 5. Tham gia buổi Retrospective của Marketing 	<ol style="list-style-type: none"> 1. Hoàn thành đăng 1 Facebook social post. 2. Hoàn thành chỉnh sửa 1 Blog 3. Tổng hợp các báo cáo thị trường, tạo được framework cho kế hoạch. 	<ol style="list-style-type: none"> 1. Kiến thức: tin tức, nhu cầu của thị trường bất động sản. 2. Kỹ năng: nghiên cứu, tổng hợp thông tin và lên kế hoạch

Tuần 3: từ ngày 22/08/2022 đến ngày 26/08/2022

<p>Thứ 2 (22/08/2022)</p>	<ol style="list-style-type: none">1. Tham gia Weekly Team Meeting2. Tham gia Marketing/Product Content meeting để review Blog đã viết.3. Tiếp tục chỉnh sửa Blog4. Trình bày kế hoạch Email Marketing lần đầu, được feedback và cần chỉnh sửa.5. Truy cập hệ thống Hubspot, Google Analytics và Google Search Console để bắt đầu tracking các chỉ số.	<ol style="list-style-type: none">1. Hoàn thành đăng 1 Facebook social post.2. Hoàn thành chỉnh sửa 1 Blog3. Đã truy cập thành công các hệ thống, công cụ tracking chỉ số.	<ol style="list-style-type: none">1. Kiến thức: Email Marketing, công cụ Hubspot, Google Analytics và Google Search Console2. Kỹ năng: Làm quen nhanh với các nền tảng công nghệ.
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<p style="text-align: center;">Thứ 3 (23/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 2. Tiếp tục chỉnh sửa Blog. 3. Tham gia training Facebook Ads và nhận task viết copyright và brief hình ảnh. 4. Viết và thiết kế ảnh bài social post cho trang Facebook. 5. Trình bày kế hoạch Email Marketing lần thứ hai. 	<ol style="list-style-type: none"> 1. Hoàn thành đăng 1 Facebook social post. 2. Hoàn thành chỉnh sửa 1 Blog. 3. Hoàn thành task Facebook Ads. 4. Kế hoạch Email Marketing được thông qua. 	<ol style="list-style-type: none"> 1. Kỹ năng: Sáng tạo, lên kế hoạch có chiến lược hơn.
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<p style="text-align: center;">Thứ 4 (24/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 2. Tiếp tục chỉnh sửa Blog. 3. Làm việc với Graphic design để ra được thiết kế cho Ads. 4. Set up Facebook Ads 5. Tìm hiểu, set up tài khoản Mailchimp 	<ol style="list-style-type: none"> 1. Hoàn thành chỉnh sửa 1 Blog. 2. Hoàn thành 3 Creative Ads và set up Ads thành công. 3. Hoàn thành tài khoản Mailchimp công ty. 	<ol style="list-style-type: none"> 1. Kỹ năng: Áp dụng tư duy sáng tạo vào Ads, collaboration
<p style="text-align: center;">Thứ 5 (25/08/2022)</p>	<ol style="list-style-type: none"> 1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 2. Tiếp tục chỉnh sửa Blog. 3. Tham gia Marketing/Product Content meeting để review Blog đã viết. 	<ol style="list-style-type: none"> 1. Hoàn thành chỉnh sửa 1 Blog. 2. Hoàn thành template cho Newsletter đầu tiên. 	<ol style="list-style-type: none"> 1. Kỹ năng: Soạn, trình bày và thiết kế email.

	4. <i>Tạo template Newsletter đầu tiên.</i>		
Thứ 6 (26/08/2022)	<ol style="list-style-type: none"> 1. Tham gia Weekly Marketing Team sync báo cáo công việc. 2. Tham gia buổi Retrospective của Marketing. 3. Tiếp tục chỉnh sửa Blog. 4. Chuẩn bị Blog tiếng anh gửi cho VNInsider. 	<ol style="list-style-type: none"> 1. Hoàn thành chỉnh sửa 1 Blog. 2. Hoàn thành 2 Blog tiếng anh. 3. Gửi Content Partnership thành công. 	<ol style="list-style-type: none"> 1. Kỹ năng: dịch thuật, ngôn ngữ
Tuần 4: từ ngày 29/08/2022 đến ngày 02/09/2022			
Thứ 2 (29/08/2022)	<ol style="list-style-type: none"> 1. Tham gia Weekly Team Meeting. 2. Set up campaign Newsletter đầu tiên. 3. Host buổi họp Content Sync để set up agenda 5. Tham gia Marketing/Product 	<ol style="list-style-type: none"> 1. Gửi Newsletter đầu tiên thành công. 2. Hoàn thành agenda cho buổi họp Content Sync. 3. Hoàn thành chỉnh sửa 1 Blog 	<ol style="list-style-type: none"> 1. Kiến thức: Cách set up campaign Mailchimp. 2. Kỹ năng: Lãnh đạo và thuyết trình.

	<p>Content meeting để review Blog đã viết.</p> <p>4. Brainstorming cho Creative Ad tiếp theo.</p> <p>5. Tiếp tục chỉnh sửa Blog</p>	<p>4. Brainstorm thành công 4 ideas</p>	
<p>Thứ 3 (30/08/2022)</p>	<p>1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution.</p> <p>2. Làm việc với Graphic Design để thiết kế Ads.</p> <p>3. Tiếp tục chỉnh sửa Blog.</p> <p>4. Tham gia buổi họp Project KOL kick-off</p>	<p>1. Hoàn thành chỉnh sửa 1 Blog.</p> <p>2. Hoàn thành 4 thiết kế cho Ads</p>	<p>1. Kiến thức: KOL, insight các nền tảng Youtube, Tiktok.</p>
<p>Thứ 4 (31/08/2022)</p>	<p>1. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution.</p> <p>2. Tiếp tục chỉnh sửa Blog.</p>	<p>1. Hoàn thành chỉnh sửa 1 Blog.</p> <p>2. Hoàn thành template Newsletter thứ hai.</p>	<p>1. Thái độ: Học hỏi, tích cực.</p>

	3. Tạo template Newsletter thứ hai.		
Thứ 5 (01/09/2022)	Nghỉ lễ Quốc Khánh	N/A	N/A
Thứ 6 (02/09/2022)	Nghỉ lễ Quốc Khánh	N/A	N/A

Thời gian	Nội dung công việc	Kết quả đạt được	Bài học rút ra (kiến thức, kỹ năng, thái độ)
Tuần 1: từ ngày 05/09/2022 đến ngày 09/09/2022			
Thứ 2 (05/09/2022)	5. Tham gia cuộc họp Weekly Team Meeting mỗi sáng thứ 2 của công ty. 6. Chỉnh sửa Blog. 7. Chuẩn bị template cho Newsletter thứ 3 8. Tham gia Brainstorming	4. Hoàn thành chỉnh sửa 1 Blog. 5. Hoàn thành template Newsletter. 6. Hoàn thành mục tiêu của buổi Brainstorming.	4. Kiến thức: Tin tức ngành bất động sản. 5. Kỹ năng: Giao tiếp, tìm kiếm thông tin, Brainstorming 6. Thái độ: Đúng giờ, hòa đồng và trung thực.

	cùng team Marketing.		
Thứ 3 (06/09//2022)	<p>6. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution.</p> <p>7. Tiếp tục chỉnh sửa Blog.</p> <p>8. Gửi chiến dịch Newsletter lần đầu.</p>	<p>3. Hoàn thành chỉnh sửa 1 Blog.</p> <p>4. Hoàn thành gửi chiến dịch Newsletter đầu tiên.</p>	<p>3. Kỹ năng: Networking, nghiên cứu, giao tiếp.</p> <p>4. Thái độ: chủ động, năng nổ.</p>
Thứ 4 (07/09//2022)	Cùng anh Manager và anh thực tập sinh Video Production thực hiện quay testimonial khách hàng tại Bình Dương.	<p>4. Hoàn thành buổi quay đúng như dự kiến.</p> <p>5. Hoàn thành thu thập ý kiến từ khách hàng.</p>	<p>3. Kiến thức: Insight của khách hàng khi chọn Homebase.</p> <p>4. Kỹ năng: Phỏng vấn, giao tiếp.</p>

<p style="text-align: center;">Thứ 5 (08/09//2022)</p>	<p>3. Tạo file tổng hợp Blog để theo dõi và chỉnh sửa nội dung cho phù hợp với sản phẩm mới.</p> <p>4. Tham gia meeting với team Product để cập nhật và kiểm tra nội dung Blog.</p>	<p>4. Hoàn thành file tracking Website Blog.</p> <p>5. Kiểm tra và phân chia các Blog theo mục.</p> <p>6. Chỉnh sửa nội dung 2 bài.</p>	<p>4. Kiến thức: các từ ngữ chuyên ngành như: chỉ số tăng giá, các loại đất, các loại phí, hợp đồng,...</p> <p>5. Kỹ năng: Teamwork.</p> <p>6. Thái độ: Luôn sẵn sàng học hỏi.</p>
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Thời gian	Nội dung công việc	Kết quả đạt được	Bài học rút ra (kiến thức, kỹ năng, thái độ)
Tuần 1: từ ngày 03/10/2022 đến ngày 07/10/2022			
Thứ 2 (03/10/2022)	9. Tham gia cuộc họp Weekly Team Meeting mỗi sáng thứ 2 của công ty. 10. Chỉnh sửa Blog. 11. Chuẩn bị template cho Newsletter thứ 5 12. Tham gia Brainstorming cho quảng cáo cùng team Marketing.	7. Hoàn thành chỉnh sửa 1 Blog. 8. Hoàn thành template Newsletter. 9. Hoàn thành mục tiêu của buổi Brainstorming.	7. Kiến thức: Tin tức ngành bất động sản. 8. Kỹ năng: Giao tiếp, tìm kiếm thông tin, Brainstorming 9. Thái độ: Đúng giờ, hòa đồng và trung thực.
Thứ 3 (04/10/2022)	9. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution. 10. Tiếp tục chỉnh sửa Blog.	5. Hoàn thành chỉnh sửa 1 Blog. 6. Hoàn thành gửi chiến dịch Newsletter đầu tiên.	5. Kỹ năng: Networking, nghiên cứu, giao tiếp. 6. Thái độ: chủ động, năng nổ.

	11. Gửi chiến dịch Newsletter lần đầu.		
Thứ 4 (05/10/2022)	Cùng anh Manager và anh thực tập sinh Video Production thực hiện quay testimonial khách hàng tại Bình Dương.	6. Hoàn thành buổi quay đúng như dự kiến. 7. Hoàn thành thu thập ý kiến từ khách hàng.	5. Kiến thức: Insight của khách hàng khi chọn Homebase. 6. Kỹ năng: Phỏng vấn, giao tiếp.
Thứ 5 (06/10/2022)	5. Tạo file tổng hợp Blog để theo dõi và chỉnh sửa nội dung cho phù hợp với sản phẩm mới. 6. Tham gia meeting với team Product để cập nhật và kiểm tra nội dung Blog.	7. Hoàn thành file tracking Website Blog. 8. Kiểm tra và phân chia các Blog theo mục. 9. Chỉnh sửa nội dung 2 bài.	7. Kiến thức: các từ ngữ chuyên ngành như: chỉ số tăng giá, các loại đất, các loại phí, hợp đồng,... 8. Kỹ năng: Teamwork. 9. Thái độ: Luôn sẵn sàng học hỏi.

<p style="text-align: center;">Thứ 6 (07/10/2022)</p>	<p>4. Tham gia Weekly Marketing Team sync báo cáo công việc.</p> <p>5. Viết và thiết kế ảnh bài social post cho trang Facebook</p> <p>6. Tiếp tục chỉnh sửa Blog</p> <p>7. Nghiên cứu các báo cáo bất động sản</p> <p>8. Tham gia buổi Retrospective của Marketing</p>	<p>1. Hoàn thành đăng 1 Facebook social post.</p> <p>2. Hoàn thành chỉnh sửa 1 Blog</p> <p>3. Tổng hợp các báo cáo thị trường.</p>	<p>3. Kiến thức: Kiến thức về thể chấp, sổ đỏ,...</p> <p>4. Kỹ năng: báo cáo, thuyết trình, ghi chú, nghiên cứu</p>
<p>Tuần 2: từ ngày 10/10/2022 đến ngày 14/10/2022</p>			
<p style="text-align: center;">Thứ 2 (10/10/2022)</p>	<p>6. Tham gia Weekly Team Meeting.</p> <p>7. Tham gia Marketing/Product Content meeting để review Blog đã viết.</p> <p>8. Tiếp tục chỉnh sửa Blog.</p> <p>9. Chuẩn bị nội dung cho Newsletter thứ 2.</p>	<p>5. Hoàn thành chỉnh sửa 3 Blog.</p> <p>6. Hoàn thành chuẩn bị nội dung Newsletter.</p>	<p>3. Kiến thức: pháp lý liên quan đến sản phẩm của công ty.</p> <p>4. Kỹ năng: tự học hỏi và chủ động.</p>

<p style="text-align: center;">Thứ 3 (11/10/2022)</p>	<p>5. Tham gia meeting 1:1 với Manager để chia sẻ định hướng bản thân.</p> <p>6. Tiếp tục chỉnh sửa Blog.</p> <p>7. Gửi chiến dịch Newsletter thứ hai</p> <p>8. Theo dõi ads đã chạy và optimize.</p>	<p>3. Hoàn thành chỉnh sửa 1 Blog.</p> <p>4. Hoàn thành gửi thành công chiến dịch Newsletter thứ hai.</p> <p>5. Theo dõi ads và báo cáo cho Manager</p>	<p>2. Kiến thức: Optimize ads, các chỉ số cần theo dõi của ads.</p> <p>3. Kỹ năng: thuyết trình là cần thiết để phát triển tiếp theo.</p>
<p style="text-align: center;">Thứ 4 (12/10/2022)</p>	<p>5. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution.</p> <p>6. Hỗ trợ quay Tiktok video</p> <p>7. Tiếp tục chỉnh sửa Blog</p> <p>8. Viết và thiết kế ảnh bài social post cho trang Facebook</p>	<p>4. Hoàn thành hỗ trợ quay hình.</p> <p>5. Hoàn thành đăng 1 Facebook social post.</p> <p>6. Hoàn thành chỉnh sửa 1 Blog</p>	<p>3. Kỹ năng thuyết trình, báo cáo, làm việc nhóm</p> <p>4. Kiến thức: cách quản lý trang Facebook, các chỉ số của post,...</p>

<p style="text-align: center;">Thứ 5 (13/10/2022)</p>	<p>7. Tham gia Daiy Standup báo cáo dựa trên OKR daily execution.</p> <p>8. Tham gia Company-wide Metric Review.</p> <p>9. Sửa lỗi meta title cho website.</p>	<p>5. Hoàn thành đăng 1 Facebook social post.</p> <p>6. Hoàn thành chỉnh sửa 1 Blog</p> <p>7. Hoàn thành 50 meta title cần sửa.</p>	<p>3. Kiến thức: Facebook Ads, cách viết tiêu đề,...</p> <p>4. Kỹ năng: quản lý thời gian</p>
<p style="text-align: center;">Thứ 6 (14/10/2022)</p>	<p>6. Tham gia Weekly Marketing Team sync báo cáo công việc.</p> <p>7. Viết và thiết kế ảnh bài social post cho trang Facebook.</p> <p>8. Tiếp tục chỉnh sửa Blog.</p> <p>9. Nghiên cứu các tin tức ngành bất động sản.</p> <p>10. Tham gia buổi Retrospective của Marketing.</p>	<p>4. Hoàn thành đăng 1 Facebook social post.</p> <p>5. Hoàn thành chỉnh sửa 1 Blog</p> <p>6. Tổng hợp các báo cáo thị trường.</p>	<p>3. Kiến thức: tin tức, nhu cầu của thị trường bất động sản.</p> <p>4. Kỹ năng: nghiên cứu, tổng hợp thông tin và lên kế hoạch</p>

Appendix 2. Plagiarism Check Result

HKDN Trang Ngoc Truc MR001

ORIGINALITY REPORT

6%	2%	0%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Foreign Trade University - Ho Chi Minh Campus	4%
	Student Paper	
2	tailieu.vn	2%
	Internet Source	

Appendix 3. Quantitative Survey Questionnaire

Number	Question
1	Please indicate your age?
2	How many real estate do you own?
3	Please indicate your gender?
4	What is your occupation?
5	How much is your monthly income?
6	What is the field or industry you are participating in?
7	Do you research/research/use services in the field of providing financial solutions such as loans, mortgages?
8	Have you researched/researched/used the following forms of loan?
9	Have you researched/researched/used the services of the following financial support solution providers?
10	How long have you been researching/researching/using financial aid services?

11	How often have you researched/researched/used financial aid services?
12	What purpose do you research/research/use financial support services for?
13	For you, when choosing to use financial support services, what is the most important factor? (Please choose the top 3 most important factors)
14	For the financial service you are learning/researching/using, which of the following factors makes you choose that service?
14	Do you research/research/know about financial solution providers?

Appendix 4. Qualitative Survey Questionnaire

Number	Question
1	Do you often use financial services such as loans, mortgages?
2	What do you expect when using financial support services?
3	What elements of the Unlock Equity service meet your expectations?
4	What do you usually dislike about Unlock Equity?
5	How does Unlock Equity service help you solve problems?
6	What do you use Unlock Equity service for?
7	What factors in Unlock Equity service make you achieve this goal?
8	What communication channels are you interacting with?
9	Where do you usually see Homebase's media campaigns?
10	On which channels do you usually interact with Homebase services?
11	What do you remember most about these media campaigns?
12	What types of content messages have you been impressed with in Homebase's media campaigns?

Appendix 5. Data and evidence of survey

Link:

https://drive.google.com/drive/folders/1mgYXgkKS1GyS4sYq_320fPwY4IS9ym5?usp=sharing

