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Analysis of activities for maintaining customer satisfaction at Vietcombank in Vietnam

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Abstract

A bank is a professional organization in the field of providing financial services to the public, through accepting deposits and channeling those deposits into direct or indirect lending activities. of capital markets. Accordingly, domestic banks will face stiff competition to keep their share in the market and provide products and services in the financial sector. In such a fiercely competitive environment, customers are the decisive factor in the existence and brand positioning of banks. The bank that wins the interest and

loyalty of customers will stand and grow. Customer-oriented business strategy is becoming the most important strategy of banks. How to bring satisfaction to customers in the best way is always an issue that domestic commercial banks are trying to do regularly and continuously, in order to be able to promptly meet their needs. From there, we can serve customers better, making them always satisfied when using the bank's products and services.

Keywords: Customer Satisfaction, Bank, Vietcombank, Joint Stock Commercial Bank for Foreign Trade of Vietnam

1. Introduction to the research problem

"Customer satisfaction" is the guideline and competitive advantage among enterprises. Over time, "Customer Satisfaction" has become more and more a key performance indicator and an essential element of business strategy. This is also the foundation for building brand loyalty. The Business Dictionary defines: "Customer satisfaction" is the level of satisfaction when using goods and services provided by a company, as measured by the number of returning customers. According to Tse and Wilton, "Customer satisfaction" is understood as: Consumer's response to the assessment of the difference between expectations before using the product and actual results after using the product. Products. In the world, many banks have conducted research, survey, and assessment of "Customer satisfaction". From qualitative and quantitative analysis, the bank finds out the relationship between service quality, customer satisfaction, customer loyalty to the bank's services and products such as: Credit products retail, card products, eBanking.

Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank - VCB) is the first and leading bank in Vietnam to deploy card services - the most effective, safe, and convenient cashless payment service today. The most diversified card products in Vietnam, accepting payment of all 7 popular bank cards in the world: American Express, Visa, MasterCard, JCB, Diners Club, Discover and UnionPay. Up to now, Vietcombank has always been proud of its leading position in card issuance and payment market share in Vietnam's card market. To maintain its position and develop further, businesses need to maintain customer satisfaction. Therefore, in this topic, we will learn about how to maintain customer satisfaction at Vietcombank and propose essential solutions to meet customer needs.

2. Theoretical basis

2.1 What is CRM?

CRM, also known as Customer Relationship Management, is a method to help businesses approach and communicate with customers in a systematic and effective manner, manage customer information such as account information, needs, communications and other matters in order to better serve customers. The overall goals of CRM are to find, attract, and win new customers, retain existing partners, bring back old customers, reduce marketing costs, and expand customer service. Measuring and evaluating customer relationships is critical to strategy execution. Through the customer relationship system, businesses can analyze and form a list of potential and long-term customers to devise reasonable and effective customer care strategies.

2.2 Customer satisfaction

2.2.1 Concept

There are “dozens” of factors that determine the success or failure of a business. One of them is customer satisfaction. It can be said that all factors such as business improvement, profit, operational status, image of the business all depend on the customer. Therefore, the most important thing for an organization is to meet all customer expectations and determine the level of customer satisfaction.

According to Philip Kotler, customer satisfaction is the level of a person's sensory state resulting from comparing the results obtained from consuming a product/service with their own expectations.

According to Zeithaml & Bitner (2000), customer satisfaction is the customer's evaluation of a product or service that has met their needs and expectations.

What is customer satisfaction in general? It is a measure that determines the level of customer satisfaction with the company's products, services, and capabilities. Information on customer satisfaction including: surveys and ratings collected from customers who have used the product, can help a company navigate how to improve or adjust the product. and its services to become better, more in line with the needs of customers.

2.2.2 Factors that create customer satisfaction

There are many factors such as: Reliability, prompt service, good value, knowledgeable workers, service quality, etc. But they are divided into 3 main groups:

- Basics: These are the essential basic requirements of a product or service that must be present, otherwise causing customer dissatisfaction. However, this is only a necessary condition, but not a sufficient condition for customer satisfaction.

Example: In the hotel business, cleanliness is a fundamental element of rooms rented by guests.

- Performance Factors: Performance factors are needs and wants that are directly stated by the customer, which if met or exceeded expectations will lead to customer satisfaction, otherwise if not met will create dissatisfaction.

For example: Also in the hotel business, the requirements mentioned by customers are wifi, rooms with double or twin beds, elevator, ...

- Triggers: These factors create a customer “wow” effect, which can trigger unknown customer needs and wants. Therefore, stimulating factors have a strong impact on customer satisfaction. Companies should enhance these factors to stand out from their competitors.

Example: Wouldn't you be happy when you entered a hotel room if you received flowers or a packet of cookies and your room was cleaned?

2.2.3 Customer satisfaction level

Includes 3 levels:

- Level 1: 1 point (Leave)

This is the lowest level and also alarming. Customers will leave your company immediately, unless they have no other choice. More seriously, they will say bad things about your company to others.

- Level 2: 2, 3, 4 points (Neutral)

This is the average score, currently all businesses achieve this level. Customers may be satisfied but not sure will return to buy from you next time. They don't spread bad

news or say good things about your brand, they are not loyal customers. And they will tend to change constantly between brands offering the same product.

- Level 3: 5 points (Loyalty)

This is the highest level on the customer satisfaction scale. Your customers are definitely very satisfied with your business. They are also loyal customers who are more likely to buy in the future and speak well of your brand to others.

2.2.4 The importance of customer satisfaction in business

- **The cost of retaining old customers is lower than attracting new customers**

Attracting attention and gaining the interest of potential customers costs many times more than retaining existing customers. This is the reason it is worthwhile for the company to focus and spend resources on keeping customers who have experienced and satisfied previous products and services to stay. And don't forget to create good and long-term relationships with customers who have bought once.

- **Customer satisfaction is even more important than price**

Customers always want to be treated with dignity. Many surveys show that customers tend to choose companies that make them happy, even if its price is more expensive than a place that provides the same cheap service but low quality. So, make an effort to please your customers with great service. Furthermore, if your customers are satisfied in every way, then a price increase is completely justified.

- **Customer satisfaction gives you a competitive edge and leaves you ahead of the competition**

Famed marketer Kate Zabriskie once said, “Although your customers won't like it if you give them poor service, your competitors will love it.” If you know how to effectively deliver and always ensure customer satisfaction, you will have a huge advantage over your competitors who also provide the same service but cannot satisfy customers with the same service: beautiful web interface, easy to use, informative and convenient,

- **Retain customers when they are satisfied**

The longer your customers are satisfied, the more often they will return to your services and products in the future and will prefer to buy your products over your competitors. Customer retention is also a step towards maintaining loyalty.

To achieve this, implement effective tips to keep users on your site longer, email marketing and social media marketing to keep them engaged, provide a personalized experience, deliver what your customers need and want, meet and even exceed their expectations.

- **Develop customer loyalty**

As long as you can maintain a trusting and loyal relationship with your customers and keep them satisfied, they will keep coming back to buy from you. Loyal customers will continue to appreciate, use, and support your brand throughout their lives, bringing you revenue.

- Reduce the rate of negative word of mouth

In fact, people tend to trust other customers more than the face of the company and its advertisements. So, losing one unhappy customer means losing a lot more customers (both current and future). Because they will spread bad experiences with this person to another. On the other hand, satisfied customers will become advocates of your brand and speak positive words about your brand to other users.

2.3 The relationship between satisfaction and service quality

Service quality and satisfaction, though two different concepts, are closely related. Previous studies have shown that service quality is the cause of satisfaction (Cronin and Taylor, 1992; Spreng and Taylor, 1996). The reason is that service quality is related to service delivery, while satisfaction can only be assessed after using the service. Customer satisfaction as the result, service quality as the cause. Customer satisfaction is a general concept, expressing their satisfaction when consuming a service. Whereas service quality focuses only on specific components of the service.

In short, service quality is a factor that greatly affects customer satisfaction. If the service provider provides customers with quality products that satisfy their needs, then that service has initially made customers satisfied. Therefore, to improve customer satisfaction, service providers must improve service quality. In other words, service quality and customer satisfaction are closely related, in which service quality is the first thing that determines customer satisfaction. If the quality is improved but not based on the needs of the customer, the customer will never be satisfied with that service. Therefore, when using the service, if customers perceive the service as high quality, they will be satisfied with that service. Conversely, if the customer perceives the service to be of low quality, dissatisfaction will appear.

3. Research methods

3.1 Secondary method

Secondary information is collected through documents, documents circulating in Vietcombank, publications, specialized magazines, internet...

Primary information was collected through a method of random sampling with a questionnaire survey of individual customers who are using domestic debit card services at Joint Stock Commercial Bank for Foreign Trade of Vietnam.

3.2 Primary method

In order to collect primary data and evaluate the results of customer management activities of banks, this study uses primary information survey methods through questionnaires supported by evaluation. performance from officials and employees of different departments and randomly surveying 40 customers during their work. The questionnaire and survey questions were built by the author based on the author's orientation towards the purpose of information extraction.

3.3 Data processing method

With the results obtained from surveys, customer surveys conduct analysis, statistics, description by tabulation

technique, compare the obtained data, arrange in the order of the collected data, draw out the purpose and significance of the research done and draw conclusions for the research problem.

4. Research results and discussion

Currently, Vietcombank provides many products, services and choices for customers to satisfy their needs.

- Fundraising products.
- Credit products.
- Guaranteed service.
- Payment products and trade finance.

4.1 Criteria reflecting the quality-of-service banks

- Bank profits.
- Comply with the regulations and system of the state bank.
- Rated by an independent and reputable organization.
- Competence match between banks and services provided.

Advantages:

- Formed from the foundation of being a state-owned bank, with its own strengths in branding, and a long history of formation. Has a relatively active branch network, understands the market, and has a large volume of traditional customers.
- Being a bank with strength in import and export finance. Currently, Vietcombank is the leading bank in Vietnam in terms of international payment activities. In recent years, export turnover has continuously grown at a high rate, creating favorable conditions for international payment activities of Vietcombank. Along with connecting to the SWIFT network, international electricity payment of the entire Vietcombank system has achieved growth in value.
- With the existing advantages in international payment activities of the whole system, the branch also promoted its strengths to occupy a large market share in the area located and expanded to many neighboring provinces such as Long An, Binh Duong, Vinh Long, Can Tho, Tien Giang ... with the program to support the export of Basa fruits and fish, import of iron and steel, plastic beads...
- Vietcombank is located in District 6, an area where many major wholesale markets of the city are concentrated such as Binh Tay market, Kim Bien market, Soai Kinh Lam fabric market, specializing in supplying products and goods to Ho Chi Minh City, western provinces and the whole country. So it is very convenient to support import and export. Mainly trading in yarn, iron and steel, plastic beads...
- Most of the staff is young and dynamic. Professional knowledge, formal training, enthusiasm in work, progressive, has a management system with many years of experience.

Disadvantages:

- There is a tradition of sponsoring large enterprises, so they have not focused on exploiting the small customer segment, small and medium enterprises, mainly small traders in the trading area in large markets and neighboring areas. close. But today, the number of large enterprises has more and more choices from the banks

that are expanding their network and the number of new banks opening with a much more competitive advantage in terms of initiative in lending and lending mechanisms. foreign currency attraction. Because it is still heavily influenced by the Central Bank, although it has been equitized, it is still influenced by the policy of the State-owned Commercial Joint Stock Bank, which is more or less not completely following the market mechanism. After implementing the WTO accession roadmap, foreign banks will share in the domestic market, mainly focusing on the retail market. Therefore, the branch needs to focus on the retail segment.

- Located on the road with many branches of competitive banks such as: Bank for Agriculture and Rural Development, Technological and Commercial Bank, Asia Bank, Dong A Bank, Military Bank. And some other joint stock commercial banks
- Facilities have not been paid attention to investment, the headquarters has been built for a long time, so there are many places that are degraded, the transaction offices of the branch are located far away, difficult to manage and operate. Especially due to the small campus, the parking space for customers is limited, creating a feeling of discomfort, unsafety and loss of urban beauty.
- Located in the shopping center area, with a concentrated population of mainly Chinese people, this is an advantage but also poses many difficulties when approaching customers because a large number of Chinese people do not have the habit. banking transactions, going to the bank to transact with specific regulations, clear regulations on the basis of law are partly not supported by them, business relationships are mainly based on the spirit of mutual trust. together. Besides, the factors of writing, customs, culture and lifestyle are also significant obstacles when dealing with banks. Not to mention the habit of storing idle money at home or lending in the form of personal loans, because of the less complicated lending processes and procedures.
- More and more developed commercial banks will create more competitors. Like Asia Commercial Joint Stock Bank, Techcombank has grown rapidly in recent years, with a nationwide branch system and a large staff, making it easy to take care of customers. banking, developing banking in many economic sectors.

4.2 Overview of the situation and the influence of environmental factors on the research problem

Criteria reflecting the quality of banking services

In order for a bank to operate at a good profit, the profit factor needs to be focused. The quality of banking services is firstly reflected in the profit criterion, a bank that is assessed as having good quality of operation is an effective bank.

Comply with the regulations of the state bank and the system

All activities of commercial banks operate according to the legal corridor required by the State Bank to ensure the stability of the entire banking system. The quality of the bank's compliance activities reflects the quality of the bank's service activities.

Rated by independent and reputable organizations

The brand value of commercial banks is now becoming a

very important and urgent issue to directly evaluate the service quality of the bank.

5. Conclusions and recommendations

5.1 Conclusion

With the development of the market economy, customer satisfaction is always a vital factor and a goal that banks are pursuing today, in order to achieve more profits, banks need to There are many measures to take care of customers, because customers are the top target of the banking industry. How to attract new customers, retain old customers, requires the bank to understand the needs of customers and always be ready to change and improve accordingly. Banks that can meet the needs of customers and are interested by customers will be able to stand firm in today's volatile business market. To do this, it is necessary for Vietcombank to constantly collect customers' opinions on service quality, service prices and their demand for products and services offered by Vietcombank. provided. Since then, specific orientations and solutions have been proposed to build Vietcombank into a powerful banking and financial group, providing diverse and good quality services, always bringing high satisfaction to customers.

5.2 Request

First, about improving facilities:

Banks need to create a neat, tidy and clean working environment, banks should apply the 5S model appropriately. Invest in a high-tech system to serve the analysis and evaluation of customer relationships, perfect the management and operation reporting system, especially determine the cost-effectiveness for each product line, layout Staffs with solid professional knowledge, polite and enthusiastic to promptly respond to customers' needs, such as: Introduction, advice, explanation of transaction steps/processes, guidance client.

Second, improve customer trust:

Need to improve security and safety in transactions. One of the aspects of improving the service quality of banking services for customers is to ensure safety and improve security when customers use transactions. For e-banking, apply modern encryption technology to encrypt information to ensure the confidentiality of customers' personal information during service use. The authentication method is more modern and secure, reducing risks for customers in case others access the e-banking system.

Third, adjust the price policy mechanism:

The more banks that exist in the market, the fiercer the competition. In particular, the customer service market received the most attention from customers when a series of banks launched extremely cheap service packages to attract customers, especially foreign banks. Therefore, Vietcombank also needs to quickly come up with appropriate price policies and incentives to ensure competitiveness in the market.

Fourth, improve customer empathy, perform customer care well:

Satisfying customer needs, raising customer awareness and building customer loyalty is always what Vietcombank needs to do. Set up a customer care team to serve customers attentively, quickly, taking care to identify customer needs and find the best way to meet them. In addition, strengthening consulting and customer support: The prompt and effective consultation for customers during the

transaction process will help customers better understand banking services, contributing to Vietcombank's product and service portfolio is more attractive to businesses and individuals, thereby helping to retain customers.

▪ **Fifth, improve customer service capacity:**

The human factor is the most important factor for the success of the service business. Training activities must aim at improving professional qualifications and equipping them with knowledge and skills, towards building a professional and modern working style. Regarding human resource recruitment: assess the human resource needs of the unit, strictly follow the recruitment policies and procedures from the head office to select talents and attract good employees. Create a favorable working environment where individuals can reach their full potential. It is necessary to have a recruitment policy and reasonable remuneration to retain and attract talents. In addition, Vietcombank regularly updates professional knowledge and provides skills training for employees. These skills include: Professional skills, communication skills, situational skills and sales skills. In particular, Vietcombank must improve the professionalism of its staff in serving customers.

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