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### Strategy for organizing customer care activities: A case of VP Bank in Vietnam

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#### Abstract

In recent years, customer care service plays an increasingly important role in the economy as well as in the business structure of Vietnamese commercial banks. This service is aimed at all those who have, are or have not used the product to create a loyal customer base and attract potential customers in the future. It can be said that customer service is a long-term investment and is an important factor creating the success and position of the business in the market. Therefore, businesses today pay special attention to maintaining existing customer files in addition to conquering new customers. Customer care service has been

doing that task. In fact, there are many small and medium enterprises in Vietnam today that have not really focused and invested in their customer service. In other words, they are providing bad customer service. Why does this happen? Unclear knowledge is one reason and in fact, not many successful businesses go ahead boldly sharing their experiences with your companies. Through this article, it is possible to better understand the organization, activities, customer care services as well as understand the current situation like.

**Keywords:** VP Bank, Vietnam, Commercial Banks

#### 1. Introduction

##### 1.1 Reason for choosing the topic

As one of the earliest joint stock commercial banks established in Vietnam, VPBank has made steady progress throughout the bank's history. Especially since 2010, VPBank has grown tremendously with the development and implementation of a comprehensive transformation strategy with the support of a group of leading strategic consulting firms in the world. According to this strategy, VPBank aims to become one of the top 5 joint-stock commercial banks in Vietnam and one of the top three retail commercial banks in Vietnam by 2017. In the period from 2011 to present, the system banks have many fluctuations, many new banks claim or are merged with the advantage of interest rates, loan approval mechanisms... The competition in the industry has become fierce, customers have more and more choices. For its financial solutions, so VPBank's market share was somewhat narrowed (in 2013 credit market share accounted for 0.6% compared to the whole industry). Besides, the business situation at VPBank in general shows that the exploitation of customers is mainly based on personal selling activities. There is an existing problem that customers tend to be more loyal to employees than to VPBank itself. The evidence is that when a banker moves to work for another bank, he also brings customers, especially credit customers, because of barriers to transferring credit relationships from one bank to another. Other banks today are not big. In the context of human resource competition, the loss of customers due to employees changing jobs often occurs at VPBank. Thus, the issue of customer relationship management in lending activities is of great significance to VP Bank.

Building a customer relationship management system helps create and maintain lasting relationships with existing and potential customer groups. Thereby identifying the needs of customers more effectively thanks to the understanding of the requirements of each customer group, thereby increasing value for customers and increasing profits for the bank.

##### 1.2 Target

Helps to better analyze customer service organizations at VPBank in terms of organizational structure. Relationship managers at VPBank, organization of activities and customer care services at the bank know the advantages and disadvantages to find more effective solutions for the bank. Researching CRM activities in credit and lending activities at VPBank by proposing solutions to improve customer relationship management, improve competitiveness, and effectively increase profitability in operations. loans at Vietnam Prosperity Bank (VP Bank).

### 1.3 Object and scope of the study

**Research object:** Focusing on customer relationship management activities in credit and lending activities of Vietnam Prosperity Bank.

- Vietnam Prosperity Bank: Understanding the current status of CRM activities in lending and VPbank staff's awareness of CRM
- Credit customers at VPbank: Find out the evaluation and satisfaction of customers when taking credit loans at VPbank and the behavioral characteristics of these customers

**Research scope:** Researching issues in the field of customer relationship management for both individual and institutional customers of Vietnam Prosperity Bank, specifically studying customer service organization and scope. magazines, documents, books, websites, customer service staff.

## 2. Theoretical basis and research issues

### 2.1 Joint-stock commercial bank.

Joint Stock Commercial Bank is the way in Vietnam to call banks operating under the joint stock model, complying with the laws of the Government and the regulations and regulations of the State Bank of Vietnam. Called joint-stock commercial bank to distinguish it from state-owned commercial banks and joint-venture commercial banks, branches of foreign commercial banks in Vietnam.

### 2.2 Functions and roles of commercial banks

#### ▪ **Function:**

- Credit intermediary function:
- Create money.
- Payment intermediary function.
- The function of providing banking services.

### 2.3 Customer relationship management of commercial banks

**Definition:** is an enterprise that manages interaction and care activities with customers to form loyal customer relationships in the business.

### 2.4 CRM Operations

- **Sales:** can be considered as a main task of CRM in sales activities, there are activities around such as, Transactions, emails, call offers, collection of money, ...
- **Marketing:** is the planning of marketing plans to entice customers to buy more of the company's products.
- **Services:** When customers use the company's products, the next job is to provide the best services for customers such as: giving gifts, drawing prizes, lucky draws, the purpose of attracting customers to spin. buy again next time.

### 2.5 Goals and benefits of CRM

#### ▪ **Target:**

- Attract potential customers and retain current and future customers.
- It is necessary to analyze customers who have come to the transaction from the first time and the customers who have come to buy again to create a variety of preferential purchase policy services for customers to come to buy again.
- Focus on marketing, sales and service processes that

help businesses compete, survive and integrate with the world economy.

#### ▪ **Benefits:**

- Reduce the cost of finding customers; No need to find many customers, but instead keep a group of old customers of the business; Reduce selling costs; Higher profit from customers; Enhance customer loyalty; Evaluate customer returns.

#### ▪ **Difficulties:**

- Make it easy for managers and employees to find the customer information they need.
- Store the entire interaction history of the company's customers / leads and loyal customers.
- Effectively manage marketing, sales and service campaigns: Track customer leads through all channels (direct contact, mail, fax, phone, web, e-mail) and support the coordination between staff groups and customer channels.

### 2.6 Organizing customer service activities

Customer care is an important part of the company's business process. This activity is done after the customer's purchase decision. Its purpose is to bring the customer back to the buying process. Moreover, they not only serve the satisfaction of the product purchase process but also the satisfaction of the service of the business.

## 3. The status of organization of career activities at Bank Office and Research methods

### 3.1 Overview

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) was established on August 12, 1993. After nearly 25 years of operation, VPBank has grown its network to 219 transaction points with a staff of nearly 24,000 employees. By the end of 2017, VPBank's charter capital had increased to VND 15,706 billion. After 17 years of operation, up to now, VPBank has a total of 134 branches and transaction offices nationwide, including 1 head office, 46 branches and transaction offices in Hanoi; 26 branches and transaction offices in other provinces and cities in the North (Bac Ninh, Bac Giang, Vinh Phuc, Thai Nguyen, Phu Tho, Hai Duong, Hai Phong, Quang Ninh, Nam Dinh, Hoa Binh, Thai Binh); 26 branches and transaction offices in the central region (Thanh Hoa, Nghe An, Ha Tinh, Quang Binh, Quang Tri, Hue, Da Nang, Binh Dinh, Binh Thuan); 36 branches and transaction offices in the South (HCMC, Dong Nai, Long An, Can Tho, Dong Thap, Vinh Long, An Giang, Kien Giang); 550 payment agents of VPBank - Western Union Quick Transfer Center; 2 affiliated companies.

VPBank continuously achieved prestigious domestic and international titles and awards:

- In 2005, VPBank received the Certificate of Merit from the Governor of the State Bank for outstanding employees who contributed to successfully completing the tasks of the banking industry.
- In 2006, VPBank received the Certificate of Merit from the Governor of the State Bank of Vietnam for VPBank staff with outstanding achievements and was graded A by the State Bank of Vietnam.
- In 2007, it achieved a Guinness Vietnam record - being the first bank to issue a chip card in Vietnam - for the VPBank Platinum Master Card chip card and continued to be graded A by the SBV for 2 consecutive years.

In 2020, Vietnam Prosperity Commercial Joint Stock Bank VPBank has made great strides to become the first private bank in Vietnam to be included in the top 300 most valuable global banking brands ranked by Brand Finance.

### 3.2 Products and services, organizational structure at VP bank.

- Card products at VPBank include credit and debit cards.
- Credit loan products include unsecured loans and mortgage loans.
- Personal customer service.
- Savings products.
- Insurance services, E-banking services.

### 3.3 Functions and duties of VP Bank.

- Mobilizing short-term, long-term and medium-term capital from economic organizations and residents. Lending short-term, long-term and medium-term capital to economic organizations and individuals from the capital capacity of the State Bank.
- International payment services, discounting commercial papers, bonds and other valuable papers.
- Provide domestic and international money transfer services.

### 3.4 Mission and vision

VPBank is constantly striving to improve its organizational structure and operating procedures with the goal of making VPBank the largest joint stock commercial bank in Vietnam today. Specifically, in 2020, VPBank achieved the goal of Top 5 Private Commercial Joint Stock Banks and Top 3 Top Retail Private Commercial Joint Stock Banks in terms of customer lending scale, customer mobilization and profit.

As one of the earliest joint stock commercial banks established in Vietnam, VPBank has made steady progress throughout the bank's history.

VPBank has set strategic goals for the period 2018-2022 with the ambition of becoming the most consumer-friendly bank.

Bring the highest benefits to customers, pay attention to the interests of employees and shareholders, and build a strong corporate culture and effectively contribute to the development of the community.

VPBank's corporate culture is built and nurtured based on 6 core values: Customer Focus, Efficiency, Ambition, People Development, Trust, and Making a Difference. And with the motto: "Customer-oriented is the core value", VPBank is committed to maximum satisfaction of customers' interests on the basis of providing customers with rich, diverse, and consistent products and services. suite, many utilities, competitive cost.

### 3.5 Situation of customer care at VP Bank

The leadership's attention to customer care is one of the indispensable conditions for building and implementing a good customer care policy. Understanding this, VP Bank's leadership has actively built a corporate culture with all employees with a customer care policy in the best way.

#### Specific policies are implemented such as:

- Provide information to customers from savings interest rates to loan interest rates updated hour by minute.
- Visiting directly or indirectly on holidays, Tet, or

birthdays of customers, branches always text, call to congratulate or bring gifts to customers for the sake of customers for the branch.

- Interest rate incentives (for customers who have been with the branch for a long time, customers will enjoy the most favorable interest rate).
- Reduce costs for customers (for borrowers with regular repayment, fees will be reduced for customers).

With the slogan "Action for your dreams" of customer care activities, customer satisfaction when using the bank's services will be the happiness of all employees at VPBank. Customer care aims to maintain and develop the customer network on the basis of best satisfying the needs of customers. When implementing customer policies well, they not only retain and attract customers but also create an advantage for the bank in competition when there is customer loyalty.

Regarding customer policy, VPBank focuses a lot on social factors such as giving extra interest rates to the elderly, teachers, students, etc. Therefore, the new products have attracted many customers. For each object, there will be a separate policy, but the main goal is to satisfy customers.

### 3.6 Limitations of customer care organizations

- VPBANK's target customers are small and medium enterprises.
- VP Bank is not eligible for policies to attract large customers or export enterprises with sales of over 1 million USD.
- With the prestige of the bank in the international market, the credit products are moderately competitive, the other services are quite competitive.
- Customer service or customer care still has many limitations affecting advertising and marketing products.
- There is no customer service center by phone, when there are questions, customers call the phone numbers of the transaction offices.
- There is no separate customer service department. When the teller is busy, customers are afraid to ask their questions, and the tellers will feel uncomfortable.
- The bank does not have a hotline: all questions must be called to the bank through the phone number of the transaction office during office hours.

### 3.7 Business performance of VPBank

#### ▪ Fundraising:

Customer deposits & bond issuance reached VND 296,273 billion, up 9.1% compared to 2019. In which, customer deposits continued to play an important role. the bank's main source of quality deposits with 75% of total deposits. Along with mobilizing from residents and economic organizations, VPBank also actively diversified medium and long-term capital sources from reputable organizations such as the International Finance Corporation (IFC), Proparco Financial Institution, Asian Infrastructure Investment Bank (AIIB) with affordable rates and low dependency. on mobilizing from the domestic market.

#### ▪ Loan:

Credit growth (including corporate bonds) reached 19%, exceeding the plan set out at the beginning of the year and much higher than the industry average growth rate of 12.13%. This is an effective and sustainable growth rate in

the context of the whole market being affected by the Covid-19 epidemic. Assessing the potential impacts from the epidemic, VPBank's leadership flexibly and proactively adjusted its growth and credit control strategies, with the loan portfolio shifting towards selective caution, focusing Focus on quality control. The focus on strengthening strategic segments and strong application of sales enablement technologies has enabled strategic segments to regain good momentum and continue to play a pivotal role in growth. growth rate of the whole bank, contributing 61% to VPBank's credit balance.

### 3.8 Research methods

#### ▪ Collect customer information

- The current supporting software is divided into 3 basic parts: Marketing, sales, service - providing.  
Divided into two types of storage:
- Paper form: customer information at the beginning of the transaction is collected on the bank's information registration form, saved in a data file at the customer care department.
- Electronic data form: is information after being collected and entered on the T24 system (Temenos). Customer database is centrally managed and shared for the whole system. Each customer at the beginning of the transaction is given a unique customer code (CIF). Based on the CIF number, the bank can check and track all customer accounts, deposit balances, loan balances. The data includes basic data, demographic data, and information about the products currently being used by customers. The enterprise customer database stored on the system includes the following data: Basic data about the business: name, address; Business information: type of business; Name; Position; phone.

#### ▪ Build customer database

All customer data is concentrated on the information technology center at the Head Office. Branches can exploit data through IT department - General Planning Department. On the basis of functions and tasks of each department, each individual can access and exploit reports and use data at different levels. Database analysis only applies to borrowers. The bank has a customer database management software, but it has not really helped the bank to identify customers. The main means of customer identification such as telephone, website and through direct contact of the teller with the customer.

#### ▪ Research sample:

In order to accurately evaluate the results of customer relationship management activities of VPBank, the team collaborated with functional departments of VPBank to conduct an investigation of 200 sales department staff (including sales staff). QHKH and Credit Support Officer) and surveyed 200 customers. The number of this survey sample was large enough compared to the size of a normal bank branch. Therefore, the number of survey samples met the scientific requirements for sampling survey.

- In addition to the desk-based research method (used in theoretical research, research on secondary data sources on the context of operations at Vietnam Prosperity Bank - the article also applies qualitative, survey and survey by questionnaire.

The research process of the thesis was conducted in three steps as follows:

**Step 1:** Find out about secondary sources. The purpose of this phase is to study the overview of CRM theory in the world and Vietnam as well as its application in CRM in banking activities.

**Step 2:** Design the study: Specify the research contents on the current status of customer relationship management in banking credit activities at Vpbank from the Bank's perspective and from the customer's point of view.

**Step 3:** Deploy collecting, processing data and writing research reports.

### Grouping and selecting target customers

#### ▪ Classify customers by value:

- Most Valuable Customers: Customers with a total deposit of 5 billion VND or more.
- Customers with the highest growth potential: Customers with total deposits from VND 100 million to less than VND 500 million.
- Customers with negative value: are customers with a deposit balance of less than VND 100 million.

#### ▪ Segment customers by buying behavior:

- The customer is the organization.
- Individual customers.

#### ▪ Categorize customers according to their needs:

- Corporate customers raise capital.
- Customers in the lending business.
- Customers in the business related to finance and money services, bank assets
- Selecting target customers: Since the bank deals in products and services and operates in a small market with many competitors, the bank targets all customers, except large corporate customers. Transactions are transferred directly to the head office to directly provide services. However, the bank will have its own policies and strategies to have the most value and potential customers.

### 3.9 Organize customer care activities at VP Bank

Currently, VPBank offers many products, services and choices for customers to satisfy their needs.

- Fundraising products.
- Credit products.
- Guaranteed service.
- Payment products and trade finance.
- Criteria reflecting the quality of banking services...
- 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.

### 3.10 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 in accordance with 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.

- **Match between the bank's capacity and the services to be provided**

#### 4. Research results and discussion

Development trends of the banking industry 2020 is a pivotal year for the Vietnamese economy to end the 2011-2020 period and prepare to enter a new phase. Looking back at the recent development trends of the domestic banking system, changes in the direction can be seen very clearly, especially in them. tends to be associated with the development trend of the domestic banking system. in the international market, such as digitizing banking services, developing e-banking services on the basis of modern technology; improve risk management capacity and move towards international standards.

##### 4.1 Research results

Through the collected results, VPBank has developed a portal to help customers look up information related to all products and services of VPBank. With the task of receiving, taking care and answering all questions of customers, VPBank's switchboard is also considered as the official customer care and support hotline of VPBank. Support and advise customers to register for VPBank's products and services such as installment loans, credit cards or mortgage loans; Provide information about exchange rate, fee schedule, interest rate of VPBank savings account, ATM location, branch network...

In 2020, VPBank continues to succeed in achieving its sustainable and effective growth goals. The Bank's profit exceeded the plan, asset quality continued to improve, successfully restructured debt and supported customers affected by Covid-19. Simultaneously, the Bank's capital structure shifted positively with the proportion of demand deposits (CASA) increasing positively, operating costs and operational efficiency continued to improve with the ratio of demand deposits (CASA) positively. on earnings (CIR) fell sharply and was among the best in the market. Not only that, services and non-credit revenue structure continued to grow strongly, safety indicators were strengthened and created a large growth space for the next period.

By the end of 2020, VPBank's total assets reached more than 419 trillion VND, an increase of 11.1% compared to the end of 2019. As of December 31, 2020, total outstanding loans to customers in consolidation reached more than 320 trillion VND, an increase. 19% growth; in which individual banks increased by 21.8%. Total customer deposits and the issuance of consolidated valuable papers reached more than 296 trillion dong, up 9.1% over the same period in 2019. The loan-to-deposit ratio (LDR) at individual banks was increased. balance at 73.1%, much lower than the limit of

85% prescribed by the State Bank.

In parallel with a sustainable, proactive and flexible growth strategy in the face of the unusually changing business environment, VPBank has stepped in quickly, pioneering the implementation of policies and programs to support customers affected by the pandemic. the Covid-19 pandemic and achieved positive results in 2020. Following Circular 01 of the State Bank of Vietnam, in order to remove difficulties for customers affected by the Covid-19 epidemic, the Bank has lowered interest rates for nearly 110 thousand customers with a total outstanding balance of nearly 52 trillion dong, of which the support interest rate decreased from 0.05% to 4.7%. Especially, right in the early stages of the Covid-19 outbreak, VPBank was flexible and creative in the process of classifying, processing documents, applying for automatic support to be one of the first commercial banks to quickly shorten the process of assisting customers in debt restructuring, debt rescheduling and interest rate reduction, from an average of 4 days before Covid-19 to only 4 hours. Promoting social security activities, in 2020 the whole VPBank system has been fast. quickly accompanies the Government, the State Bank, the Ministry of Health, the Fatherland Front Committee to support the prevention of the Covid-19 epidemic, support the people in the Central region affected by storms and floods ... with more than 36 billion VND.

In an environment exposed to many risks due to the Covid-19 epidemic, VPBank's risk management continued to affirm its effectiveness. Bad debt is well controlled, with the consolidation level (according to Circular 02) remaining below 3%, reaching 2.9% at the end of 2020; in which, for the first time, the bad debt fell below 2% at the individual bank. In parallel with efforts to curb bad debts, in 2020 VPBank will continue to actively strengthen provisioning resources. Consolidated provision expenses for the whole year of 2020 increased by 15.2% compared to 2019 (excluding provision expenses for VAMC in 2019). At individual banks, provision expense growth reached 27%. VPBank's prudential ratios continued to be maintained at a good level, complying with the regulations of the State Bank of Vietnam, in which the ratio of short-term capital for medium- and long-term loans was controlled at 28.4%, much lower than that of VPBank. with a specified maximum of 40%. The capital adequacy ratio (CAR) of the consolidated bank reached over 11% according to Basel II standards, higher than the minimum prescribed level of 8%. These indicators are all much better than the limits prescribed by the State Bank, showing the Bank's caution in operations, on the other hand, creating great potential for continued growth in the next period.

##### 4.2 Discussion

- **Completing customer database**

In the database, there needs to be a consensus on the basic customer data structure for unified management, but information can be shared between units in the company, there is a hierarchy in terms of management. Having conditions to provide multi-services, convenient in updating input data and easy to exploit when using information to build interactive programs with customers.

Data analysis, customer selection.

- **Define customer differentiation criteria:**

- **Criterion 1:** Distinguishing value: Customer value is assessed according to the second aspect that is current

value and potential value.

- **Criterion 2:** Distinguishing customers according to their needs or buying purposes.

Proposing some solutions to improve the customer relationship management system of VP Bank in the coming time, specifically as follows: Including solutions:

- Staff must be trained in customer service skills and operating a customer relationship management system.
- It is necessary to focus on perfecting and building a customer-centric customer relationship management strategy. Promote the prestige of domestic and foreign banks.
- Actively research the market, expand the customers looking for and needing
- identify, select the right target audience, information needs accuracy.
- It is necessary to promote information technology in customer relationship management to meet the actual requirements of the bank.
- Always interested in each stage, each department in the company, creating many innovative customer care activities to create more potential customers.

## 5. Conclusions and recommendations

In business activities, especially in today's time, the organization of customer care activities is an important factor determining the success and difference of each business. In the future, Vietnam Prosperity Joint Stock Bank needs to have a strategy to build long-term relationships with customers to ensure in attracting loans and achieving long-term goals. Develop many new services suitable for a modern, versatile CP bank and become the leading retail bank in Vietnam. Especially:

- These customers bring great profits to the bank, so they are always the target of the banks. These types of customers are not only sensitive to interest rates, because even a small change in deposit rates can have a big impact on monthly interest rates, but also have many unusual needs compared to other customers.
- Ask the Bank to interact, research their needs and want. From there, build a separate response program for each customer.
- Organizing customer care activities is an extremely necessary requirement for the bank in general and VPBank in the current fierce competition.
- Effective customer care not only brings great benefits to the bank, but also benefits customers and they will find other potential customers for businesses.
- Businesses are all customer-oriented, so it is necessary to pay attention to customer service activities to satisfy customer needs, thereby creating a brand and reputation at home and abroad like the era of Industry 4.0.

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