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Organization of customer care activities at Techcombank in Vietnam

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Abstract

Poor customer service can make or break expectations on business performance. Therefore, the improvement of management and customer care has become an issue that is increasingly concerned and focused by businesses. Improving management and customer service not only helps businesses avoid losing a large number of customers, but can serve customers better, improving the reputation of the business with customers. It can be said that management and customer care is a matter of vital significance, an important

factor determining the existence and development of each business. Customer care activities play a very important role at Techcombank, this is a long-term and sustainable development strategy. Therefore, the issue of learning about the status of customer care and improving customer care activities at Techcombank has a very important and necessary role in that context, the topic: "operational organization" customer care at Techcombank" is very necessary, meaningful in both theory and practice.

Keywords: Customer Care, Techcombank, Vietnam

1. Introduction

Today, in the trend of globalization and economic integration, which has changed the business environment of enterprises, the competition is getting stronger and stronger not only at the national level but also in the region and in the world. Especially, for the trade and service industries, not only must ensure the standards of service quality, but also the quality of service is increasingly demanding. All these have created many opportunities and challenges for the commercial banking industry, as many banks choose the solution to attract as many customers to use the service but forget to retain existing customers. of commercial banks in general and Techcombank in particular.

Techcombank mainly focuses on capital mobilization, with individual customers, without many customer data sources such as super-branch group and multi-branch. Therefore, capital mobilization is a vital activity of Techcombank. Banks want to exist and develop, the quality of capital mobilization activities must be improved, in order to do this, improving customer satisfaction must be a top priority. helping techcombank achieve its goal of retaining old customers and developing new customers.

Vietnam Technological and Commercial Joint Stock Bank is present in the Vietnamese market stretching from north to south. Although there are many branches and transaction offices, Techcombank still considers transaction offices and branches of other banks as an obstacle for Techcombank when the bank's deposit interest rates are really not competitive with other banks. other commercial banks.

Therefore, what can make the difference for Techcombank is the quality of the bank's services, the key is to improve customer satisfaction, making every customer become a loyal customer of the bank. Techcombank.

So how to give customers the best satisfaction, how to retain old customers and attract new customers to deposit money at the bank is the problem that banks try to do with all his abilities. Therefore, studying the level of customer satisfaction for the bank is an important job that must be performed regularly and continuously to be able to promptly meet their needs. From there, we can serve customers better, improve customer care so that they are always satisfied when using the bank's products and services - especially transaction activities at the bank. row.

The objective of the study is to evaluate the organization of customer service activities at Techcombank about transaction services at Vietnam Technological and Commercial Joint Stock Commercial Bank, thereby improving customer satisfaction and contributing to improving operational efficiency. of Techcombank. Systematize a number of theories on the organization of customer service activities at Techcombank of individual customers at commercial banks, measure and evaluate the level of customer satisfaction with service quality.

2. Theoretical basis

Customer care (customer care) is a competitive strategic activity of an enterprise to approach and keep customers with both reason and emotion. Investment in customer care is not an ordinary expense, but a long-term, strategic investment. External customer care is closely related to internal customer care. Customer service is not only polite and friendly attitude when dealing with customers. Customer care is also not only the work of employees who have direct contact with customers, but customer care must be performed on all aspects of products and services provided to customers. Like Marketing, customer care activities also come from practice, through the process of summarizing practical experience and generalizing into theory.

In the most general sense, customer care (or customer service) is all that is necessary for a business to do to satisfy the needs and expectations of its customers, that is, to serve customers the way they expect to be served and do what is necessary to keep the customers they have.

The purpose of customer care is to satisfy existing customers by serving them the way they want, creating close, long-lasting relationships and showing the professionalism of the company. Performing customer care in order to enjoy satisfying customer needs, benefits when using the product, price, product quality or enjoying accompanying services when using the product. Satisfaction with the product will greatly influence the decision to purchase behavior later. Customers today are demanding people who want to be treated with kindness, respect and hear sincere thanks. The things that customers need to ask when buying products and services is service quality. Therefore, the customer care system will follow a dedicated and professional process that is becoming more and more important and necessary for businesses. Thus, in addition to the price competition, the quality of businesses must also pay attention to providing customer services, doing good customer care to get more loyal and stable customers. .

The characteristics of the banking business affect customer care. Banking is a service industry with intangible products. The banking industry requires high-quality human resources. Banking business requires high application of information technology. In the banking industry, service warranty has its own characteristics and has not been widely applied.

Basic content of customer care work at banks: Building and managing customer information systems. Promulgate regulations on customer care of the Bank. There are 3 factors affecting customer care in the Bank, which are the group of factors on products and service prices, the group of convenience factors and the group of human factors. Good customer care will bring the Bank many benefits as follows: Firstly, customer care helps create customer loyalty. Second, customer care is the most effective sales promotion tool. Third, good customer care helps the Bank improve its image and enhance its competitiveness with competitors. At the same time, increase productivity and revenue, market share and profit in business activities. Fourth, customer care helps the Bank increase the benefits from the Bank's staff.

The role of customer care contributes to attracting potential customers, Studies have shown that a satisfied customer will speak well to others, an unsatisfied customer will speak badly to others or more, because people tend to complain more than praise, in any case, the influence of word of

mouth is very large and it contributes to deciding the number of customers of the business in the future. Customer care helps businesses retain existing customers and create loyal customers: To retain existing customers, which means making those customers continue to use products and services, businesses are very need to focus on activities to take care of loyal customers.

In order to maintain existing customers, i.e., make those customers continue to use products and services, businesses need to focus on customer care activities. A repeat customer brings many times greater profits to the business than a new customer, because the business has to spend less money to attract them.

Therefore, just make customers satisfied, they will stay, take care of customers, create an invisible bond, retain customers, help businesses build a large number of loyal customers. Having loyal customers is an invaluable asset of any business, the enterprise will reduce the burden of competitive pressure, maintain a certain level of revenue and can increase certain revenue and can increase sales with new products to them - Customer care helps businesses reduce business costs. There are many significant amounts that will be reduced if the business does a good job of taking care of customers. First of all, the cost of finding new customers, besides, businesses also avoid the costs of handling and overcoming the consequences caused by unsatisfied customers, sometimes this cost is not really predictable. Good products improve competitiveness. The development of science and technology allows businesses to provide products and services with the desired quality. In terms of price and quality, people give way to competition in terms of customer service, businesses that take good care of them will have more loyal and stable customers. Customer care creates motivation in corporate staff Good customer care helps businesses grow, people have stable jobs, high incomes. The higher the income level, the more opportunities to develop yourself and your career, the solidarity and action coordination is better and more effective. Thus, customer care activities have an extremely important role in the sales activities of a company because it has the ability to greatly affect the company's sales. By performing attentive customer care activities and being able to meet the needs and wishes of customers, the company can have a good image in the hearts of customers, thereby tightening the relationship. between customers and the company makes customers close to the company. responsibility for the company's products and become loyal customers who always trust and use the company's products. Service quality is a term that has appeared for a long time and is studied by many scholars around the world. Service quality is the gap between customers' expectations about the benefits that the service will bring to them and their perception and perception of the results they get after using the service (Parasuraman) *et al.*, 1985; Zeithaml, 1988). Parasuraman *et al.* (1991) explain that in order to know customers' expectations, it is best to identify and understand their expectations. It is necessary to develop a system that defines customer expectations, which helps to develop an effective service quality strategy. In the study of Zeithaml and Gilly (1987), service quality is the customer's assessment of the superiority and overall excellence of an entity. It is a form of attitude and consequences resulting from a comparison between what is expected and perceived as received. Service quality is determined by many different

factors, but it is part of the determinants of customer satisfaction (Parasuraman *et al.*, 1988; Parasuraman *et al.*, 1985). Cronin Jr *et al.* (1992) also tested this relationship and concluded that perceived service quality leads to customer satisfaction. Service quality is an antecedent for customer satisfaction and a factor affecting satisfaction (Cronin Jr *et al.*, 1992).

3. Research method

Thesis using the method of document analysis includes:

- (1) qualitative research
- (2) quantitative research

Qualitative research is conducted through group discussion techniques to find out the problems related to the research topic and identify the problem to be solved. Documents, articles, newspapers and scientific documents related to the issue of "role in customer service activities at Techcombank" are secondary data, the method of secondary data collection, this method is based on available sources, so it is difficult to assess the accuracy and reliability of the source. Secondary data has been studied for other purposes and may not be suitable for the topic, the key to classify the data, the variables, and the units of measurement may be different, so when applying this method, it requires calculation. Specific means being clear, relevant to the research objective, data accuracy, and topical. And the method of comparison and contrast to find the most accurate documents on the research problem as well as reliable sources of information from the internet. Scientific works at home and abroad also contribute significantly to the discovery and formation of observed variables. And qualitative research in "group of factors about products and service prices, group of convenience factors and group of human factors" is based on documents and research sources of qualitative method to be able to state that customers play an increasingly important role in the development of businesses, so when taking good care of customers, banks will attract more customers as well as retain existing customers for wide market share and Techcombank is no exception.

In addition, there is also a method of analysis and synthesis, which is to analyze, first of all, to divide the whole of the research object into parts, aspects, and simpler constituent elements for research and discovery. Out each attribute and nature of each of those elements, and thereby help us understand the object of study more coherently, understand the complex general from those partial elements. Classification and systematization are two methods that go hand in hand. There is an element of systematization in the classification. Systematization must be based on classification and systematization makes the classification more reasonable and accurate. To be able to race out "the general meaning of customer care (or customer service) is all that is necessary for a business to do to satisfy the needs and expectations of customers, that is to serve customers the way they want to be served and do what is necessary to keep the customers they already have" and analyze "the way for Techcombank to let customers feel and care about the customer service culture perfect and different products" has the first step, respect and listen to suggestions, the second is to focus on customer service, forming a distinct service culture at Techcombank, the third is statistics and implementation of new programs through collecting customer opinions. A bank wants to attract customers to

improve products and services, the bank must also care about customers. Customers play an increasingly important role in the development of the business, so when taking good care of customers, banks will attract more customers as well as retain existing customers, making market share stronger. extend. To be able to conclude that "in addition to the lack of problems in providing quality customer service, banks also have ways in which customer service is appreciated by customers".

Theoretical research usually starts from analyzing documents to find out the structure and development trends of the theory. From theoretical analysis, it is necessary to synthesize them to build a system of concepts and categories to form a new scientific theory to synthesize "Techcombank is proud to bring the journey of experience and valuable values." great value for customers. After support programs, closely linked to the interests of customers, the number of transactions at Techcombank, including individual customers, has increased by 20 times over the past 3 years, which means that customers have changed greatly. ways to use money. And it is Techcombank's success with 0 dong E-Banking that has attracted many other banks to follow, and has the effect of reducing costs for people and businesses."

4. Research results and discussion

4.1 Research results

If a business wants to survive and grow, the prerequisite is to make customers happy. Currently, the banking and finance industry is developing strongly thanks to the increasing needs of people. A bank wants to attract customers to improve products and services, the bank must also care about customers. Customers play an increasingly important role in the development of the business, so when taking good care of customers, banks will attract more customers as well as retain existing customers, making market share stronger. extend. And Techcombank is no exception.

Customer care at Techcombank includes all activities of serving, consulting, taking care of and supporting current customers and customers who have not used services at the enterprise.

In customer care, employees in contact with customers, play a very important role in the process of creating quality. However, employees are not always able to complete tasks according to set standards. Old advertising media and information affect customers' expectations about service quality. Promises in promotions can increase customer expectations but also reduce the perceived quality of customers when they are not delivered as advertised.

Techcombank always aims at all customers, creating loyal customers for businesses (individual and priority customers) and attracting new customers in the future.

One of the things that customers are always interested in the most is that the fees for using the bank's services and the withdrawal fees of Techcombank are not necessarily the cheapest in the market, with ordinary personal cards used by customers. In the country, if you withdraw at the ATMs of the city where you make the card, there will be no fee, in other cities it will be 2,200 VND / time, with a visa debit card, the fee is 1,100 VND / time, one level Pretty cheap fees for withdrawals. But compared to other banks, Techcombank is always preferred because of convenience, ease of payment, ... especially enthusiasm in the process of preparing, having been using their services. Techcombank

employees are always ready to support and take care of their customers at any time. For example, You have just been swallowed by an ATM Techcombank card, or lost your ATM card somewhere without knowing it, but at that moment the bank is out of business hours. You're just afraid someone will pick it up, you're afraid of losing money in your account. Don't worry, Techcombank's customer care service will help you lock your card account. Not only that, the switchboard will provide you with all the necessary information when there is a problem, to avoid the fear of being taken by crooks.

In order to continuously improve customer care, Techcombank needs to constantly strive to improve the above criteria: tangible facilities, reliability, responsiveness, empathy.

Therefore, the way for Techcombank for customers to feel and care about the perfect and different customer service culture here is:

First, respect and listen to feedback from customers. This is the top priority of transactions made at Techcombank, if there are any comments or complaints from customers, employees must listen with respect and receptivity, then the consultant will solve them. Love details on what customers are asking the most speed transparency and clarity. In all cases, a calm and cooperative attitude must be maintained in the face of customer behavior. After all issues are resolved, it is necessary to keep in touch and store note information in the system to respond promptly to all customers need to create goodwill. Absolutely no uncooperative attitude, uncivilized behavior or disrespectful words to customers.

The second is to focus on customer service, forming a distinct service culture at Techcombank. It is the satisfaction from customers through transactions at the bank that will increase prestige and profit. In addition, focusing on activities of taking care of gratitude and giving gifts on special occasions, promptly grasping new needs, always sharing and ready to serve the needs of customers as quickly as possible.

The third is statistics and implementation of new programs through collecting customer opinions. Offer small surveys to provide ideas for adjusting and improving services thereby creating a culture. Customer service at Techcombank is perfect. The fourth is the implementation of training and mass system according to customers who have completed the service culture with the system spreading in many places, there is a careful training cycle on the principle of implementing the service culture of the customer. Need customers for business?

In many cases, banks may be aware of customer expectations but are not always able to translate these expectations into specific quality criteria and deliver them as expected to customers. The main cause of this problem is the professional ability of the service staff, because they are also the people who work directly with customers due to the changing service needs. There are times when the demand for customer care is so high that the bank cannot meet it in time, the customer service staff is unable to provide services to customers according to defined criteria.

Some customers using Visa cards of Vietnam Technological and Commercial Joint Stock Bank (Techcombank) reported unusually losing money from their Visa card accounts. Payment transactions are made on the payment gateway of Zalopay. The customer went to work with the bank and was asked to carry out a search, expected to have results within

45 days. At the same time, bank staff advise customers to cancel the old card and make a new card to avoid information disclosure.

Responding to information about the incident, Techcombank affirmed that the bank always ensures information security and system security, and protects the legitimate interests of customers is the principle of Techcombank's operations.

However, through the above incident, it can be seen that the security of Techcombank is not very perfect. But from this, Techcombank will pay more attention to the security of customer information and data more and more tightly, avoiding similar cases from happening again.

With a customer-centric strategy, Techcombank wishes to bring customers the best and most satisfying experiences from the customer service department of its staff. To do that, employee experience plays a very important role, towards Techcombank's goal of core cultural values such as effective cooperation for common goals, creativity in work and personal development. body every day. However, to build a customer service culture is not easy, it is necessary to go through a process from understanding to surveying customers' wishes, then comparing with the current potential that Techcombank can meet., where or what requirements are best met.

Techcombank's business management/customer care team is well-trained, professional and has been screened over time. Has its own customer care system and a free call center for customers.

4.2 Discussion

Customers are Techcombank's invaluable assets, so customer satisfaction is an extremely important goal. In today's market economy, the competition between banks is becoming more and more fierce, not only in service quality but also in customer care before and after use is even more important.

Through the above conclusions of Techcombank's research, in addition to the lack of problems in providing quality customer service, the bank also has ways in which customer service is highly appreciated by customers.

With the desire to best meet the needs of customers, Techcombank has implemented 2 e-banking programs of 0 VND and 1% Cashback that Techcombank implemented to meet the needs and motivate customers. customers use g more than e-banking services. This program is free for all e-banking transactions as well as active SMS fees, money transfer fees to other banks (from September 2016 for customers and implementation till date).

In addition, before 2021, Techcombank's call center has also implemented 12 customer support services and received many positive feedbacks:

- Handling swallowed Debit cards
- Check domestic debit card
- Check your credit card
- Temporarily lock credit card
- Temporarily block debit card
- Permanently lock your credit card
- Permanently lock your debit card
- Reset debit card PIN
- Reset credit card PIN
- FIB/FMP user lock
- Lock internet payment feature
- Investigate and complain about money transfer through FIB

As part of the multi-channel development plan that integrates transaction receipt and processing, Techcombank hopes that additional services can bring a convenient experience and help customers not only save more time when receiving online support, remote communication instead of going to branches/transaction offices:

- Ensure safe and accurate transactions
- Customer's requests are handled quickly and promptly by a team of professional operators
- Totally free support service
- The call center operates 24/7, even during public holidays.

Coming to Techcombank, customers will enjoy: a separate, luxurious transaction space, and unprecedented privacy. Customers will not have to wait every time they come transactions with banks because now there are separate reception areas, separate customers or separate service counters for Priority customers only.

- With modern, luxurious and comfortable design, customers can completely relax, enjoy music, read books, surf the web while transactions are made at Priority areas.
- With priority and privacy, customers absolutely do not need to take numbers and order to be transacted thanks to Priority counters.
- Saving time and spending hours waiting for a transaction is no longer a concern of customers.
- Consulting services, transaction support at home will help you save time in the maximum way. Priority line 24/7 is always ready to support you anytime, anywhere.

All your transactions are always guaranteed priority and transparency.

Techcombank is proud to bring experience journeys and great values to customers. After support programs, closely linked to the interests of customers, the number of transactions at Techcombank, including individual customers, has increased by 20 times over the past 3 years, which means that customers have changed greatly. how to use money. And it is Techcombank's success with 0 dong E-Banking that has attracted many other banks to follow, and has the effect of reducing costs for people and businesses.

5. Conclusion and recommendations

Customer care has always played a very important role in the banking sector. Especially for Techcombank, taking care of customers is a long-term and sustainable development strategy. For Techcombank, learning about the status of customer care and improving customer care activities at the bank is extremely important and necessary. In that context, the topic: "Organizing customer care activities at Techcombank" is very necessary and meaningful in both theory and practice.

The results from multiple reports show that the Covid-19 pandemic has affected the banking sector. This includes both positive and negative effects. Banks must adjust their customer care policies to attract more loyal and potential customers in a time when the world economy is being heavily affected by the pandemic. In today's fiercely competitive market, for a bank, making an impression on customers' minds not only needs good products but also has to go hand in hand with focusing on customer service. Building relationships with customers also directly affects the bank's competitiveness and development. Therefore, Techcombank has taken customers as the focus to improve

its quality and services. Although it has achieved many results, Techcombank's reputation has also been raised to the national level, but there are still many limitations.

From the limitations pointed out from the research results, we suggest some recommendations to improve the customer service quality of Techcombank as follows:

Firstly, Techcombank needs to further improve the quality of customer information security. The bank needs to properly deal with problems arising when customer account information is compromised. As the incident of many customers having their accounts hacked and losing money, Khanh mentioned in the previous section.

Second, Techcombank needs to collect opinions from customers, survey customers' satisfaction with its products and services. Thereby adjusting and minimizing the difference in customer expectations about the quality of services provided by Techcombank. In addition, Techcombank needs to have more loyalty programs for loyal customers such as giving birthday gifts and anniversary gifts. Especially to make customers feel that they are taken care of when informing the earliest promotions to customers.

Third, along with the advantages of expenses such as withdrawals and account management fees, annual fees, etc., there are still customers who reflect the expenses that are not as clear as when collecting fees last month. fee collection but this month it is double collected including the previous month and this month, when it is not collected and low transaction costs are sometimes notified to customers and sometimes not notified. Therefore, Techcombank needs to overcome this situation. Although customer service is good, there are still unclear costs that customers wonder about. It is necessary to transparently notify and collect fees regularly to avoid double collection that leads to customers' distrust of the bank's delayed way of working.

Fourthly, Techcombank is known to be the leading bank in applying technology with 0 dong E-Banking which has attracted a lot of customers. However, besides that, applications still often have problems in getting OTP codes, processing delays and interruptions, causing customers to lose time and annoy customers. It is necessary to train a staff to work professionally and handle errors in updating and repairing banking applications in order to bring customers quick convenience and save time honestly. most real.

Fifth, it is necessary to raise the awareness of Techcombank officers and employees through recruiting quality personnel, organizing continuous training on service quality with intensive courses. Apply standards of manners to build the most professional and attentive staff image in front of customers.

Sixth, the bank needs to support and accompany customers in the context of the Covid-19 pandemic raging with programs to reduce interest rates and extend debt; exempt or reduce some forms of transaction fee payment.

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