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Organizing customer care activities at Sacombank Vietnam

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Abstract

In the trend of the world economy in general, Vietnam in particular is facing a crisis from many problems including market fluctuations to epidemics, etc. Many businesses are facing difficulties and challenges. big wake. In which, the banking sector is one of the fields with the greatest volatility and influence, forcing banks to innovate and rise up constantly in order to survive and develop. In addition, the difference between products and services between banks is increasingly narrow, the competitiveness of products and services themselves is not decisive anymore, customers only choose which bank's products and services. that best meet

their needs and satisfy their satisfaction. Banks have gradually shifted towards the quality of customer care activities. Because customers are a prerequisite for the Bank's prosperity or recession, the business concept of "customer-centered, customer-centric" is increasingly popularly applied by banks. Therefore, maintaining customer sources has become a matter of survival for businesses. And customer care is one of the most effective methods today to retain customers, attract more customers and maintain their loyalty, maintain revenue for the bank and improve competitive position.

Keywords: Economy, Banking, Care, Customer, Vietnam

1. Introduction

Banking services are forecasted to be a fiercely competitive field when the protection circle for domestic commercial banks is no longer available. Banking services since 2010 have been fully opened, substantially removing restrictions on access to the domestic banking service market and limitations on banking activities such as size and total number of banking services for foreign credit institutions, to implement fair treatment between domestic credit institutions and foreign credit institutions, between foreign credit institutions, so the Competition among banks in Vietnam will be very exciting.

In recent years, our country's banking activities have made profound changes, the business scale is increasingly expanding in both quantity and scope, the business types are more diversified and richer. Since then, the customer factor is receiving great attention and focus, developing customer-oriented business is the current general trend. In order to be truly competitive, creating a good image in the hearts of customers requires banks to have appropriate business strategies, including the role of customer care activities. Reality proves that effective businesses and regular and familiar customers are banks that have effectively implemented customer care activities.

Customer care is an art to retain potential customers, make customers prefer and often use products and services that businesses, specifically here, are provided by banks. Not only that, one day new customers will know your business through the dedicated and professional customer care service that your business brings. From phone calls. The simplicity and speed in handling complaints to the dedication and thoughtfulness all affect the way customers perceive the business, so building a standard process is extremely important.

Sacombank, Saigon Thuong Tin Commercial Joint Stock Bank, is currently one of the five largest banks in Vietnam with the charter capital of Sacombank reaching over VND 18,852 billion. After 30 years of establishment and development, with many achievements and great success, Sacombank not only attracts customers' attention with the quality of financial services and products provided, but also the customer care system. professional. Below, we will study the customer care activities of Saigon Thuong Tin Commercial Joint Stock Bank Sacombank to have a better overview of customer care activities, thereby offering solutions to improve customer service more complete customer care system.

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. 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 customers. goods I have. Investment in customer care is not an ordinary expense, but a long-term, strategic investment. 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 carried out on all aspects of the product and service provided to customers. Like Marketing, customer service activities also come from practice, through the process of summarizing practical experience and generalizing into theory. Customer care is a stage in the process of providing secondary services to customers, is a component part of products, and is also a competitive weapon of businesses.

Currently, in the context of the market economy is developing strongly, when competition is becoming more and more popular and fierce, customers have a very important role for each business, it determines the success of the business. or business failure. Many businesses have asserted that "The most important asset to our business is our customers." Businesses exist by providing goods and services in the market and they have no choice but to the competition for customers, the survival of the business depends on the customers All businesses are banks that provide customers with the same products and services, so the needs of customers for banks are not only in the goods and services that banks provide but also in Bank's customers are not only those who are using the bank's products and services, but also those who have and have not used the bank's products and services, they have the ability to will be the people who will use the services in the future. Customers of banks or most other businesses are usually divided into two groups. i section. The first is that customers outside the business are individuals or organizations at home or abroad. For individual customers with characteristics of large quantity, small needs, simple transactions, lack of sustainability, often using services to satisfy individual needs. For institutional customers, the number of customers is small, often geographically concentrated, the transaction location is not quite the main concern when choosing a bank, large scale, large number of purchases, variable large, close relationship with the bank, highly specialized transactions. The second is internal customers, also known as internal customers. These are individuals who work in the business of the departments and departments in the customer care process of the business. Businesses often care about customers outside the business, but ignore internal customers who play an equally important role.

The Bank performs customer care activities aimed at satisfying customers' needs, benefits of using products, prices, quality of products or services. Satisfaction with products products and services will have a decisive influence on future purchasing behavior. The level of satisfaction or dissatisfaction of consumers who have purchased goods represents the correlation between expectations and acceptable use attributes of the product. Therefore, the purpose of customer care is to satisfy existing customers by serving them the way they want.

Currently, customer care is considered a very necessary activity for any bank because retaining existing customers is much more important than attracting new customers. The

cost of acquiring a new customer is always higher than the cost of keeping an existing customer (About 5 to 15 times higher) An unsatisfied customer will share the discomfort with 8-10 others. While a satisfied customer will share this with 3 other people. (Wave mechanism) 80% of a business's revenue or profit is usually generated by 20% of its regular customers (The 80-20 Principle) If it keeps about 5% of the customers that stay with the company the company can increase from 25% to 100% profit depending on the industry, depending on the field. 70% of customers will remain loyal to the company if their complaints are resolved satisfactorily Thus, the goals of managers are: Build customer loyalty, determine reasonable costs for targeting customers. Evaluate the profit earned from customer groups. And the problem here is how to achieve the goals as described above. Currently, customer care is mentioned a lot as a way to help managers achieve the above goals. And for banks, customer care plays a very important role such as: first, reducing costs while helping to increase profits for businesses, customer care plays a role in keeping revenue levels in the business, creating an image and reputation in the business. What customers, whether individuals or businesses, want more than anything from the goods or services they buy is that they must be completely reliable. This means that for a customer care program, the product element often has to come first, and the people factor next. All the friendly smiles and polite offers can't make up for unreliable products or substandard service. Second, increase customer satisfaction and loyalty, a good customer service will make customers happy with your business, they can get what they need faster because of More qualified employees, more favorable business is due to the accumulation of customer loyalty. In addition, customers are becoming more demanding and wiser when deciding to buy products or services. The customer care process after using good service will make customers more confident in the business. Thereby promoting the next purchase action as well as introducing translated products to acquaintances. Third, increase internal accountability and increase employee satisfaction. In addition, good customer care also helps to attract more potential customers.

Customer care at banks includes five main contents:

Establish a customer database: One of the first tasks in customer relationship management is to collect market information and customer information that is the basis for identifying and analyzing value propositions of customer. Customer database is an internal information system, which is an important basis for improving the efficiency of customer care.

Researching needs and classifying customers: Customers coming to the bank all have a certain level of expectations, therefore, studying customer needs to understand them well to help the Bank provide better services through needs such as product utility, price, convenience of location, time. reliability, service quality, service manner.

Design customer care programs: Design customer care programs such as: Customer consultation, complaint settlement, customer conference organization, after-sales promotion service.

Internal inspection and control of customer care activities: Organization of implementation, inspection, supervision and adjustment in customer care activities is a program to control service quality, customer service skills, as well as the way of communication of all employees with customers,

thereby making timely adjustments in terms of serving customers better day by day, and also as a helping tool. effective in assessing the quality of products and transaction space of commercial banks in order to increase business efficiency.

Some other additional services: A modern bank with full facilities can also not receive customer satisfaction without a suitable and safe parking space or a comfortable space in the parking lot. While corporate customers wait to transact with the bank, in addition, a few small services to serve customers while waiting for a big transaction is also a way to satisfy customers in a comprehensive way.

Currently, there are many factors affecting the quality of specific customer care such as: first, products and services. Second is the price. Prices of banking products and services are often highly sensitive, aggregated, and difficult to determine precisely. On the other hand, price is also one of the factors for customers to make a decision to use the bank's products and services. In order for price to affect customer satisfaction, we need to consider more fully in three aspects: price versus quality, price versus competitors, and price versus customer expectations. The third is people, a good service cannot be without human presence. Employees are considered to be the bridge between customers and the bank and represent the bank. Therefore, the bank always pays special attention to human factors such as staff capacity, attitude and behavior towards customers. Fourth is the physical environment. All services take place in a physical environment, which is an important factor in attracting attention and influencing the image of the bank in the minds of customers. Including factors such as: supply environment, distribution channels and technology. In addition, the environment provided will have a certain influence on the physical and mental state of customers when appearing in this environment and affect the quality of products and services provided to customers. The fifth is promotional communication: tools that help banks provide information about themselves, products and services, prices, distribution channels, etc., which are transmitted to customers through communication channels. mass news. Including methods of conducting such as advertising, personal transactions, propaganda of the bank's activities in society, promotional activities, direct marketing, sponsorship activities.

From there, we can see that customer care activities for businesses, especially for banks, are very important. A good customer care service is the most economical and effective marketing strategy, the best way to build the bank's image, create trust and prestige in the eyes of customers. Therefore, in recent times, banks have always paid great attention to customer care activities as well as regularly improving and offering strategies to suit customer needs.

3. Research methods

The theory of customer satisfaction in customer service and the theory of banking has been presented in Chapter 2 and in this Chapter 3, the methods and results of qualitative research, research and analysis are presented in detail. Quantitative research and construction of a scale of customer satisfaction in banking services.

3.1 Qualitative research

3.1.1 Qualitative research design

According to Kotler (quoted from Lin 2003), satisfaction is

a feeling of pleasure or disappointment of a person derived from the comparison of perceived perception with expectations about a product or service.

According to Heskett *et al.*, (1994), the quality of products and services will affect customer satisfaction and thereby create customer loyalty. As a result, the revenue and profit of the business increases, which, in turn, will affect the business to further improve the quality of customer service. Scale 1 on factors affecting customer satisfaction with customer service Banking (Sacombank)- Parasuraman *et al.*, (1988) also conceptualizes the components of product quality, sensory services, and customer service. Received by customers the components of service quality according to the Servqual model can be understood as follows:

1. **Service Reliability:** The Bank always ensures the safety of transactions, promptly informs about changes affecting the interests of customers, satisfactorily resolves arising problems/complaints customer complaints, customer suggestions to avoid mistakes.
2. **Rates:** The rates offered by the Bank are consistent with the quality of the Bank's services, currently at an acceptable level, with little fluctuation in service prices, with a good pricing policy for customers. and notify customers immediately.
3. **Customer Service:** Employees always serve quickly, on time, always ready to help customers when needed, always attentive even when crowded, show politeness and courtesy with customers, staff satisfactorily answer questions/requests raised by customers, giving customers comfort.
4. **Network of branches and transaction offices (Network Coverage):** The network of branches and transaction offices is wide, the network of branches and transaction offices is numerous, the coverage density is thick, and the location is convenient for transactions.
5. **Technology:** The bank has a modern information technology system, easy to look up information when customers need it, the Bank's automatic transaction channel is modern, convenient for customers to transact, and a computer system. Bank's ATMs are many, covered evenly and work well, transactions are fast.

3.1.2 Adjust the scale

The qualitative research results show that it is necessary to add the criterion "Variety of services" because the majority of opinions believe that customers need to be provided with more choices to match their needs and conditions, their circumstances.

3.2 Quantitative research

3.2.1 Research subjects

All customers make transactions at Sacombank at branches and transaction offices. Survey sample was selected according to the convenience sampling method. Questionnaires will be sent to customers via email, fax and in person.

4. Research results and discussion

Customer relationship management is one of the factors that play an important role in the success or failure of a business. This is the solution and strategy of the company to develop close and close relationships with customers by conducting

researches and surveys to find out the needs and desires, requirements of customers, then that approach and can communicate with customers in the most effective way. Currently, when the process of globalization and international economic integration takes place more and more strongly, the factors promoting the development of this business are increasingly focused and improved. Therefore, to be able to apply well and effectively customer service methods is the destination of businesses, especially in a changing and developing economy like today.

4.1 Research results

4.1.1 Gathering customer care factors at Saccombank to make customers most satisfied

Table 1: Ten factors that make customers most satisfied

	Element name	Satisfaction score
1	Stable price	4.67
2	Good expertise	4.67
3	Service exactly as described	4.67
4	Advise	4.65
5	Good price	4.60
6	Net	4.58
7	No mistakes	4.58
8	Various services	4.55
9	Infrastructure	4.52
10	Resolve problems/complaints	4.52

Ten factors that make customers most satisfied

- **Stable price:** The service usage price is less variable, stable and suitable for the majority of customers' needs, making the customer retention strategy more sustainable, and at the same time helping the conversion rate of potential customers also higher.
- **Good expertise:** With good expertise, customer support will be better, service quality will also be improved and enhanced to serve customers better.
- **Service exactly as introduced:** Unify the information advertised to customers must be true to the reality at the business.
- **Consulting:** Helping customers better understand and gain more information about Saccombank's products and services in particular and an overview of the business's working culture in general.
- **Reasonable service prices:** Each customer with each service used will have a listed price to ensure the reasonableness in the process of customer experience and use.
- **Network:** Ensure the stability of the service network that will meet all needs and solve all customer requirements efficiently.
- **No mistakes:** Avoid the risk of losing customer trust to maintain long-term customer loyalty, improve customer experience evaluation for the business
- **Diversified services:** Customers' needs, understandings and behaviors are always changing from time to time, meeting them well is improving and diversifying services.
- **Facilities:** Good facilities are the first step to create sympathy for consumers. At the same time, it reflects the investment in a professional service, solving all the needs of customers in a favorable way.

- **Solve problems and complaints:** Help customers solve difficult problems encountered when using the bank's products and services. At the same time, thoroughly resolve their complaints so that they feel secure when using.

4.1.2 The collection of customer care factors at Saccombank makes customers less satisfied

Table 2: Ten factors that make customers less satisfied

	Element name	Satisfaction score
1	Advise	3.05
2	No mistakes	3.11
3	Stable service fee	3.38
4	Maintain reputation	3.38
5	Problem Solving/ Complaints	3.39
6	Technology	3.41
7	Customer Feedback	3.52
8	Satisfactory reply	3.53
9	ATM system	3.54
10	Service exactly as described	3.63

The professionalism of Saccombank's staff. Professionalism here is focusing on careers and jobs. Employees need to be dedicated and dedicated to their customers through activities such as:

- **Customer feedback:** Through the process of communicating with customers such as consulting, exchanging, resolving complaints or transactions, Saccombank is quite quick in responding to customers to help the work be resolved quickly.
- **Satisfactory answer:** Right at the heart of customers' information needs.
- **Maintain credibility:** Put credibility first in customer care to develop a good culture and at the same time cultivate trust in customers.
- **Quick service:** This is one of the most important factors to be able to meet the needs of customers quickly. Help them feel comfortable and cared for during use.

The second factor area that is assessed as having a high level of customer interest is the dedication of the care staff, which is shown through behaviors and activities such as:

- **Courteous and courteous attitude:** Attitude directly determines the behavior and cooperation of customers. Politeness and courtesy make it easier for customers to cooperate in transactions, and at the same time make customers more pleasant and comfortable in the process.
- **Dedication to the requirements:** The needs, understandings and behaviors of customers are always changing, so customer care resources must really listen and understand customers in order to best meet their needs. them and make them happy and secure about the business itself.
- **Help customers:** To retain customers, one of the important things to do and to do is to help them as much as possible when they need it. The purpose is for them to better understand products and services and feel secure and satisfied with the quality of the business.

Other technological factors:

- **Automated trading channels;**
- **ATM system;**

Technological factors such as automated transaction channels and ATM systems: In a direct or indirect way, these factors are the maintenance of customer loyalty as they are constantly improved. to serve their customers more quickly and conveniently every day.

Thus, based on the research results of customer care services at Sacombank, it shows that:

- **The added values do not need to be changed:**

- Quick service;
- Dedication to the request;
- Helping customers;
- Polite and courteous.

- **Improvements should be prioritized:**

- Consulting;
- Competitive service fees;
- No errors;
- Resolve problems and complaints;
- ATM system;
- Service exactly as introduced.

4.2 Discussion

Based on the above research results, it shows that for really good customer service, it is necessary to evaluate based on many performance factors. Satisfying the diverse and complex needs of customers is not simply a sign that Sacombank needs to make more efforts in developing close relationships with customers.

With the current large network of operations, Sacombank has a total of 80 branches, 341 transaction offices, and 1 savings fund. Besides, Sacombank also established agency relationship with 14,329 agents of 811 banks in 84 countries around the world to make international payments.

Many large branches, large operating scope, the level of requirements for CRM is even tighter, associated with this business activity. Specifically, in the current digital technology era, Sacombank always focuses on automatic transaction channels and always improves the system to develop more functions to help customers save time when transacting. Especially in the period from 2020-2021, the processing of some transactions by the information technology system is fully effective and effective during the epidemic season. Technology is always the optimal solution for innovation and quality improvement for service users.

Regarding prices, Sacombank always provides services at relatively stable prices compared to the level of the Banking Industry. However, to talk about the reasonableness in the price, Sacombank is still lacking and should be improved to better serve customers while the variety of services, Sacombank is dominating.

In the face of high user demand, changing tastes from time to time is a problem for the consulting process, solving arising problems, complaints, or even responding to customers on such a request. is to make customers happy, retain customers and increase the conversion rate of potential customers. One of the main reasons that makes this job difficult and complicated is the diversity of customer needs. Therefore, the staff must always understand the needs of their customers to help them choose the most suitable service. In addition, employees must also see the level of customer information reception to have an effective way of

conveying information. When using too many technical words or technical terms, the new customers are the ones who have difficulties and are a big obstacle in the initial experience. Therefore, employees should use simple and understandable words, suitable for each customer. The same goes for complaint handling or customer feedback. These are jobs that require a lot of time, if there is no reasonable allocation, it is easy to make customers unhappy and more or less affect the image of the Bank.

In today's developed market economy, it is very important to constantly make efforts and improve the quality of customer care. This helps Sacombank compete with competitors so that it can grow stronger and stronger, so priority is essential.

5. Conclusion and recommendations

With the increasingly international economic integration, the competition becomes harsher and fiercer, so the success or failure of the business strategies of the Banks depends a lot on the work. construction and implementation of CSC. Customers are the key to deciding the success or failure, all business strategies of the Bank, after all, to reach the goal of more and more loyal customers.

Customer-based business strategy is becoming the most important business strategy. Collaborating with customers in business, attracting new customers, strengthening existing customers is becoming an effective business tool with a low cost but high efficiency. The satisfaction and satisfaction of customers with products and services, with the dedicated service that they are met is also what the Banks strive to achieve. To do that, it is required that each business really cares and has the right investment in this work.

On the basis of analyzing customer care activities at Saigon Thuong Tin Commercial Joint Stock Bank Sacombank, we can clearly see the current page, thereby offering some solutions and recommendations to increasingly improve the operation. This more as follows:

- Categorize customers to have appropriate care policies. Customer classification is the most important job because it is the basis for orienting customer care programs, making customer care activities more effective and cost-effective.
- Completing the customer database system. Customer database is an important source of internal information, the basis for improving the quality of customer care activities.
- Build a dedicated customer care department. Currently, some businesses in general and banks in particular only maintain an informal customer service department. This affects the professionalism in customer care activities because the customer service staff in addition to customer care duties, they also have to do other professional jobs. Therefore, building a specialized customer care department is essential that businesses must do to make customer care activities more professional and systematic, customer service staff also do not meet. problem of overlap in work, helping employees' customer care attitude as well as their customer service become more professional.
- Improve the quality of human resources to take care of customers. Human resources are considered the most valuable asset in enterprises, so the quality of human resources will determine the development of the business. Building a complete customer care process,

combined with the help of modern tools, performed by qualified customer care staff, the business will surely succeed in satisfy the customers.

- Diversify communication methods between customers and the company. In addition to the current methods of contacting customers with businesses such as by phone, via email, and direct transactions at the head office, businesses need to combine many different methods for the interaction between customers and the company. become more convenient and faster.
- Motivate customer service staff. Motivate customer care staff so that they work with a relaxed spirit, devote their best to their work, have motivation to strive, and overcome the situation of employees working sluggishly and depressedly, no responsibility.
- It is necessary to have a budget plan to implement effective solutions, retain loyal customers and attract more new customers to use the Bank's products and services, businesses, etc.
- Update the fastest information to promptly provide services, change the factors that make up customer service more perfect, more specialized than competitors to make an effective difference.

In particular, the last is to organize regular inspection, monitoring and reporting. It is necessary to manage the quality of customer care to avoid wasting human resources. Monitoring and inspection should be carried out quarterly and irregularly based on customers' opinions via hotline, contribution mailbox. the company's intention to promptly reward customer service staff and minimize damage to customers. The control of activities related to customer care is to meet the expectation of improving the quality of customer care, especially to raise the awareness of the operations department, and at the same time to remove the deadlock in the work. recruit.

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