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Customer satisfaction at Agribank: Strategy and policy for maintaining

Hua Thi Bach Yen

Van Lang University, Vietnam

Corresponding Author: **Hua Thi Bach Yen**

Abstract

In fact, dominating the market segment in the current period of fierce competition becomes more and more interesting when more and more foreign banks are operating in Vietnam (not to mention foreign banks). Foreigners who have headquarters in our country are gradually expanding the scale of operations to many customers). Therefore, if domestic banks lose customers' trust, they will lose their competitive position in the domestic market. In other words,

banks need to understand who their customers are, what they think, what they need, how they feel, what to do to make them feel the most satisfied. On the basis of theory and research model on customer satisfaction for service quality at Agribank in recent years, the essay proposes a number of solutions to exploit and develop in order to maintain customer satisfaction. customers for service quality at Agribank.

Keywords: Satisfaction, Influencing Factors, Understanding Needs, Maintenance, Development

1. Introduction to the research problem

As a business person, you must know that customers are invaluable assets and that customer satisfaction is the top goal of every business. When the market economy develops, the level of competition between businesses is becoming more and more fierce. In order to survive, in addition to good product quality, businesses must also have a professional care service first. during and after the sale. Any business that is born must have a plan to build a system of loyal and potential customers.

Once businesses choose the right customers and create their satisfaction, it is also the time when businesses build the most loyal customer base. Loyalty is an important factor to help businesses retain customers, create a close bond between the two parties, and at the same time stabilize operations and help businesses overcome the most difficult periods. The trust of loyal customers to the business is very great, so in any situation they will always be ready to accompany the business. This is also the reason why businesses must always have a plan to increase the level of customer satisfaction. Therefore, depending on the industry, the field will have factors to evaluate the level of customer satisfaction. However, in general, there will be the following basic standards: Quality of products, services provided by the enterprise, cost of products, services, customer care services.

Therefore, in order to maintain customer satisfaction with good service quality, first of all, it is necessary to improve product quality, customer care services, create trust and loyal relationships for comprehensive development. of the business if they want, they are always ready to accompany the business. Below, we will learn about maintaining customer satisfaction at Agribank today and propose key solutions to exploit, develop, and maintain that customer satisfaction to meet the requirements of Agribank. needs of customers as more and more foreign banks operate in Vietnam. If domestic banks do not meet their satisfaction, they will lose their competitive position in the domestic market.

2. Theoretical basis

Kotler (2000), defines satisfaction as "satisfaction as a feeling of satisfaction or disappointment of a person as a result of comparing the actual received product (or outcome) in relation to expectations. waiting for them". A bank's customers are individuals or organizations that want to transact with the bank to satisfy certain needs related to the bank's activities such as deposits, loans, transfers and other services. According to Hansemark and Albinsson (2004), customer satisfaction is the overall attitude of a customer towards a service provider or an emotional response to the difference between what the customer anticipates and what is expected. they receive, for the fulfillment of some need, goal or desire. Meanwhile, Zeithalm and Bitner (2000) argue that customer satisfaction is affected by many factors such as product quality, service quality, price, situational factors, and personal factors. According to Parasuraman, Zeithaml, Berry (1991), there are 5 factors affecting customer satisfaction with services: Reliability, Responsiveness, Assurance, Empathy and Tangibles.

As such, it is conceivable that feelings of pleasure or possible disappointment arise from a comparison between the actual benefits of the product and their expectations. Whether or not customers are satisfied after purchase depends on how they compare the actual benefits of the product with their expectations prior to purchase. If the actual benefits are not as expected, the customer will be disappointed. If the actual benefits meet the set expectations, the customer will be satisfied. If the actual benefits are higher than the customer's expectations, it will create the phenomenon of higher satisfaction or satisfaction that exceeds expectations. Importance of Customer Satisfaction Customer satisfaction surveys provide feedback on the company, product, customer service, ratings, and customer intention to return. This type of survey helps businesses perceive customer satisfaction with a product. Customers will also feel encouraged to contribute to the survey when they know businesses value their opinion.

Customer satisfaction surveys are used for that purpose, fostering cooperation while measuring customer satisfaction. The operating motto of businesses is to satisfy the needs of customers because customers are the source of revenue and profit of the business. When customers are satisfied with the goods and service quality of the business, the probability of re-buying the product will be very high. On the other hand, when beyond satisfaction, they will tend to recommend and talk well about the product to others and vice versa. Customer satisfaction has become an important factor to create a competitive advantage for businesses. The current motto of businesses is to satisfy the needs of customers or in other words make customers satisfied with the quality of their services because customers are the source of revenue and profit of the business. When customers are satisfied with the company's products or services, they are more likely to buy again. Moreover, when they are satisfied, they tend to talk well about the company's services to other customers. Consumer satisfaction with a service is a feeling towards a service business based on each contact or transaction with that company (Bitner & Hubbert, 1994).

Satisfaction assessment basis: - Service quality: - Satisfaction measurement: is the process of measuring the level of a person's sensory state derived from comparing the results obtained from the product. or service with the person's expectations. The relationship between service quality and customer satisfaction Service quality is a factor that greatly affects customer satisfaction. If a service provider provides customers with quality products that satisfy their needs, the bank has initially made customers satisfied. Therefore, to improve customer satisfaction, service providers must improve service quality.

3. Research methods

The main research methods used in the project include the method of document analysis: qualitative method - the method commonly used in scientific research projects, through reference to research documents. research, the previous theoretical basis to find out the core content and ideas of the document. Especially, the documents analyze the issues closely related to the research topic from which to find the most accurate and objective and most comprehensive solutions for their topic. Documents, articles, interviews or scientific journals related to the issue: "Maintaining customer satisfaction at Agribank". As in the

process of accompanying customers, did the bank have good activities to listen to customers' inquiries, or did the bank's and staff's attention to customers take place regularly? and thoughtful, are the registration procedures have specific instructions, etc. Approach the research object in the most natural way, ensuring the behavior of opinions expressed objectively. All data need to be screened to get the most accurate results because the data taken are secondary data.

Quantitative method: collect and analyze information on the basis of data obtained from the market. The purpose is to draw conclusions through the use of statistical methods to process data and figures. In addition, it is associated with relying on documents and research sources of qualitative methods so that we can point out the role of customer care activities, the results of customer care at the bank. Is Agribank good... The method of collecting secondary data, this method is based on available documents, so when applying the method, it requires specificity, clarity, in accordance with research objectives, and accuracy. data accuracy and topicality. Comparative method to find the most accurate documents on the research problem as well as reliable sources of information from the Internet. There is also a comparison of customer care activities at Agribank with other banks in the country to see how well and not so well in customer care compared to other competitors. to make a plan to improve the bad things in the future, thereby bringing satisfaction and trust to customers when using the service here.

The method of using primary data such as surveys obtained through the online survey process built on the questionnaires given has the greatest impact on the research problem, which can save money. Cost, fast and accurate information to help Agribank get the sharing and experience to improve its customer care better. Methods of analysis and summarization of experience: the study revisits the results of practical activities in the past to draw useful conclusions for practice and for science. In this article, we have studied and pointed out the results achieved in customer care at Agribank and assessed the positive activities that need to be actively promoted and the activities that are lacking to supplement and eliminate bad activities that affect the bank's customer care. In the topic, a number of additional tools were used to support research methods to help make statistics and analyze some data and data in order to obtain accurate results and save time and costs for the research process. Summary of the combined use of research methods in the topic contributed a great deal to the success of the study to help us find the most objective solution to maintain customer satisfaction at Agribank.

4. Research results

Vietnam Bank for Agriculture and Rural Development is one of the state-owned commercial banks that plays a leading role in the banking system, and Agribank always promotes the pioneering and exemplary role of a state-owned commercial bank. the leading country in the system of credit institutions. By actively investing in credit and providing convenient banking products and services, Agribank is opening up opportunities for millions of Vietnamese farmers to have access to leading agricultural techniques in the world. Applying the results of the industrial revolution 4.0 to production and business, contributing to bringing Vietnam's agriculture to great strides in joining the global playing field.

The strong point is that although private banks are developing quite quickly and offering quite different customer attraction policies, with scale and influence in the market, there are commercial banks: Agribank, Vietcombank, Vietinbank and BIDV these four banks under the name "Big 4 banks". Agribank was considered the eldest brother in the system many years ago. Currently, Agribank has implemented a customer differentiation policy: Proposing separate incentives for customers that bring high value to the bank. There are promotions to take care of customers with high transaction volume, learn carefully about current customer needs.

The weak point is that even though Agribank is the oldest in the industry, Agribank still has no policy to support interest rates with preferential regulatory capital. Products are not diversified, they are poor in terms of products, service quality has not been paid due attention, and have not met the actual needs of consumers. The industry that Agribank invests in is mainly in the field of agriculture - forestry - fishery, this is a market that is affected by many natural factors (natural disasters, droughts, floods) so the risk of loss is very large. Besides, the sales for this field are small, but the number of customers is very large, so it is difficult to track and manage, so it costs a lot of management and investment costs. The infrastructure is not synchronized (due to the wide network of branches and transaction offices) so it is difficult for the process of improvement and investment in high technology. Technology human resources and equipment for activities are not rich, leading to unclear interface and information, making it difficult for beginners to use. Employees must change the traditional way of working from before to a new way of working with the support of the CRM system. Software purchased from abroad should be expensive, when in difficulty, it will be difficult to receive support due to geographical distance, language, time zone.

Factors affecting customer satisfaction such as: Facilities and equipment affect the credit activities of the bank. If the facilities and equipment are outdated, the bank will handle it poorly and slowly; banking activities made difficult. That makes banks lagging, underdeveloped, unable to attract many customers, which will limit credit activities. The need for the bank's responsiveness to customers. When banks compete with each other to attract customers to use services, banks must consider whether they can meet those needs or not. Therefore, in order to improve competitiveness, it is necessary to improve human resources with sufficient skills and knowledge to meet that development. The trust that customers have in the bank for their information. In order to have better and higher quality credit operations, banks need to promptly grasp information, avoid missing lending opportunities and lending risks. Ensure customer's personal information is confidential, enhance security and safety of information system.

5. Discussing the results of the study

Bank for Agriculture and Rural Development of Vietnam is hoping to make a difference in customer service, access more business opportunities to dominate the banking market. Banking with supporting software is currently divided into 3 basic parts: Marketing, sales, service - providing. With increasing competitive pressure on credit institutions, financial funds and insurance companies at home and abroad operating in Vietnam, banks need more

agility. The problem is how to maximize benefits for customers, improve the efficiency of the sales team and support direct management. Banks and customers to exchange information more easily by diverse and rich interaction patterns. Some banks have initially implemented customer data and warehouse support programs, focusing mainly on developing information about corporate customers.

Facilities will be analyzed, evaluated and assembled in central operations and processing, with the support of the marketing department, helping to quickly identify and categorize customers of importance. With maximum exploitation and continuous updating of customer information, in banking is currently one of the powerful tools to support sales staff in searching, updating and unifying data. This information will include non-relational and pre-relationship customers. Customer relations and credit officers will be the ones entering the customer database. This is how each salesperson will automatically identify the customer and also a way to notify the entire system to avoid duplicate access and additional customer information. Not only that, customer relations staff can completely search and exploit relevant information, the history of information between businesses has been stored by the system.

Some banks have initially implemented customer data and warehouse support programs, focusing mainly on developing information about corporate customers. In addition, these facilities will be analyzed, assessed and centralized in the operations and processing center to, with the support of the marketing department, help identify and categorize customer importance. Item arrived quickly and accurately. For managers, updating customer information such as meeting schedules, weekly plans, etc. will assist in controlling the work of subordinate credit officers. From there, the person in charge will know what employees are doing, where and how effective each job is. This is considered as one of the effective tools for commercial banks to improve their competitiveness in the context of integration and globalization.

6. Conclusions and recommendations

The objective of the study is to assess the level of customer satisfaction about service quality at Agribank. Therefore, the study was carried out using qualitative and quantitative research methods to build a scale of factors affecting customer satisfaction about the quality of personal credit services of the bank, as a basis. basis to assess the current status of personal credit service quality at the bank and propose some solutions to improve customer satisfaction about Agribank's personal credit services. In the research method, the author uses a questionnaire to interview customers directly and through the Cronbach's Alpha reliability test, exploratory factor analysis (EFA), multivariate regression analysis method and formative analysis. Official scale of measuring customer satisfaction with service quality of Agribank. From the research results, it shows that customer satisfaction is a vital factor and a goal that banks are currently pursuing. Along with the increasingly fierce competition in the business environment, it becomes more and more necessary to learn about customer needs and factors affecting customer satisfaction. Firstly, customers want the most is the Bank to perform the service accurately, quickly and at competitive prices. Banks

must always put the interests of customers first, staff must perform translations accurately and quickly in order to create customer satisfaction and impression. Price is one of the factors that customers are very interested in, so customers need to set a reasonable price for services.

Second, the factors affecting customer satisfaction include service quality, price and corporate image. All factors strongly influence customers when learning about and deciding to use Agribank's services.

Third, through the process of researching and researching, it shows that the level of customer satisfaction for Agribank is very high in all three aspects: service quality, ability to meet needs and customers continue to use Agribank. use banking services. And this shows us that the bank's CMR is very good, has attracted the interest of customers to use the bank's services. The bank has been successful in creating long-term customer satisfaction and retention and attracting the attention of potential customers.

7. Solution

Customer satisfaction research is important, but it makes even more sense to suggest solutions to improve customer satisfaction. Therefore, the group has proposed a number of recommendations to improve the service quality for Agribank.

Improve the utility of Agribank banking products and services to help customers perform operations more easily and conveniently.

Improve the reliability of commercial banking services provided to customers. When the bank builds trust with customers, they will cooperate with the bank for a long time and will recommend to their relatives and friends to be able to use the bank's services together.

Banks need to strengthen marketing activities to enhance the brand, products and services of the bank. Banks need to have a marketing strategy suitable to the current time of the bank in order to reach the number of potential customers in the future.

One of the indispensable factors to help the bank grow more and more is the staff, although the bank incorporates software into the working process, however, nothing can replace people. Employees are an indispensable factor in the development of a bank, whether a bank has good service quality is partly due to the staff, when they receive good incentives from the bank, they will work wholeheartedly and wholeheartedly with the work they are doing. Therefore, banks need to improve the responsiveness of employees.

In addition to the service quality factors, the banking improvement process needs to pay attention to the synchronization and consistency of solutions, which are reflected in the following factors:

Tangible factors: Facilities and equipment also affect the bank's operations.

Response factor: This explains that customers are increasingly paying attention to the timely response of the bank.

Reliability factor: Credit activities of banks are mainly based on the trust of customers.

Guarantee factor: The Bank has requested credit institutions and bank branches to strengthen the security and safety of the information technology system.

Sharing: Through communication with customers, the image of employees reflects the image of the bank.

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