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### The competencies and qualities of the managers of the Big4 banking group in Vietnam's post-Covid-19 era

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#### Abstract

The Government positively assesses the financial situation and operation of the state-owned commercial banks (Agribank, BIDV, Vietcombank, Vietinbank). This study was conducted to determine the factors constituting the management capacity and responsiveness of managers. At

the same time, managers at reputable bank branches expressed their perception of the level of responsiveness with a better management job than their peers at other banks. Moreover, governance capacity is also shown in association with job title and management scale in the bank.

**Keywords:** Big4, Banking Sector, Managerial Competencies

#### 1. Introduction

In 2020, the storm named Covid-19 hit the world, causing the economy to be severely affected, supply chains were broken, production was stalled, and consumer demand was reduced. This is also the year when natural disasters occur unexpectedly, making the economy even more difficult. In that context, the banking industry not only performs well its function of supplying and allocating capital, but also has a more special role - fueling the economy, implementing solutions to support people and businesses. overcome challenges by pandemics and natural disasters. Despite many indirect impacts of the Covid-19 pandemic, by the end of 2020, banks' profits still grew well, credit growth of the whole banking system reached 12.13%, higher than that of the whole banking system. the growth rate of 2019, the banking system is considered safer and healthier, showing good risk tolerance to external shocks and many other outstanding marks.

Specifically, in terms of business situation, in the context that the economy in 2021 is heavily affected by the Covid-19 pandemic, State-owned commercial banks have taken actions to support affected businesses and people such as reducing interest rates. At the same time, credit activities of this banking sector still achieved positive growth, capital mobilization slowed down but only the capital adequacy criteria were maintained. Along with the general difficulties of the economy, the banking industry also faces many challenges, but the bright spots of the banking industry can still be seen.

#### 2. Overview of the research problem

The management capacity of an individual in an enterprise is not only considered as a core factor to evaluate reward and empowerment, but also demonstrates the adaptability to changes in the context of international integration and competition. on the market. Accordingly, managers often face challenges stemming from changes related to governance models, information technology, legal institutions of the industry, market demands, etc. The managerial power of middle managers in enterprises has recently attracted attention not only to enterprises, but also to human resource management researchers to contribute to the diversity of factors. The composition of governance capacity in human resource management theory in Vietnam has Big 4 banks. Notably, governance capacity emphasizes on factors associated with the change of the international integration environment. In economic terms, such as vision, thinking and organizational capacity to operate a business, the quality and attitude factors play the most important role in shaping management capacity, followed by the element of professional knowledge and management knowledge. organization, and finally, the element of management skills. A number of recent studies on the banking sector in Vietnam have analyzed several aspects of the resources of banks) – including finance, technology application, governance capacity, and maintaining competitiveness. on the market - when Vietnam joins the ASEAN economic community, important factors related to governance include perfecting safety management regulations, credit information centers, and linked lending controls and improve infrastructure. In addition, a few previous studies mainly focused on analyzing the working motivation of bank employees in the state-owned commercial banks (Agribank, BIDV, Vietcombank, Vietinbank). Therefore, the middle management team plays an important role in the market development

strategy, as well as building the bank's brand image.

### 2.1 Skills needed when leading

- **Flexible communication skills:** As a leader, you will have to communicate with a lot of people with many different personalities and ways of working. Therefore, you need to be able to improvise when communicating with each person to reach consensus and have fun. Moreover, you must know how to convey information in a clear and understandable way so that subordinates fully understand the important goals and tasks.

- **Problem-solving skills:** This is an important skill that determines the success of a team or a working group. Because in the process of working together, there will always be problems that lead to members disagreeing. The leader at this time will need to solve the problem skillfully, find the most optimal solutions for the whole team. Sometimes there are difficult and thorny problems, the leader will have to actively consider as well as find out the root cause of the problem and gather everyone to solve it together.

- **Decision-making skills:** The decision-making of the leader greatly affects the collective and the enterprise. Especially in the business environment, market volatility and objective factors are something that no one can predict. Therefore, leaders must recognize and analyze the situation, recognize risks and make the timeliest and wisest decisions.

- **Have strategic thinking:** A good leader is definitely smart, strategic thinker. That is the key to their success in career and life. With logical thinking and insight, the new leader can deeply analyze and make effective plans, overcome competitors, and achieve the goals set by the organization or business. Without strategic thinking, it will be very difficult for leaders to bring businesses to a great development.

- **Planning skills:** Planning is also an important skill of leaders to map out directions, define goals and assign specific tasks to employees and subordinates. A good leader will make a full and detailed plan, have a reasonable assignment and solve the common problem that the company or organization is facing.

- **People management skills:** A team or company consists of many people working and living together. Each has its own personality, point of view and strengths. Therefore, leaders need to grasp the special factors of each person to know how to use and encourage individuals to bring out their full potential at work. At the same time, through that, the leader can also resolve the conflicts that occur between members in the most reasonable and fastest way.

- **Ability to build trust:** You cannot become a successful leader alone. But you need support and trust from everyone in a team. To create that trust, you must always show your credibility and ability and take the lead in every job and task.

- **Inspiring, motivating:** A good leader not only knows how to take care of himself, but also must always think of his teammates and subordinates. In times of difficult work, people are discouraged, the leader must be firm, transmit positive energy, direct people to future results to motivate them to continue working.

**Effective delegation skills:** Good leaders will not only delegate tasks from the top and closely monitor their employees. But also, to find the right people, assign the right jobs, give trust to employees and be ready to help when they

are in trouble. That will make subordinates work with enthusiasm, work much more effectively.

- **Ability to teach and mentor:** A leader is not only a leader, but also a teacher and a forerunner in the field. Therefore, if you want to become a good leader, respected by everyone, you should be able to advise and instruct others, your subordinates, and help them overcome temporary difficulties.

### 2.2 Qualities of a leader

- **Professional knowledge:** Of course, you will not only have skills and experience to become a good leader. But to stand firmly in this position, expertise in the field is an important thing that every leader needs to have. In addition, they must also have a deep understanding of the business, the economic, political and social situation. This knowledge will help leaders give clear directions and goals for their organizations and businesses.

- **Have passion, eager to learn:** If a leader is satisfied with what he currently has without continuing to cultivate new things, it is likely that they will be replaced in the near future. Because the world is constantly changing, technology is constantly evolving. If you want to stand firmly in any industry, leaders must always be passionate about learning and updating with the latest knowledge and skills.

- **Foresight and far-reaching:** Successful people are those who look to the distant future and predict what might happen. Leaders must also have foresight, extensive analysis of all aspects related to the business and micro and macro issues to orient the organization and business in a direction with potential for development. Future.

- **Confidence is a must:** The confidence of a leader can give others, specifically subordinates, a peace of mind, confidence in the ability of superiors. Not only that, it also helps the leader to be respected, trusted and valued in the eyes of both subordinates and senior management.

- **Consistency in all decisions:** Leaders need to have consistency when making a decision and must believe in themselves. Sometimes there will be a lot of conflicting opinions, but if you are convinced that it is the right decision, then be firm and defend it to the end.

- **Know how to accept risks and risks:** No matter how good and talented you are, it is impossible to know what may happen in the future. However, as a leader, you must know how to accept those risks and especially know how to improvise and come up with the best remedy at that time.

- **Create a positive working environment:** Besides being serious and confident, a leader sometimes has to know how to make the working atmosphere fun and comfortable, creating a positive working spirit for everyone. People. This will help the team's morale to be enhanced leading to improved work efficiency and quality.

- **Know how to work effectively in groups:** Leaders not only know how to assign tasks to subordinates but also have to participate in working with everyone. Know how to assign and cooperate with members to perform common tasks of the group and collective.

- **Have perseverance and persistence:** To pursue a great goal of the organization or the group, it takes a long time and encounters many challenges and difficulties. As a good leader, you must be persistent, strong, persistent in the race to reach the final destination. Therefore, you have to practice endurance and perseverance in every job right now.

- **Comply with commitments to employees:** If the leader wants his employees and subordinates to perform the right tasks and according to the rules, they must do it themselves first. Only when complying with all commitments, employees or subordinates will give you trust and respect.

- **Willing to sacrifice personal gain:** From the outside, the leader can be a leader, performing the task of directing. But in fact, they have to make a lot of sacrifices and always put the interests of the collective above personal interests. Because the higher the responsibility, the greater the responsibility, so the leader will sometimes have to sacrifice his own interests to ensure the achievement of work goals.

- **Willingness to admit mistakes and take responsibility:** Anyone can make mistakes, more or less, including a leader. And good leaders will not blame or avoid their own mistakes. But they will bravely admit their mistakes to set an example for other employees.

- **Ability to adapt to all circumstances:** A good leader is someone who can improvise and quickly change plans to suit all different situations. They need to have flexibility and intelligence to conduct contingency plans to improve the situation in cases where rapid adaptation is required.

### 3. Conclusion and solution

#### 3.1 Conclusion

In fact, the recent Covid-19 period shows that Big 4 banks are the main force supporting the economy, while private banks still focus on profit goals. In other words, continuing to hold the main state capital in the Big 4 banks is very important to the economy, which is evident in times of crisis.

Managers can use applications to support management, boost employee morale, plan or develop thinking at work. Using smart applications is one of the effective and comprehensive management practices that leaders should pay special attention to. Being a leader is a great opportunity for many people but at the same time it is also one of the great challenges on their way to management. First manage your own life, manage yourself, you will no longer feel timid and afraid in the path of becoming a leader.

“Benefit” would be just a phrase for short-term expectations and visions; Competitive advantages of enterprises based on strong management capacity and qualities will always be the factors that bring about fast and sustainable development for enterprises - which is always attractive to investors.

To be able to possess a leadership skill is not something that can be done overnight. This requires a whole process of training and cultivation to improve management and leadership skills comprehensively and optimally. Here are a few ways managers can improve their leadership skills.

#### 3.2 Solutions:

##### - *Learn leadership styles*

Each leader and administrator will have a different management and leadership style to suit the nature of work and life style. Some popular leadership styles used by many people include coach, democracy, autocracy, service, bureaucracy, lead, etc.

##### - *Forming critical thinking*

Building critical thinking helps managers improve their leadership skills effectively. Get in the habit of thinking from different perspectives and defending your own opinions as well as giving feedback to others when you feel that the issues raised need to be corrected.

##### - *Practice discipline*

To be able to succeed in training leadership skills, it is very important to follow the set rules. People need to practice discipline, a controlled and orderly lifestyle to be able to become admirable leaders in the eyes of colleagues and employees.

##### - *Handling conflicts that arise*

There are many often actively avoiding conflicts at work to find peace for themselves. However, to become a leader, everyone needs to do the opposite, every time there is an opportunity to solve a problem, find a reason to be able to stand up to solve the smallest problems for the best. to serious problems affecting the business.

To become a good and exemplary leader who is respected and loved by employees and colleagues, it requires managers to diligently practice and cultivate methods to improve leadership skills in life and work.

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