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Social responsibility in recruitment of banking industry in Vietnam after Covid-19

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Abstract

In the past two years, Vietnam has faced an outbreak of the Covid-19 epidemic that has caused a lot of damage to people, property and spirit as well as time and effort of each citizen. The economy was also heavily affected with the

phenomenon of downslope. Vietnam is now on a path of consolidation and recovery from crises. Therefore, promoting recruitment for the company is obvious that all businesses, especially banks, should do.

Keywords: Recruitment, Banking, Covid-19, Vietnam

Recruiting workers in Vietnam after COVID-19

Efforts should be made to implement production, business and social life activities, soon overcome difficulties and challenges, and take advantage of opportunities to accelerate the country's socio-economic recovery and development. has had a marked effect on the Vietnamese labor market. The number of workers negatively affected by the Covid-19 pandemic has sharply decreased.

In the first quarter of 2022, although the whole country still had more than 16.9 million people aged 15 years and older who were negatively affected by the Covid-19 pandemic, this number decreased sharply compared to the previous quarter (down 7.8 million people). This is the sharpest decline recorded since the country witnessed the outbreak of the Covid-19 pandemic.

Out of a total of more than 16.9 million people negatively impacted by the pandemic, 0.9 million people lost their jobs, accounting for 1.2%; 5.1 million people had to temporarily stop/suspend production and business, accounting for 6.7%; 5.7 million people had their working hours cut or forced to take time off work, or rotated leave, accounting for 7.6%, and 13.7 million workers had their income reduced, accounting for 18.3%. The Red River Delta and the Southeast are still the two regions with a higher proportion of affected workers than other regions. The number of workers in these two regions who said their jobs were affected by the pandemic accounted for 25.7% and 23.9%, respectively; significantly higher than this figure in the Northern Midlands and Mountains and the Central Highlands, at 18.8% and 14.4%, respectively. Urban areas are still areas with more workers suffering than rural areas. 25.8% of workers in urban areas are negatively affected, while this rate in rural areas is 20.5%. The majority of people whose jobs have been adversely affected by the Covid-19 pandemic in the past time are quite young, from 25 to 54 years old, accounting for 73.8%.

The Covid-19 pandemic has caused huge impacts on businesses and workers in almost all economic sectors. In Vietnam, the GDP growth rate in the first quarter of 2020 was 3.82%, the lowest level in the past decade (GSO 2020). The sectors most affected are labor-intensive industries such as tourism and accommodation, aviation, retail, and export manufacturing industries such as apparel, footwear, woodworking, electronics and manufacturing. Food Processing. SMEs and household businesses are also the first to be affected by the pandemic. According to a survey by the Prime Minister's Private Economic Development Advisory Board (Board IV), 74% of businesses are at risk of bankruptcy if the pandemic lasts for more than 6 months in Vietnam.³ By mid-April 2020, The General Statistics Office (GSO) predicts that about 5 million employees and 84.8% of businesses will be affected by the pandemic.⁴ Over 80% of enterprises have proactively taken measures to respond to the impact of Covid-19. Measures of enterprises can be divided into two groups: (i) labor-related measures and (ii) search for alternative markets/revenue sources. Labor-related measures include work-related changes such as working from home, flexible working hours, social distancing, and cost-cutting measures such as wage reductions and temporary suspension of labor contracts. move and cut labor. All these measures, especially cost-cutting measures, have a great impact on the lives of employees. According to the ILO assessment, workers most vulnerable to the economic impacts of the pandemic are older workers, women, young workers, informal workers, workers in unstable jobs and migrant workers. ⁶ There have been quite a few surveys on the impact of Covid-19 on economic sectors in Vietnam (Chapter 2 will summarize the main results of these surveys). The focus of these studies is mainly on assessing the economic impact of the pandemic and how businesses respond.

Meanwhile, there is still not much information about the implementation of response measures of enterprises and the impact of labor-related measures on employees, not only in terms of income and employment but also health, family relationships. At the same time, it is necessary to find out the sources of support for employees, from the government, trade unions, social organizations and other sources. In particular, it is necessary to study the resilience, if any, of affected enterprises and employees and make policy recommendations to support the recovery of enterprises and employees. Here 'resilience' refers to the capacity of people, institutions, and systems to resist and withstand shocks, restructuring to maintain or enhance operational capacity and its identity.

Recruiting banking workers in Vietnam after COVID-19

The bank has not suffered many negative impacts from the Covid-19 epidemic, but still faces certain impacts. Banking is an essential sector in the economy, so even during stressful periods of the Covid-19 pandemic with social distancing in 2020 and 2021, banks will still be able to maintain their operations. However, the epidemic still limits direct contact with customers. This affects the Sales department in meeting and consulting directly with customers. In addition, banks also have many key customers who are businesses and individuals in sectors that are suspended due to the pandemic, so they are also affected by bad debts, bad debts, and reduced growth. Credit, transaction or fee collection... The pandemic also caused banks to increase their provisioning and under pressure to reduce interest rates from the State Bank. This also leads to a situation where the profit is not as expected, and some banks also have periods of offering salary reduction and bonus policies, especially for personnel at the leadership level. Digital transformation is an inevitable change Banking is an essential field in the economy, so even during periods of the Covid-19 pandemic, when the situation is stressful, social distancing is required in 2020 and 2021, banks will not be able to meet the needs of the public. goods are still operating. However, the epidemic still limits direct contact with customers. This affects the Sales department in meeting and consulting directly with customers. In addition, banks also have many key customers who are businesses and individuals in sectors that are suspended due to the pandemic, so they are also affected by bad debts, bad debts, and reduced growth. Credit, transaction or fee collection... The pandemic also caused banks to increase their provisioning and under pressure to reduce interest rates from the State Bank. This also leads to a situation where the profit is not as expected, and some banks also have periods of offering salary reduction and bonus policies, especially for personnel at the leadership level.

The damage caused by Covid-19 slows down the recovery of the world economy and Vietnam, taking a long time to heal the "scars" left by the pandemic. Following the direction of the Government, implementing the "dual goal" of both epidemic prevention and control and economic development, with the spirit of efforts, ready to share all difficulties, accompanying businesses and people, Over the past time, the banking industry has implemented many policies and solutions to support customers damaged by the Covid-19 epidemic, and at the same time contribute to economic recovery. 2021 with many changes, affecting all aspects of socio-economic development in the face of the re-

emergence and prolonged outbreak of the Covid-19 pandemic with a new, more dangerous strain. Facing unprecedented difficulties and new challenges, our Party and State have had many timely policies to direct economic development, production and business, realize "dual goals", adapt safely, flexible, effective disease control. The 2021 target set by the National Assembly is to increase GDP by 6% and the Government's plan is to increase GDP by 6.5%. is still considered a bright spot in terms of economy in the region and the world. With the spirit of accompanying and sharing with businesses and people, implementing the directions of the Government and the Prime Minister, the banking sector has promptly adopted policies and actively participated in solving difficulties for the banking sector. people and businesses affected by the epidemic, and at the same time support economic recovery. Banks are the "lifeblood" of the economy, so it is extremely important to ensure the safety of banking operations during and after the pandemic. energize businesses and people to restore production.

According to information of Tuoi Tre Online, statistics of the State Bank showed that in the first 2 months of the year, credit growth of the whole system reached only 0.06%, a sharp decrease compared to the increase of 1% in the same period last year. Although the bank has launched many credit packages to support businesses. This is also the lowest growth rate of the same period in the past 6 years. Mr. Nguyen Quoc Hung, Director of the Credit Department for Economic Sectors of the State Bank of Vietnam, said that the relatively low credit growth in the first months of the year showed that enterprises (enterprises) were facing many difficulties and had to narrow their operations. production and business due to the impact of the COVID-19 epidemic. Total credit of the whole economy at the end of 2019 was at VND 8.19 million billion. Thus, credit in the first 2 months of 2020 only increased by less than VND 5,000 billion. Meanwhile, at the bank with the largest credit scale in Vietnam - BIDV, the impact of the epidemic was also evident when 2-month credit was reduced by 2%, deposits decreased by 1.6%. "This is the general trend of banks today. Because in the first months of the year like January, customers rarely borrow money. In addition, we also have to suffer double impacts from the epidemic, both on the supply side and on the demand side," said Mr. Phan Duc Tu - Chairman of the Bank's Board of Directors. In the first 2 months of the year, BIDV recorded the difference between revenue and expenditure at VND5,700 billion, and made a provision for VAMC outstanding loans to completely buy back VAMC bonds 10 months before the plan. In 2020, the bank sets a target of pre-tax profit of VND 12,500 billion, but this is a growth scenario in the context that the Covid-19 epidemic is well controlled, which will only last until the end of this March. "However, based on the current situation, it will be quite difficult," Mr. Tu said at the 2020 annual general meeting of shareholders on March 7. BIDV leaders also shared that the business plan may have to be adjusted in case of necessity and will report to shareholders on this adjustment. It is known that BIDV has applied for a credit package of up to VND 120,000 billion to support businesses affected by Covid-19, accounting for more than 40% of the credit package of VND 285,000 billion of the banking industry. Lower lending rates, reduced service fees and low credit growth will certainly affect the bank's profitability. But according to many experts, low credit growth or

reduced profits of banks is not the most worrying thing, but bad debt. According to the State Bank of Vietnam, the total outstanding loans affected by the Covid-19 epidemic according to preliminary statistics from 23 credit institutions are estimated at VND 926,000 billion. Mr. Nguyen Quoc Hung - Director of the Credit Department for Economic Sectors said that the impact of the epidemic resulted in customers not being able to repay their loans on time and thereby increasing the rate of overdue debts. Many industries are affected such as agriculture, sound industry & fisheries, enterprises with import and export activities, accommodation services, catering services, food, beverages, transportation, textiles, footwear, electronics, electricity. The banking industry will be negatively impacted in the short term by the COVID-19 pandemic spreading worldwide.

Issues in recruiting banking workers in Vietnam after COVID-19

The intense and prolonged outbreak of the Covid-19 pandemic throughout 2021 and early 2022 has had a heavy impact on the labor force in all economic sectors, such as a decrease in the number of work, physical and mental health problems, as well as increased pressure in the family and at work of workers. According to statistics of the Ministry of Labor, War Invalids and Social Affairs (LOL, Invalids and Social Affairs), in 2021, there have been two major labor migrations that occurred due to fear of the Covid-19 epidemic, no jobs, no security. ensure life in the key economic provinces and cities in the South. About 2.2 million people have returned to their localities, causing the risk of labor shortage for the restoration and development of production and business in export processing zones, industrial parks (EPZs, industrial zones), economic zones and economic zones. the center of the country. In the service and tourism sectors, when the epidemic subsides, the labor shortage is huge. Pham Van Thuy, Deputy Director of the Vietnam National Administration of Tourism, said that after two years of the Covid-19 pandemic, the tourism industry has reopened with many great opportunities and challenges. One of them is the problem of shortage of human resources. Currently, most of the human resources have changed to other occupations, now open, there are workers who voluntarily return, but also many workers because they have stabilized new jobs and higher income sources, so they do not want to return. branch. Therefore, finding workers to meet the post-pandemic growth needs of enterprises is an urgent requirement. Pham Van Tuyen, Deputy Director of the Department of Labour, Invalids and Social Affairs of Binh Duong province said that now businesses need to recruit about 40,000 people to offset the number of workers who have quit their jobs and meet the production requirements of signed orders. Closing, new orders in the first quarter of 2022. In 2022, the whole province needs about 90,000 workers to meet production and business needs, including recruiting to replace laid-off workers and new recruits. Mr. Pham Thanh Truc, deputy head of the Management Board of EPZs - Industrial Parks in Ho Chi Minh City, said that since the 2022 Lunar New Year, many projects have been put into operation with a huge demand for labor recruitment. Enterprises in the EPZ - Industrial Park of Ho Chi Minh City registered a recruitment demand in early 2022 of 51,000 employees. In which, FDI enterprises are about 41,000 people, domestic enterprises are

about 10,000 people. Notably, the demand for skilled labor is about 12,300 people and for workers with university degrees or higher, about 3,400 people. Vietnam is aiming to attract investment in high-tech industries, so the issue of vocational skills for workers is a concern, requiring Vietnam to have a master plan to solve this problem. In the new normal, employers must make the most of limited labor resources. Blurring the gap between gender, age and region to make optimal use of human resources in the new context.

Solutions for recruiting workers in the banking industry in Vietnam after COVID-19

-Solutions to offset the shortage of human resources after the pandemic It is necessary to create productive jobs associated with promoting decent jobs to help businesses recover better. In order to revive the skilled labor force as well as meet the requirements of enterprises in the coming time, it is recommended that enterprises prepare business and production plans for the post-pandemic period; technological innovation and digital transformation. This is also an opportunity for businesses to consider restructuring and choose an appropriate development model. Create appropriate labor management policies, ensure salary, welfare and social security policies for employees, take advantage of existing human resources. Raise awareness for employers about integration issues in order to make the most of the available labor resources. Have a plan to recruit, train and retain employees in the post-Covid-19 period... Strengthen the building of a crisis management team, improve the effectiveness of risk management, and regularly adjust and complete the plan. business continuity plan appropriate to the new situation. Building an inclusive working environment, diverse and inclusive working culture in close association with gender equality, creating a foundation for businesses to develop sustainably, is also a common trend of many countries around the world. The world that Vietnam is aiming for is building a business community for sustainable development.

Conclusion

The market economy with its inherent disadvantages is still an advanced and modern economy. It encourages businesses to strive to get ahead by self-regulating prices through the supply-demand relationship in the market. It is a good environment for dynamic and creative businesses who know how to seize business opportunities and opportunities. Each enterprise that wants to stand firmly in the market needs to have its own direction according to the general development trend of society.

Enterprises operating in the market economy always face difficulties and challenges when facing increasingly fierce competition. As society develops, the role of people becomes more and more important. Competition leads to the elimination of each other in business. Those who are smart and dynamic will take advantage of opportunities and avoid risks. This job cannot be done by anyone but humans. So the role of employees in the business is very important, and the issue of people management becomes even more important, it will be the foundation for other activities. Human resource recruitment is the input base for human resource management in enterprises. However, not all businesses do this job well, so businesses need to have step-by-step solutions to improve the quality of recruitment in order to get the most effective workforce.

Flexible forms of organizing job sessions in localities, inviting businesses (inside and outside the province), training institutions wishing to recruit workers, support training workers to participate in private consultations. Consulting, recruiting and recruiting workers as required. The localities create favorable conditions for mobilizing and mobilizing laborers to participate in job trading sessions; creating conditions for employees to connect businesses, tools to support job search in many forms on mass media, social networks, websites, zalo, facebook...

Through labor market activities, coordination with localities, enterprises and vocational training institutions flexibly forms vocational training according to labor needs and business requirements. Review the proposal to change the labor training profession suitable to the socio-economic development conditions of each locality, train and introduce jobs for workers, especially supporting vocational skills training. for labor to develop the household economy.

Depending on the situation of the Covid-19 epidemic, support enterprises to develop production and business plans, arrange labor in accordance with the situation of production and business, minimize the situation of workers being suspended from work. job loss. Accelerate the effective implementation of policies to support enterprises, production and business establishments and laborers according to Resolution No. 126/NQ-CP amending and supplementing Resolution No. 68/NQ-CP and Resolution No. No. 116/NQ-CP of the Government.

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