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Training high-quality laborers with a social responsibility orientation in the banking industry in post-covid-19 Vietnam

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Abstract

Covid-19 is an extremely dangerous disease, it has a great impact on the economy and society. And when it comes to the post-Covid era, the industries have to start the recovery process, and banking is one of the industries that suffer the

most from economy to human resources. So, the group has found the problem, the situation, and the solution direction to come to the final conclusion so that we can better understand the difficulties that our country has encountered.

Keywords: Training, Banking Industry, Vietnam, HVNH

1. Introduction

The year 2020 - 2021 is the period when the Covid-19 pandemic spreads and causes damage to the lives and lives of all humanity. complicated and unpredictable (Government 2020), the impact of Covid-19 on banking operations has been clearly revealed and can be recognized up to this point in a number of aspects: i) Daily operations; ii) Credit balance growth; iii) Profit; and iv) Bad debt. Each aspect affected by the Covid-19 epidemic presents opportunities and challenges. The table analyzes the effects, thereby, clearly identifying opportunities and proposing solutions to overcome the challenges caused by the Covid-19 epidemic to banking activities.

The rapid spread of the epidemic caused the operational activities as well as the operating structure of all banks from Head Office to branches/transaction offices to be affected. Just one bank member infected with Covid-19 (F0), or in intentional or accidental contact with someone in the F0 group, can affect the whole bank. When a bank has an employee infected with Covid-19 or is isolated, the individual's work and professional activities are immediately halted, thereby affecting the bank's other work chains, affecting the to the psychology and performance of other employees and the system as a whole.

On the other hand, when information about the bank having employees infected with Covid-19 or isolated is spread to the outside, this will definitely affect the psychology of customers transacting at the bank, especially customers. individuals, they will be afraid to come in direct contact at the bank, since then, activities of receiving deposits / opening accounts / opening cards / lending capital / and other banking services will definitely be affected.

2 Research problem

Digital transformation in education and training is an area that is being encouraged and prioritized by the Government of Vietnam. Digital transformation in education and training is an area that is being encouraged and prioritized by the Government of Vietnam. Although there are still some challenges to overcome in the process of implementation, if this progress is strongly promoted, digital transformation is expected to bring many benefits to training institutions and society - especially especially in light of the Covid-19 pandemic. In addition, using digital transformation to develop high-tech human resources capable of adapting well to the continuous changes of new technologies, in line with the digital transformation process of current fields and industries. now. This is one of the challenges that the banking industry is currently facing in human resource development. To solve the above problem, human resource training institutions for the banking industry in particular and the economy in general have actively changed over the past time through efforts to implement digital transformation, applying the results of digital transformation activities to improve the quality of education and training. The article gives a perspective on digital transformation, an approach in implementing digital transformation and suggests some experiences when implementing activities, including a new training model at Banking Academy (HVNH), a prestigious human resource training institution directly under the State Bank of Vietnam (SBV).

Currently, there are many interpretations of digital transformation. Wikipedia (2021) introduces the concept of digital transformation as the application of digital technologies to transform services or businesses by replacing non-digital or manual

processes with technical ones. or replace old digital technology with newer digital technology. Salesforce1 believes that digital transformation is a process of using digital technologies to create or modify business processes, cultures and customer experiences to meet changing business and market requirements. school. Ho Tu Bao (2020) generalizes digital transformation as "the process by which people change their way of life, working and production methods with digital technologies".

From another perspective, Diep Ninh (2021) synthesizes the opinions of experts to give a perspective on digital transformation in the banking industry, this activity is understood as the integration of digitalization and digital technology into every Banking Sector. This integration enables the creation or modification of business processes, culture, and customer experience to meet changing market requirements and customer desires. Digital transformation helps the banking industry save costs and optimize business processes.

With a clear awareness of the benefits that digital transformation can bring to each organization/enterprise, the Education sector considers promoting digital transformation as an opportunity to improve. To form an application ecosystem towards digital transformation, HVNH actively develops or outsources the implementation of the UIS Training Management System technology project. This system is considered as the core of the application ecosystem, recording all data formed during the learning process of HVNH students. From this core data, a series of other applications/systems are developed with the main goal of improving the training management capacity of HVNH and supporting the needs of learners.

(1) Group of applications to support student assessment: Serving exam activities, course assessment at LAB rooms, Internet space. Student learning outcomes assessment data is circulated between the UIS Training Management system and the iTest system in many modules - helping to ensure objectivity and honesty. In addition, to ensure academic integrity, the research results of faculty/students are required to use the Turnitin system to assess the percentage of overlap - thereby improving the quality of research output.

(2) Application group to support online teaching: To support teaching activities, HVNH has put into use the G-Suite package, which is provided free of charge by the US corporation Google for educational institutions. In addition, in order to solve the blended learning problem and enhance the interactivity in training activities in the context of social distancing due to the Covid-19 pandemic, OCW (Open Course Ware) systems. Zoom Cloud Meeting was also deployed strongly in the whole HVNH.

(3) Group of applications to support learners: The library system is considered a perfect solution to support students to access learning resources, textbooks, and reference materials in the context of non-study students. center at HVNH. Besides, so that students can be proactive, grasp, build a suitable learning path and approach employers - CV Online system will be piloted in 2021. Data to operate these systems use part of the student data in the UIS training management system.

(4) Application group to manage HVNH's resources: The HRM human resource management system is managed by the Personnel Department. In addition, the Administration Department also developed a system to help manage the existing lecture system/facilities at the Head Office... The

UIS training management system is currently using a part of data from the schools. the above system to assign lecture schedules to staff/lecturers; plan to use classrooms or review students who are ineligible for the end-of-course exam due to lack of financial obligations.

(5) Application group to support communication work: All information related to training activities, grasping students' thoughts of HVNH, specialized faculties, and departments/units is deployed synchronously. through the Website/Fanpage system of each unit. These are the official distribution channels of information related to all activities of learners.

(6) Application group in the research and development stage: The application group is invested to work towards.

3 Reality

Experts say that the Covid-19 epidemic is creating two major challenges:

(1) Uncertainty caused by Covid-19, especially in the context that the world has not yet been able to accurately assess the level of danger and when to control the epidemic.

(2) Negative impact from pandemic containment measures. These two factors have a great impact on the global economy, from supply chain disruptions, supply-demand relationships, to reduced demand, changes in consumer spending and travel habits, leading to production stagnation, unemployment increases, leading to the risk of debt default, bankruptcy of enterprises and risk aversion, even panic of financial investors.

The fact that countries in turn blockade and restrict travel also reduces the ability of international cooperation and coordination in responding to the pandemic. In the context of slowing global economic growth, the epidemic that appeared in early 2020 created a resonance of factors that led to far-reaching fluctuations in the global financial and commodity markets. Stock indexes of major economies in the US, EU and Asia continuously dropped⁴; world oil price fell 26% to the lowest level in the past 18 years⁵; many key economic sectors, including aviation, suffered heavy damage⁶; Manufacturing and service activities in many countries have been "paralysed", potentially causing 25 million people to lose their jobs. The world economy is forecasted to fall into recession soon. The Organization for Economic Co-operation and Development (OECD) forecasts global economic growth in 2020 at only 2.4%, down 0.5% from the previous forecast. According to Bloomberg, in the worst-case scenario, global GDP could fall to 0% in 2020. It is estimated that it will take up to \$26 trillion, equivalent to 30% of global GDP, to restore the world economy. The US, EU, Japan and international financial institutions have announced financial support packages to help countries cope with the epidemic and recover their economies⁷.

Specifically, for some economies:

With the US economy, experts believe that the US economy will be significantly affected from March 2030 when the Covid-19 epidemic spreads in the US. US GDP growth in the second quarter of 2020 is forecast to reach only 0% or even negative. In order to prevent the epidemic and limit crowded contact, many large businesses and retail centers in the US such as Macy's, TJ Max, Walmart, Target... have announced to reduce their opening hours or temporarily close until the end of the day. March 2020. Many businesses are prioritizing reducing inventories, focusing on importing more products to serve daily consumption needs and fight

the Covid-19 epidemic. If the epidemic situation in the US persists, the export of Vietnamese goods, including garments, will be significantly affected. It is inevitable that US import partners continue to propose to postpone or cancel orders.

The Central Bank of Korea and the US Federal Reserve on the evening of March 19 signed currency swap agreement with a scale of 60 billion USD, with a minimum term of 6 months (until September 19) and can be extended depending on the situation. The Central Bank of Korea said that the two countries signed the above Agreement to be able to swap USD immediately, in order to resolve the issue.

4 The Dow Jones fell 6.3%; the s&p 500 fell 5.18%; Nasdaq fell 4.7%; Hang Seng down 4.18%; Straits Times down 4/7%.

Oil demand is forecast to drop by up to 10% in Q2 2020 if the epidemic lasts.

According to estimates by the International Air Transport Association (IATA), airline revenue will decrease by about 113 billion USD.

Asian Development Bank (ADB) support 6.5 billion USD; International Monetary Fund (IMF): 50 billion USD; World Bank (WB): 12 billion USD; The US deployed 2 support packages (\$8.3 billion and \$104 billion) of congestion in the dollar money market recently. However, experts say that because the Covid-19 epidemic has a strong tendency to spread in the US and Europe, the positive effects from the Korea-US currency swap agreement will probably be limited to a limited extent. term.

Unicredit Bank Austria forecasts that Austria's GDP will decrease by 0.6%, mainly due to Covid-19; Austria's economy will shrink in the first half of the year, then recover and grow in the second half of this year. According to information from the Austrian Trade Association, about 80% of retailers in the sectors related to fashion, electronics and jewelry have suffered an average loss of about 25% since the beginning of March 2020. Austria's construction industry was also severely affected; On March 18, Strabag Group, the largest construction company in Austria, decided to stop about 1,000 works being carried out in Austria, affecting the jobs of more than 11,000 people.

Many economic experts believe that the global economy is in a recession due to the severe impact of the epidemic. The world financial market fluctuated strongly, despite large-scale emergency stimulus measures by European, American, Asian and Australian banks; world economic growth outlook has been continuously revised down in the past 2 months, from 3.1% to 1.6%; Most of the major economies entered a recession. United Nations Secretary-General Guterres called on the international community to strengthen policy coordination, act decisively and creatively with major economies and world financial institutions at the forefront.

With the regional economy, experts estimate that the economies in the region are all negatively affected by the Covid-19 epidemic: China's economy may grow negative in the first quarter of 2020 due to the output markets. of the Chinese manufacturing industry such as the US and EU are affected by the epidemic; Accordingly, the OECD believes that partners with close trade relations with China such as South Korea, Australia and Japan will be significantly affected. CNBC believes that the decline in production in China will affect the economies of Asia - Pacific, including Vietnam, Singapore and South Korea.

ASEAN was greatly affected when trade and tourism

activities with China, the US and the EU were disrupted. A number of articles in the US cite data, saying that Vietnam's tourism industry will suffer heavy losses due to the sudden decrease in international visitors. Industrial production, retail and exports will also slow down. Foreign investment inflows into the region will decrease significantly due to the need to withdraw capital from foreign investment funds amid concerns about the epidemic and the continuing global recession.

However, some experts believe that this is an opportunity for countries in the region to transform investment and improve production and business efficiency to adapt to the new situation. The trend of shifting production away from China will continue as countries and international corporations clearly see the impacts and risks of depending on the Chinese market.

The Covid-19 epidemic has, is and will continue to cause a series of bankruptcies in each country, as well as globally; resulting in a decrease in social aggregate demand and an increase in unemployment, putting strong pressure on the work of ensuring security, income and employment on both national and international scales. In that context, many countries have launched relief packages worth billions of dollars to help businesses and workers overcome immediate difficulties.

According to the preliminary assessment report of the International Labor Organization (ILO): "Covid-19 and the world of work: Impacts and solutions", the economic and labor crisis caused by the Covid-19 epidemic could add 25 million more unemployed people globally, compared with 188 million available unemployed in 2019. Millions of workers will have to fall into unemployment, underemployment, reduced employment and wages, and fall below the poverty line. The self-employment group in the developing world, which is often a cushion to help cushion the impact of sudden changes, will not do so this time because of mobility restrictions. for people and goods. Reducing the number of jobs means losing a large source of income for workers, which is estimated to be equivalent to USD 860 billion to USD 3.4 trillion in 2020. ILO estimates, there will be more from 860 billion USD to 3.4 trillion USD in 2020. 8.8 to 35 million working people fall into poverty around the world, compared with previous estimates for 2020 (a reduction of 14 million). In addition, the impact of the employment crisis on some groups of workers will be uneven and increase inequality. Largely affected people include those with less protection and low-paid jobs, especially young and elderly workers. Women and migrant workers also fall into this category. Migrant workers are vulnerable because they often do not enjoy full labor rights and social security. Meanwhile, women often make up the majority of low-wage jobs and economic sectors affected by the epidemic.

The ILO also calls for urgent and decisive measures; across three pillars: protecting workers in the workplace, stimulating the economy and jobs, and supporting jobs and incomes. These measures include: expanding social security, supporting job retention (such as reduced working hours, paid leave, and other benefits), tax breaks, and financial support for micro, small and medium enterprises. lending support and financial support for a number of specific economic sectors; strengthen social dialogue - dialogue between workers, employers and their representative organisations; public confidence building and up-to-date

international labor standards.

According to research firm Gavekal Dragonomics, the unemployment rate due to the Covid-19 epidemic in China has increased from 5.2% to 6.2%, equivalent to 5 million people losing their jobs. This figure does not include migrant workers, workers who have not been able to return to work, or have no formal contracts. The company estimates that the Covid-19 epidemic can cost migrant workers in China up to 800 billion yuan (\$115 billion) because they have no income. China's social aggregate demand is and will decline both due to the stress on the income source of unemployed workers, as well as due to the anxiety that leads to an increase in people's "cautionary" savings. According to a survey by Rong360.com, 64.4% of people said they would limit spending after the outbreak, only 31.4% of people did not change their spending habits. China's economy in the first quarter of 2020 will shrink to a record for the first time since 1976. This is a shock, a recession that makes another China after the peak of the epidemic, many businesses can capacity reaches 70%, 80% to 90%, but the supply becomes redundant because there is not enough demand in both domestic and foreign markets. Many Chinese businesses have been asked by partners to delay payment or refuse, cancel orders. This means narrowing the future job market of tens of millions of workers in China and other countries. In that context, the Central Bank of China (PBOC) launched a series of solutions to support businesses and workers, such as driving market interest rates lower and providing liquidity support to help companies affected by financial difficulties. affected by translation; supporting more liquidity for some banks through changing reserve requirement ratio (RRR). On February 20, China lowered the one-year basic lending rate by 0.1% to 4.05%, and lowered the 5-year lending rate to 4.75%. Chinese leaders believe that after the epidemic ends, pent-up demand for consumption and investment will be completely released, and China's economy will recover quickly.

The situation in the US deteriorated so quickly that Morgan Stanley economists changed their economic growth forecast for the second quarter of 2020 from -4% to -30.1%; Unemployment will rise to 12.8%, consumption will decrease by 31%. The number of people applying for unemployment assistance in the US is rising to a record, about 3 million people. Bank of America said that layoffs are widespread as factories close or stop production. Meanwhile, hospitals are also facing shortages of equipment and staff amid the crisis. Millions of Americans are being asked to self-isolate as Covid-19 cases in the country pass 19,000, with more than 260 deaths. 45 states have closed schools, bars and restaurants. Therefore, right in the first half of March, the US quickly approved a financial package worth \$ 104 billion to support people to cope with the effects of the Covid-19 epidemic, allowing American workers to take leave. get paid in emergency situations and get free SARS- CoV-2 virus testing. In addition, employees are still entitled to a maximum of 10 days of sick leave. Previously, an \$8.3 billion support package was also approved for health agencies to research and develop vaccines. White House economic adviser Larry Kudlow said that the stimulus package to combat the impact of Covid-19 on the US economy could increase to \$2 trillion, or about 10% of GDP, to keep businesses alive, workers are paid. If approved, this stimulus package will be the third bailout

package of the US Government to reduce the impact from Covid-19. In particular, on March 15, the US Federal Reserve Bank (FED) decided to lower the basic interest rate by 1%, from the current range of 1-1.25% to 0-0.25%. This is the second time in less than two weeks the FED has lowered the USD interest rate, and also the first time since the 2008-2009 financial crisis; at the same time, announced a plan to buy at least 700 billion USD of bonds to stabilize financial markets... On March 17, British Finance Minister Rishi Sunack announced a support package for British businesses to borrow loans. worth £ 330 billion to boost the economy in the context of the Covid-19 acute respiratory infection spreading in this country. The British government also pledged to supplement and do "whatever" to help companies and people financially able to maintain production businesses, pay salaries to employees... In the immediate future, the Government will provide a tax support package and other measures worth £20 billion to protect businesses and households struggling due to the Covid-19 epidemic. Taxes on commercial real estate are waived this year for companies operating in the retail, entertainment and tourism sectors. Shops, theaters, restaurants will not have to pay interest on bank loans for 12 months, or those who are having financial difficulties due to Covid-19 are exempted from paying interest on installment loans for 3 months. In addition, a cash support package of £25,000 for companies during the period of production disruption is also introduced.

France is likely to face a recession in 2020, and has announced a support package of 45 billion euros (about 50.22 billion USD) for businesses and workers affected by the Covid-19 epidemic. In particular, on March 21, the European Commission (EC) approved a French proposal to secure up to 300 billion euros (\$323 billion) in national aid to support businesses affected by the pandemic. negative impact of the Covid-19 epidemic, an unprecedented situation. French Finance Minister Bruno Le Maire said he was ready to nationalize large companies to protect them from bankruptcy. This can be done through capital injection or share purchase, even nationalizing the company in case of necessity. On March 17, Spanish Prime Minister Pedro Sanchez announced a package of measures (loans, credit guarantees, direct aid) worth 200 billion euros (equivalent to 219 billion USD, accounting for 20% of GDP); of which, 100 billion euros (\$109.7 billion) to secure credit and maintain unlimited liquidity for companies. The government will raise 117 billion euros (\$128 billion) and the rest will come from private companies.

Concerned that the crisis caused by the Covid-19 pandemic could push the economy into a serious recession, Poland's economic stimulus package was worth nearly \$52 billion, equivalent to nearly 10% of gross domestic product. The program will be rolled out over several months to help businesses pay workers, avoid layoffs, allow delayed payments of social security payments, and increase spending on infrastructure and care. medical care.

The Chinese Government's decision to suspend inbound and outbound tourism activities, effective from January 28, 2020, has a major impact on economies that rely heavily on tourism, especially those that rely on tourism. Asian neighbors, such as Thailand (in 2018, welcoming 10.5 million Chinese tourists); Japan (8.4 million); Korea (5 million); Vietnam (5 million); Singapore (3.4 million); Malaysia (2.9 million) excluding Hong Kong (49 million).

The annual cost of Chinese tourists abroad is estimated at \$130 billion. According to Oxford Economics, Income from Thailand since the beginning of February has also launched an Emergency Support Master Program for tour operators (preferential loans, deferred repayment of capital and interest for 6 months, suspension income tax...), at the same time reducing the excise tax on jet fuel and reducing airport fees to help support the country's aviation industry... the tourism of countries that welcome many Chinese tourists The country will decline sharply in the coming time and have a great influence on economic growth.

China's tourism industry will suffer a big impact, possibly bigger than the SARS epidemic in 2003 caused, because the size of China's tourism industry today is more than double what it was in 2003, contributing about 5% of GDP. The number of air travelers has increased by nearly 10 times and rail travel has also increased sharply compared to before. This also means an increased risk of disease transmission.

According to the Union Union of French Tourism Industries (UMIH), if the acute pneumonia epidemic persists, it will have a strong impact on tourism activities, especially the hotel industry and the luxury goods business. Particularly for the luxury goods sector, the impact of losing Chinese customers is most obvious. According to UBS bank, every year, Chinese customers buy up to one-third of global luxury goods, compared with one-tenth at the time of the SARS epidemic in 2003. Impact on political and diplomatic relations between countries water. If the epidemic continues for a long time, political and diplomatic relations between countries and partners around the world will be greatly affected. Discrimination against people from epidemic areas and citizens of countries affected by the epidemic will have an adverse impact on political and diplomatic relations between countries. The developments related to the epidemic can make "small things become big things" between countries and peoples; between regions and continents.

This is a problem that cannot be solved overnight due to differences in policies, guidelines and measures to handle crises and fight epidemics of each country. Even many experts believe that solving this problem is more difficult, complicated and long-term than dealing with economic problems caused by the impact of the epidemic.

As for the US-China relationship, according to experts, the US may not take advantage of the current difficult situation in China to increase pressure on China in the general strategic competition and the trade war. trade between the two countries in the coming time in particular, but that does not mean that the US will reduce competition with China.

According to economic experts, the COVID-19 epidemic has a very strong, even serious impact on Vietnam's economy and society because its impact is multidimensional on all sectors of the economy. socio-economic; with 3 main impacts on growth, investment and trade; disruption of important production value chains; The decline in consumption has a great impact on services and tourism. Specifically, the impact for each area is as follows:

For the manufacturing industry

Vietnam's manufacturing industries and enterprises (accounting for 16% of GDP) are under heavy pressure from supply chain disruptions in the region since the outbreak of the Covid-19 epidemic in China, by the neighboring country. or "the factory of this world" is an important source of raw materials and the main export market of Vietnam,

after the US market. The lack of input materials due to the contraction of the Chinese economy and the temporary closure of the border by China recently, plus China's "lockdown" of many provinces/cities to limit the spread of the epidemic, will Major impact on Vietnam's manufacturing industries in the first 6 months of 2020. The epidemic has also affected a number of projects and enterprises owned by China or investors using a large number of specialists. Chinese nationals and workers due to restrictions on returning to Vietnam to prevent the spread of the disease. In addition, many large FDI enterprises, such as Samsung, LG, Formosa, Apple, Toyota, Honda, ... have faced difficulties in the supply of raw materials and input human resources imported from China, if inventories and resources are not available. limited replacement. To overcome that difficulty, many large enterprises, such as Samsung, had to hire planes to carry components from China to Vietnam to avoid supply chain disruptions. Fitch Solutions experts said that many Vietnamese enterprises, especially small and medium enterprises, will have difficulty finding alternative input sources in a short time. This will make Vietnam's import and export with China in particular and with the world in general decline and further aggravate unemployment or temporary layoffs due to lack of production materials⁸.

International trade

China's economic decline as well as temporary border closure also disrupted its trade relations with the world, including Vietnam. The import-export situation has been delayed, causing import-export tax, an important source of state budget revenue, to be significantly affected. According to the General Department of Customs, in February, revenue from import-export activities reached VND 23,700 billion, down more than VND 2,300 billion compared to January, the average daily revenue in the first two months of this year was about VND 1,308 billion, less than 150 billion dong over the same period in 2019. Due to the impact of the Covid-19 epidemic, most of the import-export turnover of items with large revenues (machinery, equipment, iron and steel, gasoline) decreased. In particular, CBU cars of all kinds recorded the most record decrease when only 6,000 cars were imported in February, down 60% compared to the same period in 2019.

The Covid-19 epidemic has had a great impact on the education - training industry of many countries around the world, including Vietnam. Since the outbreak until now, all public schools and educational institutions, Public and private schools have had to stop direct teaching and learning. The Ministry of Education and Training had to rearrange the plan of exams and quality assessment for all levels of education. Accordingly, the Ministry has issued a Decision amending and supplementing the school year time plan framework for preschool education, general education and continuing education, in which, delaying the end of the previous school year. July 15, 2020; National High School Exam from August 8 to August 11, 2020. The system of domestic and non-public educational institutions has actively implemented online teaching and training, and E-learning to reduce crowding and limit the spread of disease in the community. Some training institutions have preferential policies, reducing tuition fees by 15-20% for all students to share the burden with learners, contributing to solving social problems and reducing difficulties. for students, students and parents.

However, educational institutions under the impact of the Covid-19 epidemic are facing many difficulties, great damage and other unpredictable negative effects.

4 Solutions

Adapting the workplace to the 'new normal'

Responding to the COVID-19 pandemic and its consequences will be one of the biggest challenges for businesses in this era. The management team will be primarily responsible for risk management for the business. It will be leaders themselves who will have to determine the right time and method to carry out the complex task: Bringing the workforce back to the workplace after government bans, like in Vietnam, are lifted. easing.

As businesses move into the next phase of COVID-19 response, businesses need to come up with innovative solutions to ensure workplace safety is maintained in a sustainable way. Mobilizing a task force to shape, develop, implement, and monitor a return to work strategy is key. At the same time, PwC also encourages businesses to assess the following four areas before bringing the workforce back to work: Health and Safety, Type of Work, Finance (Costs and Revenue) and Needs of employee.

In the context of socio-economic and environmental risks and challenges, in 2021, banks will continue to fulfill goals such as ensuring business results, financial indicators according to the strategy and commitment to investors, while implementing policies to support customers in difficult times.

According to the survey results of the Vietnam Report Joint Stock Company (Vietnam Report), the Top 6 priority strategies of banks in the current period have been shown. That is to continue to accelerate the process of bank digital transformation, design measures to encourage customers to use more digital products; innovate, diversify products, expand operating markets; increase charter capital; restructuring of the bank's operations; strengthen risk management; strengthen training of human resources to adapt to digital transformation.

COVID-19 has impacted many business activities, including Internal Audit and Cybersecurity.

As businesses change their operations and organizational structure to respond to COVID-19, risks may become more complex, new risks may arise, and potentially disrupt the system. existing internal controls. This requires the internal audit function to demonstrate flexibility through the ability to operate remotely, in order to minimize the impact of COVID-19 on internal audit operations and maximize its benefits to management and departments throughout the enterprise. Internal audit must always stand by the business with a willingness to support to provide services together in a safe, secure and reliable manner.

When working remotely, businesses are exposed to higher risks related to cybersecurity, due to their greater reliance on technology and online interactions. As more information and data flows online and less on-site support is available, the Information Technology (IT) department must be ready to provide the protections and support necessary to ensure security. networking, data protection, and control of IT operations.

In the current volatile context, many important areas of internal audit will need special attention.

Solutions to improve the quality of human resources in the banking industry. Firstly, develop a strategy for training

human resources: To do this, it is thought that the SBV needs to study and develop a strategy for training high-quality human resources, assigning them to two reputable training institutions in Vietnam. Domestically, under the State Bank of Vietnam, the Banking Academy and the Banking University of Ho Chi Minh City are the focal points to help the SBV research and develop a human resource strategy for the banking industry. Accordingly, it is necessary to forecast human resources in each period to have a training plan; develop a framework training program on the basis of international standards; develop a set of standard textbooks according to the standards in developed countries with modifications to suit the specific conditions in Vietnam; standardize the contingent of lecturers, officials and employees of the banking industry... Schools that train human resources for the banking industry need to develop enrollment quotas in line with market demand, not training based on numbers. quality while ignoring the quality of training, thereby leading to a situation where the supply is greater than the demand for labor. Second, innovate teaching and learning methods, and create a healthy learning and research environment for students: to have human resources. With good quality resources, training human resources from school is very important for the development of the banking industry, because this is the source of supply for the banking industry. Therefore, training institutions need to continue to innovate training methods, consider learners as the center, improve self-study sense, creative thinking ability.

Limitation Cause

- The banking sector's human resource training strategy has not yet been developed; The development strategy of the bank is not really consistent with the human resource development strategy of the banks themselves.
- Trained human resources lack soft skills: communication skills, presentation skills, teamwork skills, listening skills, behavioral skills... many weaknesses, especially fresh graduates.
- There are still certain gaps in knowledge in training: In fact, human resources still have gaps in specialized knowledge, administration, management and investment; Besides, the block of complementary knowledge such as foreign languages, informatics, communication with customers is still weak. The training program is still highly academic, not highly applicable, so when students graduate, they still have to re-train to meet the actual work needs; lack of modernity, international connection, knowledge is still the subjects of the subsidy period.
- Although the State has had many preferential policies for the education sector over the past time, those policies have not been really effective, especially policies for lecturers.

5. Conclusion

From the assessment of the awareness of social responsibility at commercial banks to the current situation of information disclosure, it shows that there are still many contents that have not been reflected and announced in accordance with the current situation of commercial banks. Banks are aware of and carry out CSR activities for related parties, but in fact, when implementing CSR disclosure, there are still contents that have not been focused and reflected, such as: content related to the explanation and disclosure of information to stakeholders, disclosures related to the environment such as energy saving, waste reduction,

information related to efforts to protect banking environment. This study serves as evidence for commercial banks to review and focus more on the weaknesses in the CSR disclosure associated with the sustainable development of the banking business, in order to provide objective, comprehensive and complete information; thereby, preserving the image and enhancing the position of the bank in front of investors, customers and related organizations and units.

Up to now, the Covid-19 epidemic in our country has been basically well controlled, many virus-positive patients have been treated, discharged from the hospital, and returned to normal life. Those happy signs are an effective "spiritual medicine" to reassure people's psychology, helping them feel secure to work, produce, study... However, the epidemic situation in China and many others Countries in the world such as the US, Italy, South Korea have unusual fluctuations with the number of new infections and deaths tending to increase. Therefore, Party committees, authorities and socio-political organizations at all levels need to pay attention to propagandize to cadres, party members and people the following contents:

(1) Thoroughly grasp and implement the call of the General Secretary and the President to the compatriots, comrades and soldiers throughout the country and abroad in the spirit of solidarity, unity of mind and will. act and implement drastically and effectively the guidelines of the Party and State, the direction and administration of the Government and the Prime Minister. Pay special attention to the spirit of high concentration to continue to actively prevent and effectively control the epidemic; not too panicky but absolutely not subjective, loose; firmly grasp the situation, forecast bad possibilities

promptly propose effective measures to control and prevent the spread of the disease.

(2) Propagate the cohesion and consensus between the Government and the people. Focusing on propagating the content, the smooth coordination and high determination of the whole political system have become a solid basis for the authorities to step by step identify, localize and extinguish the epidemic. create a healthy environment and space for all people.

(3) In the information society, in addition to the "flow" of official and useful information, fake news¹⁸ appears rampant on the internet and social networks, often causing confusion, anxiety and pessimism for many people. Bad information, fake news for the purpose of "viewing", misrepresentation, fabrication is also considered a kind of "social epidemic" that sometimes its harm is more dangerous than the virus. Therefore, when receiving information, cadres, party members and each citizen need to be calm, brave and qualified to distinguish and identify right and wrong. Since then, condemning, fighting with wrong expressions, preserving the great unity block of the whole people.

(4) Focusing on propagating beautiful images, meaningful humanistic actions, and highly responsible behaviors in the "campaign" to prevent Covid-19 in the past time, thereby calling for the spirit of community, mutual affection, love to share, and care for each other in the community.

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The Covid-19 epidemic has been and is a threat of great harm in many aspects to society. In the prevention and control of the Covid-19 epidemic, the leadership of the Party

Committee; the response and administration of the government; The same attitude and bravery of each citizen will determine the success or failure. When the spiritual "resistance" of each individual, and broadly the whole nation, is healthy, millions of hearts are united in determination, accompanying difficulties, and spreading human values.

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