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Planning and organizing customer care activities at Vietnam International Bank

Tran Huy Cuong
Van Hien University, Vietnam

Corresponding Author: **Tran Huy Cuong**

Abstract

This article presents the organizational issues of customer care activities at VIB international bank in Vietnam. Compared with similar activities of other banks in the same

segment, the article will provide recommendations and solutions to improve customer care and business results of this bank.

Keywords: Customer Care, VIB, Vietnam, CRM

1. Overview of Research Topic

1.1 Reasons for choosing the topic

Over the years, human financial-economic problems have been and are being solved by a number of commercial activities and enterprises. Countries around the world today, also provide business through financial settlement to a number of customers with legitimate needs. Where is supported and developed, more and more large enterprises are created, covering all countries. For this, if it is developed, there are many benefits to the people of Vietnam. VIB International Bank is also one of the development banks located in Vietnam. To overcome difficulties in life, this bank will support each person's circumstances to certain extent.

1.2 Objectives of the study

How to organize activities or customer service culture at VIB International Bank. To show the importance of how to operate the service in the best way.

Research subjects

The research focuses on the organization of customer care activities at VIB International Bank.

1.3 General research goals

This study was conducted to find out, identify the factors affecting the organization of customer care activities at VIB International Bank, analyze which factors affect the organization in a bank. VIB International. On that basis, the team will propose recommendations as well as wrong conclusions to improve the quality when running an operating organization to have better services to customers.

1.4 Detail goals

Determining the factors affecting the organization of customer care activities at VIB International Bank. Analyze the factors that affect the organization and operation of the bank. From there, make conclusions and recommendations to further improve on how to best organize customer care activities to improve customer satisfaction for VIB International.

1.5 Research methods

To better understand the research on cultural banking services with economic development and integration, external data related to the service culture of VIB international banking to help the company make good decisions than. decision service more effective. Listen to the voice of the customer and transfer that information to the right place for management. Market research can be as simple as issuing a referral card to a customer or as complex as a sample survey that requires thorough preparation from survey questions and polling techniques to final statistical analysis. end of the data.

Direct observation: Observe what products or services customers are buying and how they use them. Pay special attention to the difficulties faced by customers when using popular products and services.

Experiment: Innovative bank example introducing new features for online payment cards and referring customers to transactions. The bank will then record the customer's reaction to adjust the pricing and match before the official market launch of the school's product.

Collection and analysis of data: developments in information technology and card codes have made it possible for banks to keep information about customers' needs and preferences. For example, by tracing card data on a computer, a bank can and quickly determine a customer's transaction level to determine the frequency of use, as well as to have a form of promotion for the customer. loyal goods. Direct mail banking goes a step further by tapping into the customer base data to determine which customers should receive promotions or special offers.

Research Surveys: Surveys are used to probe the opinions of current and potential customers often around the following issues: satisfaction, tastes, price objections, product knowledge and service. Sample survey will be conducted on a sample of customers representing the target market. The larger the sample group size, the more accurate and reliable the results obtained.

Focus Group: A focus group is a group of people invited to discuss their products, services, perceptions about a particular company, or even political issues, a mediator is appointed. This mediator can ask focus group members, such as:

Interviewing Dissatisfied Customers: No one wants to receive bad news, but you can learn a lot from interviewing unhappy and frustrated customers. lose benefits than others. Potential customers can tell you what they want, but there's no guarantee they'll pay for your bank's services. Satisfied customers can tell you what to expect from your product, but you already know this. Meanwhile, unsatisfied and uninterested customers can point out weaknesses and unworthy points of products and services provided. Additionally, additional data can be collected through popular sources such as government publications, census data, trade journals, trade shows, and the Internet. Small banks that lack capital to organize independent research laboratories can take advantage of these resources. However, for certain studies, the bank may have to purchase research services or, if necessary, the company may hire outside resources to carry out the research. a certain fee agreed upon by both parties.

1.6 Scientific and practical significance of the topic

Scientific significance

This report will partly contribute to the systematization of the theoretical basis related to the organization of customer care activities at VIB International. Studying the factors affecting customer service when coming to the bank, contributing to further perfecting the model theory. In addition, this research report can be a reference for students and practitioners in research related to this field.

Practical significance

The results of the study on how to organize customer care activities at the bank help the management at the bank to assess whether their services can fully meet the needs of

customers, will have an in-depth look and more comprehensive about what factors affect the organization of customer care activities. Thereby, it is possible to identify the factors that need to be improved to improve the service quality of the bank, thereby proposing some specific recommendations to the bank's leaders to create a basis for improving the service quality of the bank. quality of customer care services, improving customer satisfaction.

2. Theoretical basis

2.1 Customers and their role in VIB international bank

2.1.1 Customer concept

Customers are individuals or organizations that a business is directing its marketing efforts to. They are the people who have the conditions to make purchasing decisions. Customers are the beneficiaries of the characteristics and quality of the product or service.

2.1.2 The role of customers for VIB

After understanding what a customer is, it is easy to see the importance of customers to the existence and development of VIB. They are the ones who hold the key to the success of the business and are also the "sharp knife" that makes the business face "death" in the business market.

Many businesses have affirmed "The most important asset for our business is our customers". And customers are the ones who consume and make VIB's services show their practical value. In the current market, there are many banks providing the same product and service such as Vietcombank, Sacombank, etc. This creates a variety of alternative products and services, providing rich choices for customers. client. Therefore, the business that provides the most suitable products, good quality, has the best customer satisfaction care policies, that business will exist for a long time. On the contrary, if customers are not satisfied with the products and services of a certain business, they will choose the products of another business and the other business will face the risk of bankruptcy if they do not change and come up with new strategies.

Accordingly, in today's increasingly fierce competition, customers increasingly assert their role as the "life source" of businesses. They not only generate revenue, but customers also support brand development. Accordingly, the specific roles of customers are as follows:

- Customers are the "boss" of the business
- Customers decide the existence of a business
- Customers decide the improvement of the business
- Customers are free business "employees" for businesses

2.2 Customer care and the role of customer care

2.2.1 The concept of customer care

Customer care is a service provided to customers before, during and after a purchase. Perceptions of the success of such interactions depend on employees "who can adjust themselves to the customer's personality". Thus, it is easier to understand that customer care is what businesses need to do to satisfy customers' needs and expectations, make them feel satisfied and tend to stick with products and services for a long time. than.

VIB is one of the banks that actively innovates products and services, strongly applies methods to improve customer experience to promote non-cash payments. The strategy of diversifying credit card lines and expanding the customer base using MyVIB e-banking has been effective.

2.2.2 Purpose and requirements of customer care activities

Purpose: The main purpose of this service is to satisfy and satisfy the needs of customers through serving the requirements that customers want.

- To increase the quality of products and services
- Bringing a competitive advantage through customer service
- Create loyal customers
- Provides a useful source of information for market research

Requirements: Customer care is a necessary and inevitable requirement of the bank and especially for VIB. Customer care activities include what is also one of the issues that many people care about. As a professional customer service agent, you must have many activities at the same time.

- **Manage customer information:** At this point, you will capture basic customer information such as basic personal information, transactions and history in previous care services. You need to store all customer information in a common database.
- **Receiving and solving problems that customers are facing:** The most important task of customer care is to receive and solve problems that customers are facing. At this time, the consultant will receive and analyze the problems and find the best solution for the customer.
- **Interaction and connection with customers:** To make your business more effective, interacting and connecting with customers is very important. It is this way that will attract customers.
- **Statistics and reports on customer care performance:** In order for businesses to improve and capture the effectiveness of customer care, it is essential to make statistics and reports on customer service. At this point, the new leaders and consultants can collect useful information from customers as well as know if customers are satisfied with products and services.
- **Close coordination and support with other departments:** Each department has different roles and responsibilities, but they are closely related to each other to bring the highest efficiency to their business. In order to provide quality customer service and satisfy the wishes of customers, it is really useful to support each other.
- **Plan the most specific customer care:** As a consultant, you will be the one to initiate the conversation and take the initiative in the meeting. Once you have your plan in place, you can direct the client to the direction you want, while still providing a pleasant atmosphere in the conversation. Better yet, when you schedule messages, call customers ahead of time on special occasions. It may not seem important, but this is a way for you to attract the attention of customers. Thanks to that, customers will feel satisfied and will definitely return to your business when there is a need to buy products in the next time.

2.2.3 Role of customer care activities

▪ Respond to customer concerns

The main responsibility of the customer service staff is to answer all the simple, common problems that customers often encounter. Customer care service provides dedicated support, quick response to all problems that customers

encounter.

Customer care service plays the role of the front line to solve customer problems, most of the questions customers send to this department need to be resolved quickly and easily. suitable for the application of the Petro rule, or 80/20. This rule says that 20% of the work produces 80% of the results. On the other hand, 80% of the work produces 20% of the results. The customer service department will remove minor customer concerns, before those issues are transferred to higher departments.

▪ System Development FAQ

Because the customer service department deals with common questions from customers, they can easily create a list of frequently asked questions (FAQs).

Frequently asked questions (FAQs) are essential for answering simple questions and allowing customers to get answers quickly without contacting support. Especially for clients who prefer to do things on their own, a FAQ gives them the sense of independence they want.

Customer service reps can draw on simple, everyday customer concerns, especially questions that require quick answers, to create frequently asked questions.

▪ Customer access

Customer support staff plays an important role in the company. They are responsible for identifying and approaching potential customers to provide proactive support, thereby increasing interaction between customers and businesses.

The best way to build a professional customer care process is to proactively chat and text with potential customers. This gives customers the opportunity to quickly access business support. Proactive contact increases customer satisfaction and allows the company to show care and dedication to customer needs.

▪ Collect customer feedback

Businesses often assign a separate department to collect feedback from customers, but this is a time-consuming and expensive job, take advantage of the company's customer service staff to collect feedback, and time to deal with customer complaints. As long as customers know that their feedback is being heard and being resolved, even if they are angry, customers still appreciate the company's efforts when solving problems that customers encounter.

▪ Attract customers

Customers are the key to business success in today's competitive market, and one of the ways to help your business attract more customers is through customer service. When a customer is satisfied with their requirements, they say good about your business to many others and the same thing happens if the business does not satisfy the customer's requirements, they will also give bad feedback about your business to people they know. That means when good customer service, makes customers happy, the service itself will drive the number of customers to increase exponentially.

2.2.4 The relationship between needs, expectations, customer satisfaction and customer satisfaction

The relationship between service quality and customer satisfaction is a topic that has been continuously discussed by researchers over the past decades. Many studies on customer satisfaction in service industries have been carried out. Some authors believe that there is an overlap between service quality and customer satisfaction, so these two

concepts can be used interchangeably.

However, through many studies, service quality and customer satisfaction are two distinguishing concepts. Parasuraman *et al.* (1993), argue that service quality and customer satisfaction exist between service quality and customer satisfaction. Some differences, the main difference being a matter of "cause and effect". And Zeithaml and Bitner (2000) argue that customer satisfaction is affected by many factors such as product quality, service quality, price, situational factors, and personal factors.

Service quality and satisfaction are two different concepts but closely related in service research (Parasuraman *et al.* 1988). Previous studies have shown that service quality is the cause of satisfaction (Cronin and Taylor, 1992; Spreng and Taylor, 1996). The reason is that service quality is related to service delivery, while satisfaction can only be assessed after using the service.

Customer satisfaction as an outcome, service quality as a cause, satisfaction is predictive and expected; Service quality is an ideal standard. Customer satisfaction is a general concept, expressing their satisfaction when consuming a service. Meanwhile, service quality only focuses on specific components of the service (Zeithaml & Bitner, 2000). Although there is a relationship between service quality and satisfaction, there are few studies focusing on testing the explanatory level of service quality components for satisfaction, especially for specific service industries (Lassar *et al.*, 2000). Cronin and Taylor tested this relationship and concluded that perceived service quality leads to customer satisfaction. Studies have concluded that service quality is an antecedent of satisfaction (Cronin and Taylor, 1992; Spreng, 1996) and a major factor affecting satisfaction (Ruyter, Bloemer, 1997).

In short, service quality is a factor that greatly affects customer satisfaction. If a service provider provides customers with quality products that satisfy their needs, that carrier has initially made customers happy. Therefore, to improve customer satisfaction, service providers must improve service quality.

In other words, service quality and customer satisfaction are closely related, in which service quality is the first thing that determines customer satisfaction. Causal relationship between these two factors is the key issue in most customer satisfaction studies. If the quality is improved but not based on the customer's needs, the customer will never be satisfied with that service. Therefore, when using the service, if the customer perceives the service as high quality, they will be satisfied with that service. Conversely, if the customer perceives the service to be of low quality, dissatisfaction will appear.

2.3 Basic factors affecting the quality of customer care

Simply put, customer service is all that is needed for a store to satisfy the needs and expectations of its customers. So, what makes customers feel unsatisfied? Those are the 5 factors that affect the quality of customer service as follows:

- ***The gap between your customer's expectations and your perception of it***

Usually, before providing a service, you will definitely think "oh the customer likes this, I have to do it right away to attract them". However, is that opinion really true for the target file or is it just your subjective opinion. There will be differences that make you not understand all the services that will make customers feel the most satisfied.

- ***Due to your communication to the staff***

Starting to provide a certain service, of course, you will want customers to be exactly what you have thought before. However, you think it is A, but when you tell the staff, they will understand it as B. And of course, due to misunderstanding, what the staff provides to the customer will not be correct.

- ***Service level of staff***

Employees are always in direct contact with customers. Therefore, the expertise and ability of the staff to improvise will be the decisive factor in the quality of customer service that your gods receive. However, sometimes it is also due to the rapid increase in demand for services, which makes them unable to meet them in time, for example, a holiday shop has 5 or 6 times the usual number of customers but the number of employees does not increase, so the quality of service is guaranteed. Service will no longer be guaranteed as before, although the staff level is very good.

- ***The promise in the ad is too big***

Most stores now run ads. However, the promises of images and promotions make customers' expectations increase, wanting to come to the store more. But also because of that, they will easily be disappointed if the quality of your service is not really as advertised.

- ***The difference between the quality expected and what the customer received***

The factor that determines whether your customer service is good or not depends entirely on the quality that the "gods" receive and feel compared to their expectations. If there is no difference between them, then your customer care service has reached the perfect level.

3. The status of customer care organization at VIB International Bank

3.1 Overview of VIB bank

3.1.1 The process of establishment and development of VIB bank

General information about VIB

1. Business name: VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK
2. Transaction name (abbreviated name): VIB
3. Address: Floor 1, 6, 7 CornerStone Building, 16 Phan Chu Trinh, Phan Chu Trinh Ward, Hoan Kiem District, Hanoi City, Vietnam
4. Phone: 04. 6 276 0068 / Fax: 04. 6 276 0069
5. Email: vib@vib.com.vn / Website: www.vib.com.vn
6. 0100233488 issued by Hanoi Department of Planning and Investment on February 14, 1996 (first registration). Charter capital: 4,845,000,000 VND

The process of formation and development

Vietnam International Commercial Joint Stock Bank, abbreviated as International Bank (VIB), was established on September 18, 1996, with its head office located at 16 Phan Chu Trinh, Hoan Kiem District, Hanoi. As of December 31, 2015, after 19 years of operation, VIB has become one of the leading joint stock commercial banks in Vietnam with equity of nearly 9,000 billion dong, chartered capital of 4,845 billion dong. VIB currently has nearly 4,000 staff serving customers at nearly 160 branches and transaction offices in over 27 key provinces/cities nationwide.

In 1996, September 18, 1996, Vietnam International Bank was established with an initial capital of VND 50 billion and 23 employees. The first head office is located at 5 Le Thanh Tong, Hanoi.

2006 After 10 years of establishment and development, VIB's charter capital has increased to more than 1,000 billion VND. Also in 2006, VIB received a certificate of merit from the Governor of the State Bank of Vietnam.

In 2007 Charter capital increased by nearly 2,000 billion VND with 82 branches & transaction offices nationwide. Ranked 3 out of 500 top private enterprises in Vietnam by Vietnamnet newspaper and Vietnam Assessment Organization.

In 2009 VIB signed a strategic cooperation agreement with CBA Bank (Australia). Charter capital increased to 3,000 billion VND and implemented the Business Development Strategy in re-branding 2009-2013.

In 2010, CBA officially became a strategic shareholder of VIB with the ownership rate of 15%, increasing its charter capital to VND 4,000 billion, with 130 branches and transaction offices in 27 provinces and cities nationwide.

In 2011, VIB received the emulation flag awarded by the Prime Minister and the State Bank of Vietnam. CBA Bank raised its ownership rate to 20%.

In 2012, VIB received the award of Best Issuing Bank in East Asia and Pacific in the Global Trade Finance Program (GTFP) awarded by IFC - a member of the International Banking Group.

In 2013, VIB received the award of Enterprises that perform well in social security and community responsibilities by the Ministry of Planning and Investment, Economic & Forecast magazine. Award for Outstanding Banking Performance in International Payments by HSBC Global. VIB moved its headquarters to CornerStone building, 16 Phan Chu Trinh, Hoan Kiem District, Hanoi. VIB received the award of Best Issuing Bank in East Asia and Pacific region 2013 in the Global Trade Finance Program (GTFP) awarded by IFC - a member of the International Banking Group. VIB received the Strong Brand Award 2013 by Vietnam Economic Times and Department of Promotion.

2014 Ranked 135/1000 largest tax payers in Vietnam in 2014 by Vietnamnet newspaper and Vietnam Assessment Organization. VIB received the 2014 Strong Brand Award from the Vietnam Economic Times and the Department of Promotion. Award "Typical Information Technology Leader in Southeast Asia" awarded by IDG International Data Group, information technology organizations, ministries and sectors in the country and Southeast Asia. Award "Best Issuing Bank in Asia - Pacific" awarded by the World Financial Organization IFC. VIB leads in Moody's credit rating for Vietnamese banks.

In 2015 The Banker awarded the Bank of the Year 2015 in Vietnam to VIB. Fastest growing retail bank and Best Deal awarded by Global Banking & Finance Review. Mobile banking application MyVIB- won the Vietnam Typical Innovative Banking Product Award 2015 organized by IDG International Data Group. VIB maintains its leading position in Moody's latest credit rating for Vietnamese banks.

Industry and business area

Business lines: Finance, Banking, Insurance.

Business area: The bank has 01 head office, 49 branches and 106 transaction offices in 27 provinces and cities nationwide.

3.1.2 The organizational structure of the operating apparatus and the functions and tasks of the departments

3.1.3 Analysis of the bank's business results

3.1.3.1 Status of lending activities at the bank

VIB has focused its resources on proactively implementing Circular 01 and directive 02 of the SBV related to operation management and customer support during Covid. VIB is one of the pioneer banks to offer a support package for both existing and new loans, with a support interest rate of up to 2.0%. The bank has restructured debt for more than 2,500 customers with total outstanding loans of over VND 3,400 billion, reaching 98% of the total number of customers' debt restructuring applications. The bank reduced interest rates on existing outstanding loans for more than 8,300 customers, the interest rate reduction was from 0.5% to 2%, of which 8,100 customers were affected by the epidemic. Besides, VIB has actively provided new loans with interest rates reduced from 0.5% to 1.2% compared to 2019 by nearly 140 trillion dong, in which, lending to restore and maintain production for industries. The field affected by the Covid-19 epidemic is more than 12,000 billion VND. In parallel, VIB has exempted and reduced many transaction fees for customers, including inter-bank money transfers and online payment transactions. At the same time, the bank also goes hand in hand with the State Bank and agencies and organizations, donating tens of billions of dong for activities to support and combat the Covid-19 epidemic.

3.1.3.2 Status of service activities at the bank

- Payroll service: Provide businesses with effective and secure tools to manage and pay employees' salaries
- Tax payment: Taxpayers can choose to pay at the counter or pay electronically and receive a confirmation of their tax obligations.
- Domestic money transfer: Enterprises actually transfer payment (single order, batch, periodic) within the same province/city and different province/city easily, quickly and economically
- International money transfer: Flexible international money transfer service, allowing the beneficiary to receive the correct amount, without any fees charged by the intermediary bank or the beneficiary's bank
- VIB's core and key retail products and services such as auto loans, home loans, business loans, payment services, deposits, insurance... scale, quality and growth rate. In addition, high-tech products and services are also specially invested and developed by the bank. VIB's pioneering steps in digital transformation and application of leading technologies have drastically changed the user experience, especially in essential consumer activities such as card payments and e-banking. contribute to creating a breakthrough in cashless payment technology. The Bank's MyVIB application alone has been rated by The Asset magazine as the best digital banking service of the year and the best customer experience in Vietnam for four consecutive years.

3.1.3.3 Business results report 2019-2020

Table 1: Business performance report

	2019	2020
Net interest income	6,213,215,000,000	8,496,107,000,000
Net profit/loss from service activities	1,797,300,000,000	2,388,675,000,000
Net profit/loss from forex and gold trading	-121,708,000,000	20,789,000,000
Net profit/ loss from trading investment securities	37,147,000,000	25,240,000,000
Net profit from other activities	224,362,000,000	282,762,000,000 VND
Total business income	8,152,082,000,000	11,215,514,000,000
Net operating profit before provision expenses	4,714,982,000,000	6,750,642,000,000
Total accounting profit	4,082,257,000,000 VND	5,803,007,000,000 VND
Total profit before tax	4,082,257,000,000 VND	5,803,007,000,000 VND
Profit after tax	3,266,402,000,000	4,642,334,000,000
Profit after tax of shareholders of parent company	3,266,402,000,000	4,642,334,000,000

3.2 Actual situation of customer care organization at VIB international bank

3.2.1 Customer care process of VIB international bank

VIB is one of the pioneering banks that strongly move to provide products and services based on digital technologies such as websites and mobile applications, to provide customers with banking services. simple fast, simple and secure service. Industry 4.0 with the change of habits to make a clear impact in the banking sector. With the advantage of fast, private use, banks are showing a positive advantage in the approach and enhancement of customer experience in the distribution of channels and products of digital technology.

Currently, the competition between banks is always a fierce battle and knowing that importance, VIB has constantly developed its services and products to bring customers the best services. The most amazing experience. And developing the Contact Center system (unified information to help connect customers with the company's customer service staff at the right time) is always a top priority because this is the method that is considered easy to contact. approach customers as well as help customers answer and understand more about the bank's services and products.

VIB is supporting customers through the following switchboard numbers:

General VIB switchboard 24/7

- Call: 1800 8180
- Calling method:
- + Press one key: Card support
- + Press the second key: Support other products and services
- + Triple key: Support English language

VIB switchboard for product registration

- Call: 1800 8192
- Calling method:
- + Press one key: Register to open a credit card
- + Press the second key: Register for other products and services

Card Service Call Center

- Call: 1800 8195
- Purpose: to answer complaints and questions about card services

International Support Call Center

- Call: +84 2462 585 858

In addition, customers can also contact the bank in other ways such as:

- Contact via Email: dvkh247@vib.com.vn

3.2.2 Organizing customer care activities at VIB international bank

Vietnam International Commercial Joint Stock Bank (VIB) has upgraded its automatic switchboard system from June 18, 2021 through toll-free numbers 18008180 (8424 62585858 if calling from abroad) and 18008195 with many features. and utilities as follows:

- Automatic card lock
- Check current account balance
- Look up credit card availability
- Look up current balance and monthly credit card statement balance most recent
- Look up the most recent month's credit card balance payment transaction

Corporate customers

For customers who are domestic enterprises, VIB Bank offers the following services:

- Mobilize deposit sources in the form of term (short-term / medium-term / long-term) and without term in Vietnam dong.
- Receiving entrusted capital and investment from domestic enterprises.
- Loans to businesses with a term: short, medium and long term.
- Credit guarantee before international financial institutions for businesses.
- Granting credit to businesses in the form of bank guarantees.
- Providing business accounts, liquidity support services: buying services for households, payment services, payment management services for bills, contracts.

Individual customers

Individual customers are one of VIB's strategic projects. Currently, this bank is providing many unique retail products to users such as:

- Timely and indefinite savings deposits in Vietnam Dong.
- Support for retail customers with unsecured loans and mortgages: consumer capital, business capital in the form of loans with term: short-term/medium-term/long-term. With the most competitive VIB bank interest rates in the current market.
- Issuing convenient cards: ATM card/Visa card...
- Issuing a credit card in the form of a bank guarantee.

3.2.3 Status of customer data management

VIB International Bank has just announced the successful application of big data processing technology (Big Data)

and artificial intelligence (AI) into the credit scoring and credit card limit approval process. on cooperation with a fintech company to provide credit scoring solutions through technology 4.0 - Trusting Social. This is the first time a bank in Vietnam pioneered the application of Big Data and AI into the card limit review process. Accordingly, only 5 minutes to fill out information, 15 to 30 minutes to approve without meeting, no sales staff, no approvers, no proof of income nor other relevant documents, customers can have a credit card limit of up to VND 200 million.

With credit scoring using Big Data and AI, all data counts. For example, behavioral data, online shopping habits, telecommunications, payment of charges, even health data ...

Alternative data has the potential to address some of the challenges facing the credit industry. Algorithms, data science and artificial intelligence will drive the development of alternative data, encourage organizations and individuals to participate and improve their credit scores, and check for fraudulent activities. and promote smart lending

3.2.4 Customer care activities have been implemented at VIB international bank

The Covid 19 pandemic is having profound effects on our economic and social lives, from businesses to individuals. We all understand that this is a difficult time for everyone.

To join hands with the community to repel the pandemic, VIB has taken practical actions and implemented appropriate financial packages to support its customers: On March 17, VIB donated 10 billion VND. for the prevention of Covid-19 epidemic launched by the Government.

International Bank (VIB) deploys a package of solutions to optimize online spending via cards for customers with the most simplified credit card approval process, especially with card lines in just 30 minutes and completely online; shorten the record of waiting time to use the card to 3-4 hours; Preminent utilities for online transactions such as cashback up to 6% and a series of discounts up to 50%, installment payment of 0% interest.

Talking about this online spending promotion program, Ms. Tran Thu Huong – Strategy Director, cum Head of Retail Banking Division of VIB shared: “VIB is the top 3 banks with the highest online spending via card. in the Vietnamese market. Based on this online spending position, along with the leading position in the card trend in Vietnam, we offer a solution package to optimize online spending via card for customers, through the approval and issuance of credit cards. card issuance with the fastest speed and smart simple procedure. At the same time, apply cashback and great offers for online transactions using cards. I believe that, with these practical supports in terms of technology, procedures and incentives, VIB will contribute and pioneer with customers and society to promote cashless spending in Vietnam, and contribute one of the effective online consumption solutions to join hands in the prevention of the Covid-19 epidemic.”

Credit card approval process in just 30 minutes and completely online

VIB pioneered the application of technology with big data and AI applications to optimize the credit card approval process, initially successfully applied with Online Plus card line, a credit card line with outstanding benefits – Up to 6% cashback on online shopping transactions. Accordingly,

users can register to open an Online Plus card with just their computer or phone without proof of income, without going to a bank branch; and receive a card approval notice within 30 minutes if the bank's criteria is met. Within 3-4 hours, customers are immediately provided with card information via MyVIB mobile banking application to start spending online.

Shorten the record of waiting time to use the card to 3-4 hours

VIB credit and global payment cards are integrated with Virtual Card electronic card features (VIB Electronic Credit Card Service) and electronic PIN (Green PIN), helping to shorten the wait time for magnetic cards. 3-5 working days with only 3-4 hours left in the day, the fastest response to customers' card usage needs. VIB cards are also applied the most advanced security technologies via e-banking or through the MyVIB application, helping users to actively lock the card in case of emergency or activate the card, lock / unlock the payment feature online, reset card password and redeem reward points conveniently and quickly right on your mobile phone without having to contact the call center or visit a VIB branch.

Superior utility for online transactions

VIB's card lines have many advantages for customers who love online transactions. VIB Online Plus credit card – refund up to 6% of the value of online spending and insurance for card fraud up to 105 million VND; global payment card double cashback on online spending with unlimited and high cashback including 1% cashback on all spending and extra 1% cashback on online spending. This is the most attractive cashback on the market today for payment cards with comprehensive protection, including card hedging and cardholder identity protection. Along with other card lines such as VIB Cashback unlimited cashback for all transactions including online, VIB Rewards Unlimited accumulates 5 times more points than regular cards, VIB Zero Interest Rate with 0% lifetime interest rate...,

Practical and outstanding incentives, supporting customers to prevent epidemics: refund when spending at pharmacies, give up to 1.5 million VND when opening a card and immediately give away antibacterial hand sanitizer

Actively and proactively contributing to the protection of public health during the period of Covid-19 pandemic, the bank is also refunding VND 50,000 to VIB credit cardholders at Phano Pharmacy, Medicare and Century Healthcare pharmacies., An Khang from here until the end of May 5, 2020. In addition, when opening a new VIB credit card from now until April 30, 2020, customers will be given up to VND 1.5 million and additional antibacterial hand sanitizer.

In addition, VIB credit cardholders can now get up to 2.6 million VND cashback when shopping at supermarkets, up to 50,000 VND discount when using Grab Car/ Grab Bike/ Grab Food/ Grab Express, and enjoy 0% interest period valid for up to 12 months at Nguyen Kim, Shopee, TIKI, Lazada, Sendo, FPT, Samsung, PNJ, Edena, Chi Lai, ... and discount up to 50% at hundreds of large and familiar partners across the country.

Besides, VIB is also one of the first banks to deploy the following support package for customers affected by Covid 19.

For individual customers

To encourage and promote non-cash payments, VIB makes all quick money transfer transactions free of charge on MyVIB mobile banking application or Internet Banking online for customers. Transactions with a value of less than 500,000 VND (from March 15 to September 30, 2020). For transactions from 500,000 VND to less than 2,000,000 VND, VIB will reduce fees (from April 26 to September 30, 2020).

Offering 0.1% interest rate for most terms when saving online compared to depositing at the counter (from March 15 to December 31, 2020).

Free online money transfer for all customers using VIB Sapphire account package (from March 15 to December 31, 2020).

Incentives for VIB credit card holders:

- Immediately refund the transaction value when the customer complains about a suspicious transaction without having to wait for the time to check the results.
- Minimum payment of 0%, 1%, 2% for 3 statement periods of April, May and June.
- Exemption/reduction of late payment fees for customers whose professions are affected by Covid 19 or customers Customers with a small outstanding balance of less than 100,000 VND.
- Free annual fee for the next year if the total accumulated payment transactions in the previous year are satisfied.
- Double bonus points when spending via card on birthday.

In addition, VIB optimizes online spending via credit card for customers with the most simplified credit card approval process, especially card line in just 30 minutes and completely online; shorten the record of waiting time to use the card to 3-4 hours; Preeminent utilities for online transactions such as cashback up to 6% and a series of discounts up to 50%, installment payment of 0% interest.

For corporate customers: From March 27, 2020, VIB officially launched the E-banking service fee incentive program until the end of December 31, 2020 including:

- Free VND transfer in the system VIB system.
- Free VND domestic transfer outside of VIB system, up to 300 transaction orders/month.
- Free equipped with 01 Token Display Card advanced version for first time registration or converting business using Financial Service Package.
- Free Annual First Year or Free Renewal 01 year to maintain Financial Service Package.
- From April 1, 2020, VIB applies a 0.5% to 2% interest rate reduction for Existing businesses are borrowing medium and long term. The bank will automatically reduce the interest rate without the business having to ask for support or prove any difficulties encountered.
- It is estimated that there will be about 9,500 customers with about VND 10,000 billion of outstanding loans immediately receiving support. After this package, VIB will study other support packages depending on the development of the epidemic.
- Previously, from January 23, 2020, VIB also implemented a support package to reduce interest rates by 0.5%-1.5% applied to new loans, including short-term loans and working capital loans. Initially, more

than 600 businesses were supported with a total outstanding loan of 2,500 billion VND.

- So far, with the support of the entire banking industry, VIB has launched a support package for both existing and new loans, with a support interest rate of up to 2.0%.

With support packages that have been, are and will be deployed, VIB hopes to have contributed a part to the community to overcome the impact of the pandemic.

3.2.5 Research results and discussion**Research results**

In the fiercely competitive environment of the integrated economy, the International Commercial Joint Stock Bank has well met the quality of customer care services. Since then, it has become a reputable bank. The group has come up with a number of solutions and recommendations to contribute to improving the quality of customer service at the branch.

Advantages of VIB

Over the past year, VIB has achieved excellent business results reflected in the strong growth in both size and quality in key business segments in the global context of responding to the Covid-19 pandemic. This confirms VIB's capacity and consistency in its strategic orientation to become a leading retail bank with high technology content. In November 2020, VIB officially switched from UPCOM to listed on HOSE with nearly 1 billion shares traded. VIB believes that this will bring increasing value to shareholders in terms of transparency, transaction size and liquidity of shares. This is also the driving force for VIB to continue the steady and high-speed growth that has been established over the years in order to bring optimal values to customers, employees and shareholders.

Strong growth, initiative and flexible response to Covid-19 Since the beginning of the Covid-19 pandemic, Vietnam has flexibly responded to and prevented the outbreak of the pandemic and is one of the few economies in the world. positive growth in the past year. In that context, all VIB employees have shown great effort, discipline and flexibility to ensure uninterrupted and uninterrupted business operations. VIB has focused resources to actively implement Circular 01 and Directive 02 of the State Bank of Vietnam related to governance, military operation and customer support during the Covid-19 pandemic. VIB is one of the pioneer banks to offer a support package for both existing and new loans, with a support interest rate of up to 2.0%.

At the same time, VIB has waived and reduced transaction fees for many customers, including inter-bank money transfer transactions for online payment. With the proactive response to the pandemic and flexibility in business operations, the Bank has achieved impressive results over the past year. Total assets reached 245 trillion VND. Growth of 33% compared to 2019, of which credit growth reached 29.4%. Increased cost efficiency, with a cost-to-income (CIR) ratio reduced from 42.2% to 39.8%. With outstanding business results, return on average equity (ROAE) VIB 30%, among the top in the industry. Next is the prudential ratio as well as the loan expenditure growth (LDR) ratio at 76.6%, the short-term capital ratio for long-term loans at 34,696 compared to the provision of less than 85% respectively. and 40%, the CAR coefficient reached 10.12. % Basel I. The bad debt ratio at the regulator is

1.46% and no loans and bonds since 2018 VAMC.

Pioneering bank with outstanding technology, optimization of utilities and breakthrough growth with the past years marking the outstanding development of VIB banking segment, with the number of customers registering through the MyVIB application doubling 3 times, contributing to bringing the total number of customers to over 3 million VIB customers. The number of customers using banking services will increase by 103% and the number of online transactions will increase by 110% in 2020. Annual report 2020 5 factors have helped VIB to be in the top banks with the rate of online transactions. the highest line, at 91%. total transactions. This is the result of continuous investment in technology over the years, affirming VIB's pioneering position in the application of modern technologies such as big data processing (Big Data), artificial intelligence. (AI) and cloud computing (Cloud) to promote business. VIB researches, captures and catches up with consumer trends of the times, and actively applies new technological processes and solutions by collaborating with startups to launch new products and services. innovation in the market.

Continuing to lead the way in quality and growth in core retail businesses, VIB aims to take care of every step of the cardholder's journey. Personally, I observe that banks take care of customers more at the sales stage than after-sales. Banks all have after-sales support such as call centers, incentive programs. Some banks are only interested in VIP customers with large deposits and high spending limits.

With VIB, credit card holders spending VND 15 million/month are taken care of under VIP regime. Not classifying extremely VIP customers but taking care of regular customers and using VIB cards as the main transaction bank. For all credit card holders, VIB has a 24/7 support hotline, attractive incentive programs, and the bank's annual incentives.

VIB's difficulties

Faced with the complicated developments of the epidemic situation, besides prioritizing all resources to maintain safe and sustainable business operations, VIB actively cooperates with customers, partners, the State Bank of Vietnam (SBV). SBV) and management agencies to minimize negative impacts and impacts of the epidemic on life and economy. Accordingly, on the basis of assessing the impact of the Covid-19 epidemic, VIB will reduce interest rates for customers affected by the Covid-19 epidemic with an average reduction of 1.5% from July 15 to the end of the day. December 31, 2021.

According to initial estimates, there will be more than 8,500 customers with interest rate reductions, which are businesses in government priority industries, SME businesses, individual customers and businesses in other sectors. by the Covid-19 pandemic.

Previously, when the Covid-19 pandemic broke out in 2020, responding to the Government's call and the direction of the SBV, VIB had many cuts in lending interest rates for corporate and individual customers in order to remove difficulties for affected customers. As one of the first banks to offer a support package for both existing and new loans, from the beginning of 2020, more than 3,000 VIB customers have been restructured according to Circulars 01 and 03 of the State Bank, nearly 10,000 VIB customers enjoy reduced interest rates from 0.5% to 2%. In the second quarter of 2021, the bank contributed 20 billion

VND to support the Government's Covid-19 vaccine fund.

Facing the complicated situation of the epidemic, VIB also promoted online transaction channels to create convenience and ensure safety for customers. Customers can easily open a card for payment, open a payment account, save online, transfer money and other banking services 24/7 right at home without having to go to a bank branch, no need to see a staff member without paperwork. In addition, VIB continuously deploys many incentive programs for customers transacting via payment accounts and cards. The bank applies the conversion of installment payment with 0% interest in 3 months for credit card spending from 3 million VND, raising the minimum credit card payment to 0 VND and many other practical supports for customers. products during the Covid-19 pandemic.

Discussion

In terms of the market, the increased use of digital technologies and platforms is also a premise to promote cashless payments. The VIB representative cited data showing that 66% of Vietnamese people use the Internet, 72% use smartphones out of a total of 143 million people using mobile phones, 44% of banking customers use payment channels. 158 million cards in circulation, more than 10 million people using e-wallets.

However, according to the State Bank of Vietnam, only 30% of the population has a bank account, 18,668 ATMs and 261,705 payment machines accept cards, serving 158 million cards, of which 85%. cash withdrawal transactions. Even with the tremendous development of digital, 99% of Vietnamese still transact cash every day. With the desire to have more policies to promote service providers, payment acceptance points gradually switch to using non-cash payment solutions. Changing customer habits, expanding coverage of e-commerce in neighboring provinces and cities, improving the payment process are the first important factors to improve the customer experience, thereby widely developing cashless payment methods. present in Vietnam

VIB is one of the banks that actively innovates products and services, strongly applies methods to improve customer experience to promote non-cash payments. The strategy of diversifying credit card lines and expanding the customer base using MyVIB e-banking services has been effective. VIB credit card opening speed has increased by 150% over the same period. The unit is also one of the leading banks in terms of spending via MasterCard credit cards with a growth of 300% compared to 2017, double the average growth of the market. 60% of individual customers use electronic payment channels, 77% of individual customers' transactions are made via MyVIB mobile application. This is also a digital banking application that is highly appreciated by users and international organizations for its diverse utilities and convenient customer experience.

4. Conclusions and recommendations

4.1 Conclusion

Currently, Vietnam in particular and the world in general are in the process of international economic integration and especially the Covid-19 pandemic has caused the economy to face many difficulties and challenges. Customer care service - the working environment between employees and individual and corporate customers is considered very important and valuable for the bank. Therefore, the organization, construction and development to improve the

quality of customer care services is something that banks must always promote quickly to make profits as well as fierce competition among banks. Corporate culture is one of the necessary and important tasks for businesses in Vietnam in the current context. Given the current situation, it is imperative that we consider and evaluate the operation of the market more seriously, especially the financial market system with its core force being international financial institutions and banks. More than ever, the issue of bank risk management with a focus on corporate credit rating is the most urgent task for commercial banks to initially limit potential risks and at the same time Find your own path in the future. The research topic wants to mention some of the basic aspects of business improvement to serve as a theoretical basis to address the weaknesses and limitations of the enterprise system.

4.2 Recommendations

Based on the study of this issue in Vietnam, the team would like to propose some solutions and recommendations to better improve the social work credit company at the branch, thereby contributing to minimizing risks and improve service quality further in the coming time.

Taking advantage of opportunities to develop new markets, products and distribution channels during the Covid-19 pandemic, such as inventory financing, loans to support exports quickly; increase the need to pay in reduced or free for existing customers. International

VIB needs to instruct customers on how to use it on the spot or via SMS; strengthen the development of consumer lending to individual customers to stimulate the economy; interested in developing the low-income customer segment. This is a potential customer sharing market in Vietnam, 69% of the population does not have a checking account in a bank, but has a large number of mobile subscribers and network users. Strengthen measures to stabilize the exchange rate in the short term. In which, macroeconomics should provide a scenario if the currency depreciates in 3 levels of 1-3%, 3-5%, and 5-7% to have options suitable to the monetary policy of the country. family. Direct liquidity support to banks in a practical way and specific support for businesses in difficulty, thereby providing liquidity support to the corporate system, especially small and medium enterprises affected by the Covid-19 pandemic.

Training and developing a new supervisory culture: as a supervisor, it is necessary to actively guide and urge commercial banks to issue regulations on standards and minimum capital requirements as soon as possible. minimal. For the risk management system applied at the bank, including the control system, internal audit, assets and liabilities management system, credit risk management, operational risk and risk market. The minimum level of requirements that the bank needs to meet is a prerequisite for the supervisory authority to approve the bank's use of the corresponding risk management system.

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