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Factors impacting quality of customer services in MB Bank

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Abstract

This article investigates the factors that impact the quality of customer service in financial industry in Vietnam. The case of Military Bank has been here analysed to find solutions for quality improvement of the banking service in Vietnam.

Keywords: factors impacting, quality management, quality assurance, customer service, banking industry

Introduction

I. Overview of the research problem

1.1. Reason for choosing the topic

Currently, the banking industry is one of the fastest growing industries in our country, and with rapid development comes fierce and fierce competition. Banks are constantly looking for and creating their own differences to increase their competitiveness. They continuously increase interest rates, offer new products, promotional programs... All of these actions have one purpose: to attract as many customers to their bank as possible. Once there is a customer, a two-way relationship will arise between the bank and the customer. If the bank does not manage this relationship well, customers can easily leave for another bank because the customer's choices are many. Therefore, the issue that banks are concerned about today is to have a proper customer care strategy. It can be said that "Customer care" is the key to success that helps the Bank stand firm in today's fiercely competitive environment.

Customer care service represents a part of the Bank's own face and brand, so being able to deploy perfect customer care service is the goal of every Bank. However, in recent times, this is still a new activity, during the implementation process there are still many surprises as well as many shortcomings. For that reason, I chose the topic "Factors affecting the quality of customer care service at Military Commercial Joint Stock Bank" to research to contribute to understanding remaining problems and assessing quality. Customer care activities at NH.

1.2. Research purposes

Research the current situation of customer care services at Military Commercial Joint Stock Bank, find out the causes leading to inadequacies and limitations in customer care service activities, and propose solutions to overcome them. Improve the quality of customer care services at Military Commercial Joint Stock Bank.

1.3. Research subjects

Theoretical and practical research on factors affecting customer care services at Military Commercial Joint Stock Bank.

1.4. Research scope

Research factors affecting customer care services using MB Bank's services through MB Bank's customers, evaluate the influencing causes, and propose solutions to improve the quality of customer care services. Customer care at Military Commercial Joint Stock Bank.

1.5. Research Methods

The methods used in the process of conducting the thesis include:

- Analytical methods
- Comparative method
- Statistical methods

II. Theoretical Basis

2.1. Overview of customer care theory

2.1.1. Concept of customer

An organization's customers are a collection of individuals, groups of people, businesses ... who have a need to use the enterprise's products and wish to satisfy that need.

Peters Drucker, the father of management, said that the goal of businesses is to "create customers". Customers are the most important people to us. They do not depend on us, we depend on them. They are not outsiders but part of our business. When we serve customers, we are not helping them, but they are helping us by giving us the opportunity to serve.

2.1.2. Customer classification

a. Internal customers

Employees are the "customers" of the business, and employees are also each other's customers. As for businesses, they must meet the needs of employees and have policies to promote employee loyalty. Besides, employees also need to care and help each other at work. With the concept of customer understood in a broad sense, businesses will be able to create a more perfect service because only when the business cares about employees, builds employee loyalty, At the same time, if employees in the enterprise have the ability to work together, care about meeting the needs and satisfying their colleagues, only then will they have a good working spirit and be able to serve external customers. of the enterprise in an effective and unified manner.

b. External customers

These are people who conduct transactions with businesses, in many forms: face-to-face meetings, phone transactions or online transactions. This is the traditional way of understanding customers. Without customers like these, businesses cannot exist. Satisfied customers are those who buy and receive the products and services we provide. Customers have the right to choose. If our products and services do not satisfy customers, they will choose another supplier, then the business will suffer losses. Satisfied customers are the source of profits for businesses and they are the ones who create business success. Customers are the owners of the business, they are the ones who pay us by spending their money when using the business's products and services.

2.1.3. Customer role

Currently in a strongly developing market economy, when competition is becoming more and more popular and fierce, customers play a very important role for every business, it

determines success or failure. failure of the business. Many businesses have affirmed that "The most important asset of a business is its customers". Indeed, products produced and sold on the market must have consumers. Without customers, goods will not be sold, leading to business bankruptcy.

In the market, there are many suppliers for every product, and alternative products are also very diverse. This gives customers the right to choose. The business that provides the most suitable products and has the best care policies will be chosen by customers. If customers are not satisfied with the products or services of one business, they will be willing to immediately choose products and services of other businesses. Thus, businesses cannot sell their products, will lose revenue and even lose acceptance in the market.

Businesses survive by providing goods and services in the market and they have no choice but to compete for customers, the survival of businesses depends on customers. Customers have the role of consumers of products and services and bring profits to the business. Deciding what to produce, design, quality, quantity, price... these issues cannot be decided by businesses themselves but depend a lot on the needs and tastes of customers. . From there, businesses decide to invest and build production and business scales to suit their capabilities and meet market needs.

2.2. Concept of customer care

2.2.1. Concept

"Customer care" is often incompletely understood as the enthusiastic welcome to customers by sales staff. However, contact with customers is only part of a business's customer care strategy. Karma.

In the most general sense, customer care (or customer service) is everything a business must do to satisfy customer needs and expectations, that is, serve customers in a way that They want to serve and do what is necessary to keep the customers they have.

2.2.2. The role of customer care for businesses

Customer service activities play an extremely important role in the sales activities of a business, because it has a great impact on revenue and profits. Implementing attentive customer service activities that meet customers' requirements and aspirations helps businesses both build a good image in the hearts of customers and further tighten the relationship between both sides, making for customers to stick with the business and trust the product, becoming loyal customers. Thus, businesses will increasingly gain more market share and stability in the market, contributing to improving their competitive advantage over rival businesses.

2.2.3. Elements that constitute customer service quality

+ Reliability: The level of reliability of the service is expressed through the ability to perform the service appropriately and on time the first time.

+ Responsiveness: The level of service responsiveness is expressed through the desire and readiness of service staff to provide timely service to customers.

+ Service capacity (assurance): Service capacity is demonstrated through professional qualifications and a polite and welcoming manner of serving customers.

+ Empathy: The level of empathy of the service shows care for each individual customer.

+ Tangibles: Tangibles of the service are expressed through

the appearance, costumes of service staff, and equipment for the service.

III. Reality

3.1. Overview of Military Commercial Joint Stock Bank

3.1.1. The process of formation and development

November 4, 1994: MB officially went into operation with an initial charter capital of 20 billion VND and 25 employees.

In 2000: MB established Thang Long Securities Company Limited (now MBS Military Commercial Joint Stock Bank Securities Joint Stock Company) and Military Commercial Joint Stock Bank Asset Exploitation and Debt Management Company (MBAMC).

In 2003: MB conducted a comprehensive reform of its system and human resources

In 2004: MB was the first bank to issue shares through public auction with a total par value of 20 billion VND.

In 2005: MB signed a tripartite agreement with Techcombank and Viettel Military Telecommunications Group on payment of Viettel's telecommunications fees and reached a cooperation agreement with Citibank.

2006: MB established Hanoi HFM Securities Investment Fund Management Company (now MB Capital Military Bank Investment Management Joint Stock Company). Successfully deployed the CoreT24 information technology modernization project of Temenos Group (Switzerland).

2008: MB restructured its organization. Viettel Military Telecommunications Group officially became a strategic shareholder.

2009: MB launched KH 247 Service Center

2010: Opening of the first branch abroad (Laos).

2011: Successfully completed the listing of shares on the Ho Chi Minh City Stock Exchange (HSX) from November 1, 2011. Opened the second branch abroad (Cambodia). Successfully upgraded CoreT24 system from R5 to R10.

2019: MB launched a new logo and brand identity

2020: MB was honored as "Vietnam's typical bank"

2021: Forbes Vietnam magazine for the first time announced the list of 25 leading financial brands in 2021. According to the list, Military Bank (MB) was honored to rank 6th in the entire financial industry in Vietnam.

3.1.2. Production and business characteristics

Military Commercial Joint Stock Bank was established under license No. 0054/NH - GP, issued by the State Bank on September 14, 1994 and business registration certificate No. 060297, issued by the Department of Planning and Investment. Hanoi issued it on September 30, 1994, in the form of a bank with the purpose of serving military enterprises in defense production and economic activities. Up to now, MB has developed into a multi-functional financial group operating in many fields such as: Securities, Asset Management, Insurance, Real Estate, Commercial Banking, Investment Banking. Identify strategic business activities (SBU): Capital mobilization, Credit activities, Services.

3.2. Current status of customer management at Military Commercial Joint Stock Bank

3.2.1. Collect customer information

With the motto of constantly improving products and services to best meet customer needs, MB Bank always tries its best to provide solutions to minimize risks and increase access to copper credit. while improving service quality for customers.

Military Commercial Joint Stock Bank implements a program to collect and update credit card customer information to record in the Bank's database system. The information that needs to be collected includes: personal information, professional information, financial information, other information, etc. Having complete and updated information as above will help MB Bank understand better. about the needs and potential of customers who are credit card holders, thereby providing the most quality, effective and appropriate service policy.

3.2.2. Build customer data

At MB Bank, banking technology has been modernized and increasingly improved, so the customer database is centrally managed and exploited for the entire system. When customers start making transactions at MB Bank (just need to open a transaction account), the customer information, regardless of branch, will be fully recognized and identified by the system. . Each customer has a unique customer code, authorized bank staff can access and learn all the customer's transaction information from this code.

the Bank's current and future development and expansion requirements. . This data warehouse supports improving risk management, supervision and governance activities according to international practices. The Data Warehouse management system will provide the necessary amount of information and data to serve analytical and forecasting models such as: operating business operations, warning of risks, increasing productivity and optimizing resources. force, warn of risks, and save costs for banks.

3.2.3. Effective use of customer database

The competitive environment is becoming increasingly fierce, so MB Bank has proactively divided customers in the most detailed way, this has created efficiency in customer relations work, not only gathering and processing data. Data about current customers, and for customers who are no longer trading, MB Bank also collects and analyzes how long it has been since customers no longer transacted, and what their previous transaction characteristics were like. , what is the value of previous transactions, why did customers stop trading... All of this can help banks regain lost old customers. Customer classification is based on needs, products and some criteria such as average deposit balance, deposit time, relationship time with MB... also help the bank manage customers better, and at the same time offer care programs. , consistent customer support.

3.3. Current status of factors affecting customer care activities

3.3.1. Weak element great tissue

The macro environment affects all activities of commercial banks in general as well as customer care activities in particular. Factors belonging to the macro environment can include: Economic environment, socio-cultural environment, technological environment, political-legal environment. MB Bank can control the above factors and must proactively seek opportunities and threats that may appear.

3.3.1.1. Economic factors

The economic environment includes many factors such as the economic growth rate of the banking industry in general and joint stock commercial banks in particular, state investment policies, interest rate trends in the economy... the economy.

A high economic growth rate will create conditions for businesses to expand investment, while consumer demand will also increase. That is a condition as well as a motivation for businesses to promote customer care activities to maintain MB Bank's customer attraction.

3.3.1.2. Socio-cultural factors

Vietnamese people have habits of concern about ethical concepts, aesthetics, lifestyle, profession, customary concepts, social concerns and priorities, and the general educational level of society. These factors act affects MB Bank's customer care decisions such as the level of care, form of care...

3.3.1.3. Technology factor

New technological achievements will create conditions for customer care activities to be carried out more quickly and diversely, bringing about an increase in the need for two-way interaction between customers and businesses, especially businesses. in the current era of technology explosion. At the same time, it also brings many challenges from competitors and from constantly increasing customer requirements. Along with many application solutions to help customers connect anytime, anywhere, many businesses are currently conducting research and developing unified multi-channel customer care solutions, this is Enterprise customer care solutions such as phone, website, Email, live chat, sms and social networks Facebook, Zalo... into a single solution. This solution is considered by many experts to be an indispensable development direction in the era of industry 4.0.

3.3.1.4. Political factors - law

Including legal systems and legal documents, state tools and policies. Accordingly, all Vietnamese banks in general and joint stock commercial banks in particular are strongly influenced by state policies on customer care activities. A stable political and legal environment, with no religious or ethnic conflicts or war or riots, creates conditions for businesses to perform well their activities in general and customer care in particular.

3.3.2. Micro factors

3.3.2.1. Customer analysis

Customer care is an activity that is mainly directed towards customers, to satisfy their needs in the best and most reasonable way, so customers are the decisive factor affecting customer care activities. MB Bank products. For each different type of customer, different ways of care are needed to do that. MB Bank has learned all the needs of customers through their personal information and the information sheets they provide.

3.3.2.2. Analyze competitors

Customer care is a vital activity for every business, so MB Bank is at risk of being greatly affected by competitors having better policies that will push MB Bank to offer customer care activities. better to stand firm and develop in the market. The competitive situation in the market also greatly affects the customer care activities of businesses. In fiercely competitive markets with many joint stock commercial banks providing products and services with not much different quality, customer care is the key to helping MB Bank create its own mark and attract customers.

specifically to attract and retain customers.

3.4. Customer care policy of Military Commercial Joint Stock Bank

3.4.1. MB Bank's customer care regulations

3.4.1.1. Regulations on the content of customer care

The level of competition between banks is increasingly strong, MB has actively focused on customer service with the desire to create a deep impression on customers and win their love. Military Commercial Joint Stock Bank conducts research on customer needs to determine the exact service content that market segments want to be provided. Market segmentation both ensures that the Bank can identify key customer groups and discover customer needs more easily.

3.4.1.2. Regulations on the level of customer care

Decisions on the level of customer service are made based on the capabilities of Military Commercial Joint Stock Bank and the needs of customers. MB Bank does not have only one type of customer service for all subjects, but relies on market segments (needs, style, consumer behavior, personal income, business revenue...) to determine determine the appropriate, scientific and capable level of customer service of Military Commercial Joint Stock Bank as well as meet customer requirements in the most effective way.

3.4.1.3. Form regulations

Customer care is based on Military Bank's regulations on customer care. Because the Bank's characteristics are currency trading, the transaction process takes place directly, there are many constraints between customers and the Bank, and information security issues for customers, so hiring an outside customer service organization is a must. cannot. MB has a specialized Customer Service Department to carry out customer service activities, save business costs, directly listen to customers' problems without having to go through intermediaries, avoid misleading information in the market, promptly handle unexpected situations and at the same time create trust in customers. At the same time, periodically or irregularly, depending on the financial balance, MB Bank organizes additional customer care sessions on special occasions such as holidays, Tet, customer birthdays, business establishment days for customers. Enterprise ...

3.4.1.4. Regulations on customer care methods

Direct, focused care is a form of customer care carried out at the Bank's transaction offices, both researching customer needs and meeting those needs. Indirect care through modern information means such as Center 247, MB's general website, customers can exchange information related to MB's products and services to come to a decision to use.

IV. Solutions

4.1. Strengthen target customer care activities

- Prioritize service first, welcome warmly and friendly.
- Serving customers in special rooms reserved for VIP customers...
- Divide traditional customers by geographical location to perform customer care at specific transaction offices and branches

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4.2. Application use IT

To collect and manage customer information more

reasonably, scientifically, and effectively to serve customer care, there are special support regimes on interest rates and fees for customers with full transactions. Packages with banks: deposits, loans, cards... For business customers who use the bank's full service package, most of them are traditional business customers and are very loyal to the bank, so the bank needs to organize more events and conferences. To express gratitude to customers, the bank should also offer free stamps to these customers such as: Free shipping, cash receipts and payment slips, transfer slips...

4.3. Strengthen information policy to customers

Clearly define the goal of the branch's current advertising activities: to increase the usage rate of current customers, remind customers to use the service, provide information about the benefits of the service, and attract customers. of competitors, creating familiarity with service brands, developing and diversifying advertising and marketing activities.

4.4. Improve human factors

In order to improve the quality of customer care to enhance customer care activities, human resource factor is the core factor, a prerequisite factor, therefore it is necessary to pay close attention to improving the quality of human resources. and have a long-term strategy for developing high-quality human resources .

5. Conclusions

In the extremely competitive environment of the economy in general and the banking and finance industry in particular, Military Commercial Joint Stock Bank has created for itself a relatively solid position compared to its competitors. other competitors. This can be explained by the care policy that the bank has favored its customers. Branches in the Military Commercial Joint Stock Bank system all disseminate and clearly understand the importance of customer care for overall development. Through the research, I have gained an overview of customer care work, seeing the achievements as well as the remaining limitations of this work.

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