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### Organizing Customer Care Activities at Big 4 Vietnamese Banks

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#### Abstract

Big 4 Banking is a term used to refer to the group of 4 large, leading and dominant enterprises in the field bank. This term originates from the field of auditing, used to refer to 4 large auditing enterprises in the world in this field. And to develop further, banks have gradually shifted towards quality customer care services. Because customers are the deciding factor in the prosperity or decline of a bank.

Promoting care services is an effective way to retain customers with the business. Therefore, through this topic we will learn about the customer service activities of the "big four" in the Vietnamese banking sector. From there, lessons can be drawn for future management and development.

**Keywords:** Customer Care, Big4, Banking Industry, Vietnam

#### 1. Introduction

In the trend of the world economy in general, and Vietnam in particular, is falling into crisis. Customers are an indispensable factor contributing to the success or failure of a business. Businesses that want to survive in the long term rely on customers. With ever-changing and increasingly diverse needs, having loyal customers for your business is very difficult to achieve. Grasping your psychology and finding ways to satisfy yourself is a process. The development of science and technology accelerates the development of products and services, at the same time it also becomes quickly outdated, the difference in products and services is increasingly narrowing, this further confirms the important role of customers. Vietnam's banking market has increasingly gained a position in the market and is a major contributor to the national economy, however this fierce competition is also a big challenge for banking businesses. The competition between banking service companies has put customers before many choices on how to achieve the highest benefits and efficiency. To succeed in today's market, businesses must constantly improve service quality to satisfy customers better than competitors. Therefore, every business needs to pay attention and focus on good customer care activities to attract and retain customers. Customer care service is a key activity in a business's marketing activities to direct management activities toward customers with the goal of bringing outstanding satisfaction to customers when consuming quality services. good customer care.

#### 2. Theoretical Basis

*a) Customers and the customer's role for the bank*

##### Customer Concept

- Are individuals and organizations that need to use the bank's products and services.
- Depending on needs, each customer can use one or several certain products and services.
- Clearly positioning customers is extremely important for the bank's business operations.

##### There are many Concepts about Customers, Specifically

- Customers are the people we serve whether they pay for our services or not (Business Edge, 2002),
- Customers are people who send us their wishes. Our task is to satisfy those desires in a way that benefits them and ourselves (Philip Kotler, 1997).
- Many people are mistaken in thinking that customers are the ones who buy from the bank. But in fact, customers are not necessarily buyers. They can be investors, regulators and even bank employees.

##### Based on Characteristics, the Bank's Customers Include:

-First, individual customers:

⇒ Including domestic and foreign individuals; people with civil legal capacity and civil act capacity. Individual customers

often have the following characteristics: Large number of customers, often geographically dispersed; habit of preferring close transactions; Small demand, simple transaction; often do not have reciprocal relationships or ties with banks, lacking sustainability; often use services to satisfy personal needs; the time involved in trading decisions is short; The use of products and services is influenced by psychology, culture, society and factors belonging to the customer himself.

-Second, organizational customers:

⇒ Including economic, non-economic, and socio-political organizations at home and abroad. Organizational customers often have the following characteristics: Small in number, often geographically concentrated; Transaction location is not entirely the main concern when choosing a bank; large scale, large purchasing quantity, large fluctuations; Have a closer relationship with the bank.

### **The Role of Customers in Banking**

- Currently, our country's economy is developing strongly. In particular, the process of competition between banks is becoming more and more popular, leading to customers playing a very important role for each bank, it determines the success or failure of the bank.
- First, customers have the role of consumers of products and services, bringing profits to the bank.
- Second, customers are a competitive target because banks always compete with each other to win and keep customers. Customers are also competitive weapons because customers can become active propagandists for the bank's products and services, they have the ability to entice other potential customers to use the products and services. of the bank, thereby increasing revenue and market share.
- Third, customers are the ones who pay the Bank because only when there are customers and customers pay to use products and services can the bank cover costs and ensure the operation of the bank. entire enterprise.

### *b) Customer Care and the Role of Customer Care*

#### **Concept of Customer Care**

- To satisfy customers and make customers increasingly satisfied with a business's products and services is a key goal for each business to maintain sustainable development. One of the activities to achieve that goal is customer care activities. Along with a correct awareness of the role of customers in the survival and development of businesses, today customer service is highly emphasized, ensuring the success of any bank.
- Customer service is a competitive strategic activity of the bank to reach and keep customers both rationally and emotionally. Investing in customer care is not a normal expense, but a long-term, strategic investment.
- Customer service is an important part of marketing activities, playing an important role in ensuring the success of any bank.

→ Thus, customer care is a step in the process of providing products and services to customers, a component of the product, and also a competitive weapon for banks.

#### **Purpose and Requirements of Customer Care Activities**

- First, the purpose of customer care activities is to:

- Maintain and develop services, bringing satisfaction and trust to existing customers by serving them in the way they desire. Besides, the bank's business efficiency must be ensured.
- Based on the information obtained through customer service activities, managers will outline appropriate customer service strategies and policies for each customer as well as each specific period, to meet daily needs. the higher of the customer.
- Second, about the requirements of customer care activities to:
- The organization, management and implementation of customer care work must be specialized to each department and each labor position.
- Customer care departments at member units must be organized on the basis of customer size, product and service characteristics, and production organization of the unit.
- The powers and responsibilities of the customer service department must be clearly assigned, specifically:
- Customer care is the duty of every employee. Raising the awareness and qualifications of the workforce on customer service work is the responsibility of unit leaders, department heads, as well as each employee in the bank.

#### **The Role of Customer Care Activities**

- Customer care plays an increasingly important role in business operations because:
- First, customer care creates loyal customers:
- When customers are satisfied, they will become repeat customers. When customers are satisfied, they will become loyal customers and stay with the company for a long time. Customers are satisfied when we always meet their expectations. Therefore, good customer service will help us gain more loyal customers. They will stick with us even when enticed by other service providers offering attractive offers.
- Better customer service will keep customers for a long time. At this time, we have many opportunities to provide them with new products and services and customers are more likely to accept them.
- Customers today are willing to pay higher prices for your products and services if they feel they are being supported by a perfect service system.
- Second, good customer care will be a free and effective advertising method for businesses:
- A satisfied customer will tell an average of 5 customers, each of these 5 will tell 5 others, etc. Conversely, a dissatisfied customer will complain to an average of 10 customers and 1 in 10 people will tell 10 more people, spreading the bad news, risking losing even more customers.
- Therefore, it can be seen that good customer care creates highly reliable free ads. On the contrary, poor customer care creates a negative image of the bank that spreads twice as fast.
- Good customer care helps businesses reduce business costs: good customer care means customers will have fewer complaints and complaints, so it will not take time and money to handle those complaints. Satisfied customers will have more loyal customers, thus reducing costs for customer marketing.

- Increased customer retention rate means the cost of creating a customer database decreases.
- Familiar customers are served more effectively, because we know their requirements, and customers know what to expect from us, thus reducing transaction costs.  
The first time the bank serves customers better, there will be no cost to fix it because "the effort of doing it again is not equal to the effort of doing it again".
- Good service will not result in complaints or complaints, so you will not waste time and money on handling complaints.
- Third, good customer care will motivate staff: If a business takes good care of customers, the business will grow, so people with high incomes will encourage employees to work, and customer care also motivates employees to regularly practice skills to have advancement opportunities.
- When we serve well, the bank's reputation will increase and revenue will also improve. Employees will have high income, stable jobs, and many development opportunities.
- Fourth, customer care is a factor in improving a business's competitiveness: A business's competitiveness is the ability to offset costs, maintain profits and is measured by product and service market share. business services in the market. For service businesses, competitiveness is expressed through indicators such as price, service quality, business promotion, labor organizational structure, customer loyalty and business position in the market. Thus, customer care is one of the strategic solutions to gain customer loyalty, help businesses maintain and develop market share, enhance reputation and create competitive advantages for businesses.
- Fifth, customer care contributes to creating value for customers and increasing the value of the business: In the value chain for customers there are service values and human values. To increase value for customers, we must increase service value and human value, reduce mental costs, that is, create the highest satisfaction for customers through the relationship between customers. people to people and service quality. Thus, only customer care activities can create that value.

### 3. Research Methods

The method of researching the organization of customer care activities of Big 4 Vietnamese banks can be done through the following steps:

- Determine research goals:  
-Identify the specific goals of the research, such as improving customer service quality, enhancing customer satisfaction, or seizing opportunities for market development.
- Collect initial data:  
-Collect data about the bank's current customer care activities, including policies, procedures, and customer service standards.
- User research:  
-Conduct surveys or interviews with current customers to understand their opinions, wishes, and feedback about the bank's services and customer care activities.

- Competitive research:  
-Learn about the customer care activities of competing banks to compare with your own bank and identify strengths and weaknesses.
- Data analysis:  
-Use data analytics methods to evaluate customer service performance, including evaluating satisfaction metrics, response times, and problem resolution rates.
- Create improvement measures:  
-Based on research results and data analysis, propose improvement measures to enhance customer care activities.
- Evaluate and deploy:  
-Assess the feasibility and potential of improvement measures and implement them in a planned manner.
- Monitor and evaluate:  
-Continuously monitor the performance of improvement measures and make necessary adjustments based on customer feedback and new data.
- Report and share results:  
-Create reports on research progress and results, then share them with relevant departments within the organization to ensure that improvement measures are implemented effectively.  
→This research method will help banks better understand how they care for their current customers and suggest improvements to improve the customer experience and create benefits for the bank.

### 4. Research Results

Big 4 banks in Vietnam include:

- Bank for Agriculture and Rural Development (Agribank)
- Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)
- Vietnam Bank for Industry and Trade (Vietinbank)
- Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)

#### ✓ *Bank for Agriculture and Rural Development (Agribank)*

As a commercial bank with the State holding 100% of charter capital, administrative reform is determined to be an important task, so all Agribank activities are aimed at serving customers better, creating favorable conditions to support customers. Customers and partners have access to banking services and utilities, forming a modern, civilized payment market, reducing cash payments.

To realize the goal of customer-oriented administrative reform and serve customers better, Agribank has reformed administration in the form of a one-stop savings deposit process, money transfer services, remittances, and other services. card services, cash services and other payment services. To reduce costs, shorten service delivery time, provide complete information to customers, and coordinate internally for timely processing. Customer feedback and complaints about service quality and price. In addition, Agribank has issued processes, documents, and policy mechanisms, simplifying administrative procedures,

increasing convenience, creating convenience, and ensuring safety for customers during the transaction process. With the specific characteristics of operating in large rural areas, Agribank has implemented the Mobile Transaction Point project using specialized cars with the aim of bringing the bank closer to customers in remote areas. Not only providing customers with basic credit products, Agribank's mobile transaction points with specialized cars also provide convenient products, helping people in remote areas easily access them. with modern banking products and services.

To best serve customers, Agribank pays attention to listening and receiving feedback from customers, through establishing channels to receive and process customer opinions such as listening to feedback directly at the delivery counter. translation, through the suggestion box, via email, website, fanpage, hotline... and try to promptly and satisfactorily handle customer requests and feedback in the best way. Agribank's customer care center receives information directly 24/7 and responds to a large amount of customer feedback quickly. In 2018 alone, Agribank Customer Care Center received and supported 378,049 calls, contributing to better customer service.

Internal reform has become a regular and continuous work of Agribank, from organizational organization to propaganda, education, training of professional skills to training of moral qualities and behavioral culture. Meet the goals of streamlining, improving quality, and effectively using staff. Agribank regularly corrects its working style and practices, thoroughly educating all officers and employees to learn and practice Agribank culture and transform it into appropriate daily communication behaviors with customers and partners. meets business requirements. Agribank annually organizes training courses and specialized training for staff throughout the system, updating new document systems and improving professional skills to meet the increasing needs of customers.

In the coming time, Agribank will continue to promote creativity and proactively apply modern technology to offer diverse utility products, improve service quality, and perfect service provision activities on traditional channels, standardizing services on modern channels, developing new transaction channels through mobile banking and trust agents, helping customers access banking products and services easily.

#### ✓ *Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)*

BIDV, also known as the Bank for Investment and Development of Vietnam, has built a strong reputation and many outstanding points compared to other banks in the market. BIDV's network of branches and transaction points spreads from North to South, helping customers easily access the bank's services and products. This makes BIDV a trustworthy friend for those who need financial and banking support.

Besides a strong presence in the domestic market, BIDV also has cross-border development through international products and services. In particular, BIDV provides corporate finance and international transaction solutions, supporting businesses participating in the global market. This ability helps BIDV build strong relationships with international customers and partners.

BIDV always focuses on creating value for customers through attractive promotions and incentives. This includes

preferential interest rates for savings deposits and incentives on transaction fees, helping customers save money and costs. Furthermore, BIDV is always committed to ensuring the safety of customers' information and accounts, applying advanced security measures to ensure peace of mind.

BIDV is not only a bank providing financial services, but also a trusted financial friend, always ready to support customers in personal financial management, investment, and participation in the market. international School. Ultimately, BIDV's loyalty program is a way for them to appreciate and satisfy the needs of their loyal and regular customers, by providing rewards and special offers.

#### ✓ *Vietnam Bank for Industry and Trade (Vietinbank)*

VietinBank is honored to be the only bank in Vietnam to be awarded the award "Leading Contact Center Vietnam 2019" by the financial magazine Global Banking & Finance Review (GBAF - UK). This is the second consecutive year (2018, 2019) that VietinBank has received this award. Besides, VietinBank excellently won the award "Vietnam Innovative Customer Service Center 2023".

The "Leading Contact Center Vietnam 2019" award is a worthy reward for VietinBank's continuous efforts to improve the quality of customer care service. Since its inception, VietinBank Contact Center (VietinBank Customer Service Center) has always set the goal of achieving international service quality. This activity is measured by standard indicators (Benchmarks) of the world's customer care field. With constant efforts, VietinBank Customer Service Center has brought customers a professional, dedicated and emotional service experience. This is a complete process from the moment customers start searching for information, considering, deciding and using products and services and sticking with VietinBank.

Creating trust, understanding and sharing, customers contact VietinBank Customer Service Center more and more. Accordingly, the operational growth rate of VietinBank Customer Service Center has reached 65%/year. Thanks to that, VietinBank Customer Service Center not only maintains outstanding quality; but also continuously improve quality and operational efficiency over the years, thereby effectively supporting VietinBank's business activities. To date, many key measurement indicators of VietinBank Customer Service Center have met and exceeded global customer care standards:

Activity index	VietinBank Contact Center	Global Benchmarks 2018
Customer Satisfaction (CSI)	84.8%	74%
First call resolution rate (FCR)	75.5%	75%
Percentage of calls that have to be transferred	0.08%	10.3%
Average call handling time (AHT)	3'03"	6'03"

Source: <https://www.callcentrehelper.com/industry-standards-metrics-125584.htm>

In order to improve efficiency and increase productivity, VietinBank Customer Service Center is always creative and continuously applies many improvement initiatives. The emulation program "The Best Agent-Commending excellent staff", "Best seller-Best sales staff" honored, recognized the efforts and rewarded the achievements of staff, creating motivation. Force helps increase productivity, service

quality and collective cohesion.

VietinBank Customer Service Center also constantly researches to improve processes, develop operational systems, manage customer information, integrate with the Core SunShine system. With these useful activities, VietinBank Customer Service Center has shortened processing time and increased customer service speed.

In addition, VietinBank Customer Service Center also advises and proposes hundreds of improvements in products and services to units, departments, Head Office and branches in the system. A number of useful proposals have been researched, deployed and applied by units such as: Improving the transaction history inquiry function, paying bills via VietinBank iPay service, restoring the SMS debt notification service. Due loans, improving the control of international credit card debt repayment transactions.

Creativity and innovation, promoting the application of digital technology in customer care work are always of concern and development focus for VietinBank Customer Service Center (TTDVKH/VietinBank Contact Center) and are an important premise and foundation. Foundation to implement the strategic goals of VietinBank's Board of Directors on "Improving service quality.

The year 2023 marks a breakthrough for Customer Service Center when it pioneers the introduction of a unified multi-channel switchboard system (Omni-channel) with CRM (Customer Relationship Management) solution to automate the process and manage the entire operation. Process, maximizing customer experience.

Customer Service Center actively implements a series of innovation initiatives to improve productivity and service quality. Accordingly, Customer Service Center built an information portal on the website <https://contact.vietinbank.vn> with a variety of customer service and care features - of which the highlight is the feature that allows customers to send reviews and opinions. Report to VietinBank; Search and guide common situations... At the same time, Customer Service Center also carries out: Expanding the scale of affiliated facilities in Luu Xa (Thai Nguyen), preparing to develop affiliated facilities in the Central and Southern regions. South to serve customers according to cultural and regional characteristics; Organize training, upgrade chatbots, increase automation rate; Build a system to receive and process customer requests via email; Developing a Call Campaign Management (LCM) system to increase the efficiency of debt reminders, cross-selling, and customer surveys.

Especially from May 10, 2023, TTDVKH has provided the number **1800 558 866** exclusively for priority customers and the number **1900 558 886** exclusively for corporate customers. This activity gives customers an outstanding service experience.

#### ✓ *Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)*

A special feature of Vietcombank is its focus on research and surveying customer needs, thereby offering appropriate and specific retail products for each customer group. Vietcombank believes that with the market Financial competition is increasingly fierce, understanding customer experience will be a measure of the connection between customers and banks. Therefore, in all of its products and services, Vietcombank always takes the customer as the focus and always looks at the customer's journey at the bank

to thereby meet the needs and enhance the customer experience. Products at Vietcombank.

In the context of the 4.0 industrial revolution, the implementation of the Campaign at Vietcombank in recent years has been concretized by focusing on implementing the digital transformation program to optimize customers' digital journeys, providing Digital products and services with many outstanding features and utilities, optimizing user experience.

For individual customers, Vietcombank has researched, developed and launched the VCB Digibank Digital Banking service with many superior features, helping customers to transact anytime, anywhere, without time limits. space, easily perform diverse financial transactions such as 24/7 quick money transfer, online savings, bill payment, QR Pay payment, online shopping, opening an online payment account. Right on the app without having to scroll.

In particular, from 2022, Vietcombank will also implement a policy of waiving all money transfer fees and service maintenance fees on VCB Digibank digital banking channel to attract and encourage customers to continue to experience and transact on digital channels of banks, minimizing cash transactions at counters or transaction points. Vietcombank's VCB Digibank Digital Banking Application has received many major awards from prestigious domestic and regional evaluation organizations such as The Asian Banker's Best Digital Banking Application Vietnam 2020 award, Sao Khue award 2021, 2022, Vietnam Outstanding Digital Transformation Award 2021.

For customers who are small and medium enterprises (SMEs), Vietcombank has researched and developed the specialized digital banking application VCB DigiBiz, helping SMEs access convenient and fast banking services at low cost. Low fees, accelerating the digital transformation process of these businesses. VCB DigiBiz digital platform was honored at the Sao Khue Awards 2022 for bringing practical experiences to SMEs on the 4.0 technology platform.

For corporate and organizational customers, Vietcombank has successfully developed the VCB CashUp System - the first comprehensive, modern payment and cash flow management system in Vietnam. With Omni-channel banking, VCB CashUp is set up with a smart interface on all technology devices, providing a consistent experience for customers; At the same time, it meets the needs of multi-layered and multi-lateral management, serving the entire ecosystem of the business. Vietcombank has also taken the lead in implementing online trade finance services through the VCBCC program, ensuring high quality and meeting international standards to effectively support businesses in the field of trade finance.

With reputable, quality digital banking services and extensive implementation experience, since 2020, Vietcombank is proud to be the pioneer bank selected by the Government to provide online payment services on the Duchy Service Portal family. Not only stopping there, Vietcombank is continuing to apply modern digital technology and convenient payment methods to public service payment activities, allowing customers to use VCB Digibank, QR Code, and wireless payments. Contact to transact, pay fees and charges on the National Public Service Portal as well as the Public Service Portal of ministries, branches and localities... to promote the implementation of online public service payment.

With diverse digital platforms, suitable for each specialized customer group, Vietcombank has brought banking services closer to a large number of people, especially people in remote areas, making an important contribution to economic development, ensuring national security and defense.

## 5. Discuss the Research Results

During the period 1986-1989, this was the period when Vietnam began its real reform process, in the context of the economy facing a series of difficulties and challenges, and stagnant production. Implementing the policy of comprehensive, profound and radical innovation according to the Resolution of the 6th Party Congress in 1986 and subsequent Party Congress Resolutions, the banking system has also gradually innovated and developed, completing improvement in organizational models, legal institutions, technology and banking services. In recent years, banking systems have sprung up close together, with a line of only 1km containing nearly 16 large and small banks with many special customer care regimes, creating fierce competition between banks. in the industry.

However, the number of customers choosing to use Big4 Banks with BIDV, the number of individual customers using BIDV SmartBanking reached more than 7 million, the number of corporate customers using BIDV iBank reached more than 82,000 customers, an increase of 55% respectively. % and 44% compared to 2020; By the end of September 2022, the number of customers using VietinBank iPay increased by 35% compared to 2021, up 57% over the same period. The number of transactions on VietinBank iPay increased nearly 2 times compared to the same period in 2021; The conversion rate through digital channels is up to 90%, recording 7 consecutive years of winning the "Best Retail Bank in Vietnam" award. Vietcombank is the leader in customer size on digital channels with nearly 10 million customers regularly transacting; 98% of transactions are performed on digital channels. On average, it processes more than 4 million transactions with a value of nearly 34,000 billion VND per day. Agribank has a very large scale, nearly 20 million customers have payment deposit accounts, nearly 16 million customers use ATM cards, nearly 15 million customers register to use payment services via Agribank E-Mobile Banking channel. So why is it that with nearly 49 banks in Vietnam today, Big4 Banks are still chosen by many customers? To be able to attract a large number of customers, organizing customer care activities is very important, known as the main pillar of the financial sector, Big4 banks also provide services with outstanding advantages. outperforms other banks. To increase support channels, answer banking and financial needs, and create a convenient and easy experience for customers when connecting and interacting with the bank, from January 2021, BIDV officially launched Add customer connection channel on Zalo platform with many utilities. According to a representative of BIDV Customer Care Center, "*Deploying BIDV's customer care channel on the Zalo platform will help increase customer experience during the process of contacting BIDV. We understand that to bring Satisfaction exceeds customer expectations, the quality of products and services combined with convenient and easy support is the most important point.*". With large total existing assets and receiving support from the State, Big4 banks are always facilitated with business limits. The amount of money borrowed from these banks also has a larger limit than other

banks in the same system. This will be a suitable choice for businesses that want to invest in large projects. The success of banking systems is inseparable from the human factor. Therefore, organizing customer care is really important. Choosing banks belonging to the Big4 group, businesses can be completely assured about the foreign policies of the financial unit.

Besides strong and solid connection, the unit also provides stable financial payment solutions, which are a solid foundation in business operations. Customer care regime helps increase dedication and attention to customer needs. Banks place a premium on building long-term relationships with customers and ensuring that they receive the best care. This helps increase customer trust and satisfaction, while generating profits and strengthening the competitive position of these banks.

## 6. Conclusion and Recommendations

### a) Conclusion

- Customer care organization activities of Big 4 Vietnamese banks (Vietcombank, VietinBank, Agribank, BIDV) have improved significantly in recent years, and are considered professional and of high quality.
- Banks have developed specific customer care methods and processes to meet the diverse needs of customers and create the highest satisfaction. Big 4's customer care staff are all highly qualified and well-trained in service and communication to ensure customers receive the best support.
- Besides, banks also apply advanced technologies to support customer care, such as chatbots, process automation and data analysis to better understand customers and meet their needs. them quickly and accurately.
- In addition, Big 4 also constantly improves service quality by listening to customer feedback and improving based on it. They often have feedback channels, such as hotline, email or face-to-face meetings so customers can send comments, complain and receive the fastest resolution.

→In short, the customer care organizations of Big 4 Vietnamese banks are considered professional, highly qualified and use advanced technology to optimally meet customer needs.

### b) Recommendations

1. Improving service quality: Big 4 banks need to invest in training and improving customer care skills for employees. This helps ensure that employees will be able to provide professional and dedicated service, thereby creating trust and loyalty from customers.
2. Enhance communication channels: Banks need to increase the use of modern communication channels such as chatbots, mobile applications, websites and social networks to facilitate customers' access and receive quick support. At the same time, customer service staff need support and training in using these tools.
3. Diversifying products and services: Big 4 banks need to develop and provide new products and services to meet diverse customer needs. This can include personal finance packages, online banking services, business loans and financial support for key industries.

4. Create attractive promotions: You can create promotions and special offers for customers, such as reduced transaction fees, increased savings interest rates, or special gifts. This provides incentives for customers to stay and attracts new customers.
5. Building a customer feedback system: Big 4 banks need to create an effective customer feedback system to receive opinions, reviews and feedback from customers. This will help the bank improve its services based on feedback from customers and provide quick problem resolution when problems arise.
6. Increase personalization: Opportunities should be created to personalize services for each customer. This includes understanding customers' needs and desires, providing appropriate financial solutions and personalizing promotions.
7. Good management of customer information: Big 4 banks need to build an effective customer information management system to track customers' history and financial activities. This helps customer service staff spend time understanding customer needs and creating appropriate financial suggestions.

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