

International Journal of Social Science Exceptional Research

Evaluating customer care activities at Dai Chi Life Company, Tan Phu 5 branch

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Article Info

ISSN (online): 2583-8261

Volume: 02

Issue: 05

September-October 2023

Received: 15-08-2023;

Accepted: 18-09-2023

Page No: 176-184

Abstract

This article presents the insurance industry in Vietnam based on one of its foreign enterprises. Authors focused on customer care activities and their evaluation for a better business performance and competitiveness in the sector of the financial industry.

Keywords: evaluation, assessment, customer care, business activities, insurance business

Introduction

1. Reason for choosing the topic

In recent years, as the market economy develops, businesses that want to survive sustainably must find ways to pursue activities to improve their competitiveness. One of the ways to improve competitiveness is customer care.

Customer care is an important content of marketing, playing an important role in ensuring the success of any business. A business can provide products and services that satisfy customers in terms of product factors and convenience factors, but do not satisfy customers because of the skills and qualifications of the salesperson and the behavior of the employees. Bad employees will reduce customer satisfaction, thereby gradually reducing customer loyalty to the supplier. When given the opportunity, customers will find another supplier to make customers more satisfied.

For today's tourism service businesses, customer care is a competitive advantage. Dai-ichi-life Tan Phu 5 branch, in addition to implementing the company's strategic policies, needs to develop policies suitable to local characteristics and business areas to gradually affirming differences and improving competitiveness in this fiercely competitive environment.

Starting from the awareness of the important role of customer care activities in the success of Dai-ichi-life Tan Phu 5 branch, where the author is directly implementing daily work, he should grasp Current status of customer care activities with advantages, limitations and the desire to further improve this activity at Dai-ichi-life Tan Phu branch 5 The author boldly chose the topic "Evaluation of activities Customer care at Dai-ichi-life company, Tan Phu 5 branch.

2. Objectives of the study

General objective: Evaluate customer care activities at Dai-ichi-life company, Tan Phu 5 branch.

Specific goals:

- Research the theory of customer care and related issues.
- Learn, analyze and evaluate customer care performance at Dai-ichi-life company, Tan Phu 5 branch.
- Proposing solutions to evaluate sales force management at Dai-ichi-life company, Tan Phu 5 branch.

3. Research Methods

Research and synthesize documents and materials on customer care at Dai-ichi-life Tan Phu 5 branch.

Analyze the current status of customer care activities at Dai-ichi-life Tan Phu 5 branch. From there, comment and evaluate the current status of customer care activities.

4. Object and scope of the study:

The topic only focuses on researching customer care activities of Dai-ichi-life Tan Phu 5 branch. In other words, the research object in the Topic is Dai-ichi-life Tan Phu 5 branch.

Regarding space: The scope of research on this topic is limited to Dai-ichi-life Tan Phu 5 branch.

Regarding time: The data are collected from reports on production and business activities and accounting balance 2020 - 2022 of Dai-ichi-life Tan Phu 5 branch.

5. Layout of the topic

In addition to the introduction, conclusion and references, the topic is traditionally organized in three chapters.

- ❖ Chapter 1: Theoretical basis
- ❖ Chapter 2: Status of business operations and implementation of customer care activities at Dai-ichi-life company, Tan Phu 5 branch
- Chapter 3: Solutions to improve customer care activities at Dai-ichi-life company, Tan Phu 5 branch.

Chapter 1. Theoretical Background

1.1. Basic concepts about customers

1.1.1. Concept of customer

Customers are the lifeblood of our company and all other companies. That is one of Wal Mart Group's statements about customers, showing that the role of customers is key in business operations. Fully understanding customers is one of the important theoretical bases that is decisive in the ability to choose the right business opportunity and effectively use the business's potential.

1.1.2. Customer classification

Customer classification can be based on different criteria, including some basic classification types such as: Old customers - New customers, internal customers - external customers, potential customers - current customers. In this topic, we consider the classification of internal customers - external customers.

1.1.3. Customer role

There are many ways to write about the role of customers, but the author boldly gives the simplest understanding: customers are the ones who give us everything, so companies must view customers as a necessary source of capital. managed and promoted like any other capital source. Customers are the most important people to us. They do not depend on us. There are many ways to write about the role of customers, but the author boldly gives the simplest understanding: customers are the ones who give us everything, so companies must consider customers. Commodities are a source of capital that needs to be managed and promoted like any other source of capital. Customers are the most important people to us, they do not depend on us.

1.1.4. Customer behavior

Consumer behavior is understood as the reactions that individuals express during the decision-making process of purchasing goods and services. Knowing consumer behavior will help businesses come up with appropriate products, marketing and product sales strategies. Today, businesses study consumer behavior with the purpose of identifying their needs and preferences.

1.1.5. Customer expectations and satisfaction

1.1.5.1. Customer expectations

Customer expectations are the customer's wishes about a product or service, formed before using the service. Perception is the customer's evaluation of that service. When using a service, customers compare the perceived service (perception) with the desired service (expectation) and if the actual use of the service meets the expectations, the customer feels satisfied.

1.1.5.2. Customer satisfaction

Customer satisfaction is understood as the level of a person's feeling state that results from comparing the results obtained from a product or service with that person's expectations. Customer satisfaction is based on three basic groups of factors:

- Product and service factors: diversity of products provided, price, product quality and specifications, quality of "after-sales service"...
- Convenience factors: location, delivery conditions, exchange conditions, opening hours, payment method.
- Human factors: skills and qualifications of salespeople, attitudes and behaviors of employees when serving customers.

Among the three main groups of factors above, the product and service factors are often placed on top because they are the most basic needs of customers when using the service. All remaining groups of factors only support increasing customer satisfaction levels.

1.2. Customer care

1.2.1. Concept of customer care

The term "customer care" is often fully understood as a salesperson's enthusiastic welcome to customers. However, contact with customers is only part of a business's customer care strategy.

In short, customer care is everything a business must do to satisfy the needs and expectations of customers, that is, serve customers the way they want to be served and do what is necessary to keep the customers we have.

1.2.2. The role of customer care

1.2.2.1. Build and maintain customer loyalty

Business customers are divided into two types: current customers and potential customers. Current customers are people who are using the business's products and services. Potential customers are people who may buy a business's products in the future. To maintain current customers, that is, to make customers who have used your products and services continue to use them, businesses often focus on customer care. To attract potential customers, businesses invest in

marketing activities such as advertising, marketing... According to the experience of merchants, retaining an existing customer is easy to do and saves costs from 6 years - 7 times more than attracting a new customer. Therefore, businesses today focus on maintaining existing customers rather than conquering new customers. Customer care activities will help them do that.

1.2.2.2. Customer care contributes to attracting potential customers

Although the object of customer care activities is current customers and the purpose is to maintain current customers, if customer care is good, it also has a positive impact on conquering potential customers. Some recent studies show that: A satisfied customer will tell four other people and a dissatisfied customer will tell four or more other people. That means if a customer is served well they will tell others (family, friends, colleagues...) about their satisfaction. Unknowingly, this customer was advertising the business to potential customers. The image and reputation of the business are highlighted in their eyes and the possibility that these people will come to the business when needed is very large. Attracting potential customers in this case is done indirectly through current customers. This is a free advertising method that is very effective.

However, it would be disastrous if that customer is unhappy with the business and complains to those around him about it. Customers tend to be better at complaining than praising. No matter how well your business does, just one mistake is enough to cause harm to your business. The impact of these complaints is difficult to predict as it will shake the image and reputation of the business. Then the business not only loses current customers but also loses a significant number of future customers.

1.2.2.3. Customer care is an advantage in today's business environment

Good customer care helps businesses reduce business costs: good customer care means customers will have fewer complaints and complaints, so it won't take time and money to handle those complaints. Satisfied customers will have more loyal customers, thus reducing costs for customer marketing.

Good customer care will motivate employees: if a business takes good care of its customers, the business will grow, so people with high incomes will encourage employees to work and at the same time take care of their employees. Customers also encourage employees to regularly practice skills to have promotion opportunities.

Customer care is a factor in improving a business's competitiveness

Customer care contributes to creating value for customers and increasing business value: in the value chain for customers there are service values and human values.

1.2.3. Purpose and requirements of customer care work

Customer care activities are carried out by businesses to achieve 3 main purposes:

Firstly, to increase the competitiveness of businesses.
Second, customer care will bring satisfaction and trust to customers.
The third purpose is to ensure business efficiency of the enterprise.

1.3. Customer care methods

1.3.1. Centralized direct care

Characteristics: This is a form of customer care at customer service centers. These centers are located in favorable geographical locations. The centers possess quality human resources and modern facilities to be able to perform customer care activities in the best way.

Advantages: Through direct communication, salespeople have the opportunity to understand customers clearly, recognize customer attitudes and then be able to adjust their behavior, with the support of specialized machinery and equipment. Especially modern, customers are cared for more carefully and enthusiastically. In addition to verbal language, there is also the impact of body language, which effectively expresses interest better.

1.3.2. Decentralized direct care

1.3.3. Indirect care

1.4. Criteria for evaluating customer care systems

Human factors

1. Attitude: is the way each person views the issue they are concerned about.
2. Behavior: is the behavior we actually show to customers.
3. Capacity: is the ability to provide services according to customer requirements.

Managing customer care

Chapter 2. Status of business activities and current status of customer care activities at dai-ichi-life company tan phu 5 branch

2.1. Establishment process of Dai-ichi-life company, Tan Phu branch 5

2.1.1. Overview of Dai-ichi-life company, Tan Phu 5 branch

Company name: DAI-ICHI LIFE VIETNAM INSURANCE COMPANY LIMITED

Name of training branch: Lanh Pham One Member Company Limited.

Form of ownership: Agency branch of Dai-ichi Life Vietnam Insurance Corporation.

Type: Company Limited with 100% foreign capital (Japan).

Industry: Providing the best life insurance financial products and services to meet the diverse financial needs and trust of Vietnamese customers.

Head office: Dai-ichi Life Building, 149-151 Nguyen Van Troi, Ward 11, Phu Nhuan District, Ho Chi Minh City.

Phone: (028)3810 0888

FAX: (028) 3997 3000

Website: www.dai-ichi-life.com.vn

License number: 29/GP-BC issued by the Ministry of Information and Communications on July 9, 2007

2.1.2. History of formation and development

2.2. Organizational structure

2.2.1. Organizational structure

2.2.2. Functions and duties of the department

2.4. Current status of customer care activities of Dai-ichi-life company, Tan Phu 5 branch

2.4.1. Customer care operations process of Dai-ichi-life company, Tan Phu 5 branch

- Receive customer information: name, age, address, customer contact phone number.
- Consulting on product information, services, promotions

(if any).

- Poll customers' opinions after using the company's products and services.

Steps to take customer care

- **Step 1:** Make a sales and customer care plan.
- **Step 2:** Check overall brand identity.
- **Step 3:** Exchange information.
- **Step 4:** Sales.
- **Step 5:** Update data and provide information.

Resolve customer complaints

In recent years, the Company has had many activities to pay attention to complaints (adding, strengthening and consolidating the sales staff in charge of complaints...), so questions arise. of the customer was resolved promptly.

2.4.2. Current status of customer care activities of Dai-ichi-life Tan Phu 5 branch

2.4.2.1. Regarding human resources to perform customer care work

2.4.2.2. The company's current customer care activities

Customer care is a potential profession in modern society, but not everyone can do this seemingly simple job well. If you have a pleasant, sociable, friendly voice and know how to convince others, everything will be simple. But for those who do not have the above characteristics, it is indeed a big problem. Therefore, Dai-ichi-life company, Tan Phu 5 branch, has paid special attention to customer care and set out principles for employees to learn and follow:

- **The customer is king:** In any situation, always remember that "The customer is king", so you will not make mistakes when encountering difficult customers. Remember your job is to serve others. So always say sorry and fix the mistake. If the error is the customer's, slowly explain it to them.
- **Listen carefully and quickly answer customer questions:** Customer service staff must know how to listen and make sure that you hear the customer's words carefully to know what they need, whether they are satisfied or not. satisfied with your product. Then you will have a solution to make the company's products and services better and satisfy customers. In addition to listening to customers, you need to quickly answer customer questions. When they believe and come to you, it means they expect to receive the fastest and best service, so respond immediately when receiving questions in any form such as: directly, email, phone...
- **The ability to empathize with customers:** This is something that a customer service employee must have. You must know that each customer has different thoughts and requirements, but they all have the same desire to be served the best. Therefore, understanding the general psychology and then gradually learning about their own desires, then it will be easy to advise and convince them to believe in the company's products and services.
- **Friendliness and sociability with customers:** Friendliness and sociability with customers is an indispensable factor in customer care. Customers only come when they see you as a friendly, open person...
- **Must be responsible:** You cannot introduce products and services to customers and then ignore them, regardless

of whether what you give them is good or not... Be attentive, caring and responsible. With what I have advised customers, if the product or service makes a mistake, take responsibility and apologize to the customer. Only then will we be worthy of gaining customers' trust and have a loyal customer network.

- **Regularly interact with customers:** Regularly interact with customers in all forms you can use such as: Email, phone, SMS, organize meetings... this way show that you always care about customers and make sure customers don't forget about us, they always use our products.
- **Flexibility in customer service:** When having problems with products or services, customers want to have the problem resolved quickly but of course it must be beneficial for them. Therefore, instead of turning around and outright refusing customers, we must flexibly make choices that benefit customers but still ensure the company's benefits. That is essential for a customer care specialist in today's era.

2.5. Evaluate the customer care system of Dai-ichi-life Tan Phu 5 branch

2.5.1. Advantage

The customer care system of Dai-ichi-life company Tan Phu 5 branch in recent years has the following advantages:

For determining the goals of the customer care team.

The goals of the customer care team are complete, clear and detailed to each customer service employee, closely following the characteristics of the company's target market.

Customer information is always stored and kept confidential.

Customers can have their complaints and questions answered on the Internet.

The resolution of customer complaints has been shortened by staff and has been highly appreciated by customers.

If in previous years, staff had to make an appointment for the customer to return after a period of time to have it resolved, now, customer complaints and questions are almost resolved on the spot, immediately creating problems. so customers feel satisfied

2.5.2. Defect

The customer care system of Dai-ichi-life company, Tan Phu 5 branch in recent years has had the following disadvantages:

The level of knowledge of customer service staff is not high.

There aren't many customer care programs yet.

The customer care system is not professional.

The company has not used software to support customer care.

The implementation of support work is not really proactive in resolving customer complaints.

Chapter 3. Solutions to complete customer care activities at dai-ichi-life Company tan phu 5 branch

3.1. General business direction of Dai-ichi-life company, Tan Phu 5 branch

3.2. Orientation for developing customer care activities of Dai-ichi-life Company, Tan Phu 5 branch

3.2.1. Strategic objectives

3.2.2. Main directions

3.2.3. Comment on the business operating environment in the coming time

- Assessment of the internal environment:
- Assessment of the external environment:
- Assessment of competition in local operations:

3.2.4. Development goals of Dai-ichi-life Company, Tan Phu 5 branch

Production and business activities.

Continue to sell products and services to serve customers through the company's travel process.

Personnel organization and salary work

Continue to improve salary policy, pay salaries according to function and linked to each person's labor results, encourage workers with high professional qualifications, good skills and many contributions to production results. business of the company.

Finance and accounting work

Strengthen financial management, strictly control capital balance, ensure a stable and healthy financial situation and capital restructuring, while properly capitalizing assets .

Organize analysis, evaluation, and control of expenses to save costs. Research types of financial business to implement, contributing to improving the efficiency of capital use.

Policy work.

Promote the work of taking care of the lives of officials and employees, have a regime to treat talented people with diverse specific programs, ensuring fairness, reasonableness and increasing enthusiasm and striving among all employees in company.

With the above orientations and development goals, Dai-ichi-life Company Tan Phu 5 branch strives to achieve the following targets in the period 2023 - 2026:

3.3. Swot analysis for Dai-ichi-life company, Tan Phu 5 branch

3.4. Solution to complete customer care activities of Dai-ichi-life company, Tan Phu 5 branch

3.4.1. Objectives of the solution

Maintaining existing customers, increasing loyal customers, attracting potential customers and reducing business costs, this helps Bee Bee travel differentiate its service quality image in the minds of customers. and satisfy customers.

Directly manage the sales and customer care process. Accordingly, the customer service staff responsible for taking care of customers will have additional tasks of collecting market information, developing customers, explaining customer questions, and performing customer care work. customers follow the programs offered by Bee Bee travel.

To organize many customer care programs suitable for each target audience. Make a difference in customer care activities compared to competitors. Strengthen relationships with customers, especially loyal customers who use the service.

Build management sanctions on knowledge, expertise, customer care skills... and convert them into salary coefficients for sales staff, workers, and customer care staff.

Improve quality and customer care skills for staff. The customer communication team has good communication skills, sales skills and customer care skills, demonstrating a professional style.

The customer communication team has standard professional knowledge, masters and advises customers on Bee Bee travel's products, services, and promotional programs.

3.4.2. The basis of the solutions

Customer care work is not professional, because this work is also part-time due to the organization not arranging human resources properly, and the responsibilities of employees are not attached to customer care work because there is no department. Which department must take full responsibility for customer care results? Customer care work is still fragmented and inconsequential because customer care work has not been organized into a system.

3.4.3. Some solutions

Increase employee understanding of customers

Customer care is a very important task that affects the company's image and monthly revenue. Therefore, the company needs to apply some of the following solutions:

When selecting employees, the company should recruit customer service staff with knowledge and professional qualifications and take public exams with good quality instead of accepting people who have not been recruited and then rotate to customer care. . This approach will really be a good practice because the replacement employees will not have any understanding of services, operations and communication skills, making customer care not good. Choosing an employee with good working skills and flexibility will help provide effective consulting and customer care at the company, with fewer risks.

Training for employees Every year, the company should organize at least 1 training session to improve consulting and customer care skills of employees. In particular, the company should focus on training skills such as: understanding customer psychology, how to consult, handle situations, etc. After a short training course, employees will have new knowledge useful for customer care and solving difficulties effectively.

Diversify the company's customer care programs

Diversify the company's customer care content: To diversify forms of care for many types of customers, including customers who use the service less frequently but have been loyal to using the service for a long time, Dai-ichi-life Tan Phu 5 branch, in addition to maintaining ongoing policies, must build additional care policies for diverse customers to establish long-term relationships between businesses. and customers. Giving reward points is a way to maintain engagement.

Bonus point calculation method

- Customers who use the service for 3 years or more and use the service every 3 years will receive 01 bonus point.
- Customers are individuals who use 5 services/month or more: every
- 5 services get 1 bonus point.
- Customers who are organizations using 2 or more services/month will receive 1 bonus point for every 2 services.
- Priority regimes for customers with bonus points:
- Participate in the lucky draw program scheduled by Bee Bee travel, held on holidays, New Year, industry establishment day...
- Every quarter, customers with 5 or more bonus points will receive a 5% discount on their next service use.

- Customers with 10 or more bonus points will receive a 4-island tour service from the company or a combo of safari and Vinwonder ticket services at Vinpearl. Priority will be given to troubleshooting while using the service, and will receive dedicated service. kindness and thoughtfulness by the company's staff.

The form of giving bonus points combined with the above priority regimes will maintain customer loyalty with Dai-ichi-life Tan Phu 5 branch, establishing a two-way relationship between service providers and customers. At the same time, improve customer satisfaction when using regular services of Dai-ichi-life Tan Phu 5 branch.

This form will create a difference in the customer care method of Dai-ichi-life Tan Phu 5 branch compared to its competitors. Currently, the main competitors of Dai-ichi-life Tan Phu 5 branch are Vietnam travel Group JSC, Phu Quoc Xanh company which do not have typical forms of customer care. Therefore, focusing on maintaining existing customers and encouraging customers to use the full service of Dai-ichi-life Tan Phu 5 branch will help Dai-ichi-life Tan Phu 5 branch create another advantage. different from competitors and providing customers with convenience, stability in service quality and timely support policies will contribute to creating long-term customer trust in Dai-ichi- life Tan Phu branch 5.

Train, supervise and manage the customer service staff system

Check customer service staff's understanding of: operations, programs, policies, product and service prices, promotions, customer groups and check after issuance of implementation documents. launch training programs and programs. Check the customer service staff's level of handling situations (skills).

Training time: Customer care skills are basic knowledge. In order for the teaching program to be highly effective, it should be held at the beginning of the year, before Dai-ichi's business results are available. life Tan Phu 5 branch, creating an effect of joy, excitement and determination for the direct work team, as well as an opportunity for leaders to meet and encourage the entire team.

Target audience: All customer service staff. It can be divided into 2 batches close together so that establishments have people participating in normal production and business.

Use software to support customer information management

3.5. Some recommendations

In addition to the solutions presented above that are strategic and oriented towards future development of the company, it is recommended that the Board of General Directors of the company solve a number of immediate issues as follows:

Need to strengthen the staff to meet the increasing needs of customers today.

Pay attention to negotiations and listen to customers' opinions to become more and more perfect.

Always improve and innovate to perfect the purchasing and selling process in a more customer-friendly direction.

Pricing policies must always be reviewed, adjusted and updated to ensure reasonableness, flexibility and high competitiveness.

3.5.2. Recommendations to state management agencies

Promote customer care and the company's operational

structure, encourage the company to focus on developing products and services. Determining the goal of promoting the development of products and services of the company's activities is extremely necessary and appropriate, because the development of product and service activities will contribute to improving efficiency in business. company's business and promote the improvement of each company's competitiveness to ensure international economic integration requirements, and at the same time the company's development will help meet maximum convenience for customers. and for the economy. Investing in upgrading the company's physical facilities and technical infrastructure Reform the organization of promotion and advertising programs... In addition, functional departments of the government also need to promote the coordination and macro management role of state agencies in catalyzing and promoting cooperation. Mutually beneficial cooperation and cooperation between the company and other units in the development process, encouraging and promoting companies to cooperate and improve the quality of certain types of products and services.

Promote the development of human resources with good professional qualifications in sales, marketing, implementing preferential policies and incentives for training programs that meet international standards.

Conclusions

1. System of basic customer issues and customer care. Theory of customer expectations and satisfaction, indicators to evaluate customer care quality to provide specific indicators to evaluate customer care quality.
2. Introduce the formation and development process, production and business situation of the company. Then research the customer care processes and present the company's advantages and disadvantages. Know the current status of customer care quality at Dai-ichi-life Tan Phu 5 branch and the points that need to be improved.
3. Provide the most urgent and feasible solutions to improve customer care for Dai-ichi-life Tan Phu branch 5. All solutions have stated the bases for construction and Specific implementation methods for each solution and assessment of economic and technical efficiency for each solution.

Although many efforts have been made, due to limitations in time, analytical ability, and practical access, the thesis cannot avoid shortcomings and limitations. I look forward to receiving sincere contributions from teachers, friends and colleagues to make this thesis more complete.

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