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### Organizing Customer Care Activities at Big 4 Banks in the World

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#### Abstract

Customer care activities include all necessary service work to maintain a business's existing customers. Customer care is an important aspect of every profession in general and the banking industry in particular. Therefore, customer care becomes one of the vital factors and requires a lot of investment, effort and money. In the banking and finance industry, customer care is not only about meeting customers'

financial needs but also about ensuring that they receive professional advice and protecting personal information and assets, and comply with legal regulations. Therefore, on the basis of analyzing the organization of customer care activities at the big 4 banks in the world, the essay explores what big banks like the Big 4 in the world need to do to maintain their reputation. language and customers.

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

#### 1. Introduction

In the context that the country's economy is in the process of deep integration with the world economy, competition is gradually becoming harsh and increasingly fierce, so the success or failure of strategies The business of an enterprise depends greatly on the organization and implementation of customer care activities. In particular, the banking sector can be considered one of the sectors most strongly affected when the country integrates deeper into the international economy. This puts great pressure on Banks to constantly innovate and develop to survive in an increasingly fierce competitive environment. This competition also narrows the differences between banking products and services, making the customer the final decision maker. Customers only choose the bank that can best meet their needs and satisfy their satisfaction and desires. Therefore, Banks have gradually shifted their focus from competing with products and services to creating quality in customer care. Customers, considered the lifeblood of any business, play an important role in determining the success or failure of a Bank. This has led to the adoption of a "customer-centric" business perspective becoming increasingly common in the Banking industry. And consider customers as "assets that add value" (Tom Peters, 1987). They are the most important assets even though their value is not recorded in the corporate books. Therefore, businesses must view customers as a source of capital that needs to be managed and promoted like any other source of capital. According to this perspective, banks put customers at the center of all business decisions and activities. This not only helps them attract and retain customers, but also helps lay the foundation for their growth and sustainability in an era of constant competition and change. Thereby, we see that customer care plays an extremely important role in the banking and finance industry, especially for the "Big 4" banks in the world, including "JPMorgan Chase \_ New York, USA \_ \$432.92B ", " Bank of America \_ North Carolina, USA \_ \$231.52B ", " Industrial and Commercial Bank of China Limited \_ Beijing, China\_ \$194.56B ", " Agricultural Bank of China \_ Beijing, China\_ \$160.68B " (Top banks in the world in 2023, as of August 21, 2023), has been making continuous efforts to rise and maintain a leading position in the global banking industry, especially in customer care. The efforts of these Banks not only include expanding the scale and scope of operations, investing in technology, creating innovative financial products and services, but also involve building strong relationships. sustainable relationships with customers. Ensuring that their customers receive the best customer service possible. This helps them maintain customer trust and continue to grow in an increasingly competitive business environment, as well as helping them maintain an industry-leading position and meet the demands of an increasingly competitive world. more complex and digital. Below, we will learn together how to organize customer care activities at the big 4 banks in the world.

#### 2. Theoretical Basis

Customer relationship management (CRM): emphasizes building long-term, mutually beneficial relationships with customers. It involves collecting customer data, analyzing it, and using that information to personalize interactions and provide relevant support. The goal is to improve customer satisfaction, loyalty and retention.

Service quality theory: service quality theory posits that customers evaluate service quality based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. To excel in all of these aspects, organizations need to excel in all of these aspects, ensuring consistency, immediacy, professionalism, empathy and tangible evidence of quality.

Customer satisfaction theory: customer satisfaction theory states that meeting customer expectations is not enough, satisfying customers by exceeding their expectations is very important. Important. By understanding customer needs, actively listening to feedback, and taking proactive measures to solve problems and create positive experiences, organizations can enhance satisfaction and loyalty of customer.

Expectancy-disconfirmation theory: this theory suggests that customer satisfaction is affected by the gap between customers' expectations and their perceived experiences. If actual service quality exceeds expectations, customers will have a positive disconfirmation attitude, leading to satisfaction. Organizations need to manage customer expectations effectively and consistently deliver experiences that exceed those expectations.

Social exchange theory: social exchange theory posits that customer loyalty and advocacy are influenced by the perceived benefits and costs of maintaining a relationship with an organization. By providing excellent customer service, organizations contribute to positive social exchanges, promote customer loyalty, and encourage customers to advocate for the brand.

In short, customer care activities are guided by theories that emphasize building strong relationships with customers, providing high-quality service, exceeding customer expectations, ensuring customer satisfaction and foster long-term loyalty.

A customer database is a collection of detailed information about potential customers such as demographics, geographical location, shopping behavior, etc. (Trang Vu, 2022)

Building a customer database is an important task. Based on detailed customer information in the database, you can make important business decisions more accurately and accurately. (Trang Vu, 2022)

Customer database is related and affects business performance. (Trang Vu, 2022)

We should not forget to mention that a customer database will significantly reduce compilation, statistics and search time. By following the principles and setting up your base correctly, you can see the maximum impact of your benefits on your company's bottom line and long-term success. (Trang Vu, 2022)

A good database system will overcome data redundancy and inconsistency by reducing files with duplicate data residing in the system. A database cannot completely reduce data redundancy, but it has the ability to control and limit data redundancy. (Trang Vu, 2022)

A database is a suitable solution to save time when managing business processes. That is one of the main reasons that motivate you to create a business customer database. If you have a good database for your business, you can easily access it, get prioritized information, and report when needed. (Trang Vu, 2022)

Through customer database, businesses can achieve 3 major benefits as follows:

- **Build a Suitable Business Strategy:** businesses can determine customers' current desires and future possibilities. Thereby, there are corresponding changes to build appropriate strategies in business. (HanhNguyen, 2023)
- **Increase Competitive Advantage:** analyze customer trends and behavior. From there, businesses know what customers need, what their needs are and have appropriate solutions for customer needs. (HanhNguyen, 2023)
- **Increase Sales Revenue: Customer database helps** Businesses build appropriate sales and marketing strategies and thereby increase competitive advantage and ultimately increase revenue. (HanhNguyen, 2023)

In order for the business's benefits to reach the most ideal level, in addition to loyal customers, businesses should implement a strategy to diversify their customer base. This is one of the strategies for businesses to grow and expand market share, especially during periods of economic crisis.

**And five strategic directions for businesses to expand their customer base and increase transactions from new customers.**

- **Find customers you don't know:** "When customer sources are obtained from participating in relationship building events introduced by current customers or introduced by partners or through articles published in the press, from seminars online, electronic diaries... no more, I started calling customers I never knew before. I have been fortunate to have many business opportunities come from such calls" - John Thomas, a former business development manager in Dallas (Texas, USA) shared. (INDONG DUONG according to Inc, 2010)
- **Take Advantage of PR:** "Creating media attention is like getting free advertising on television. It allows businesses to not only reach their target customers, but also reach customers who have never heard of the product or business. Much of the media attention we generate is a result of launching the right products at the right times." Wendy Duval, director of communications and public relations for The Vermont Teddy Bear (a famous stuffed bear manufacturing company in the US) shares. (INDONG DUONG according to Inc, 2010)
- **Convert Virtual Customers into Real Customers:** "We love making fun offers online. We took to Twitter and advertised, "Be the first customer to come to our store and just say "I love bacon!" to get free bacon dinner tickets. The results surprised me because so many people came to the store and shouted like that" - Ted Dombrowski, owner of Ted's Butcherblock (self-service butcher shop in Charleston, South Carolina) shares his experience. Displayed on your network. (INDONG DUONG according to Inc, 2010)
- **Focus on Building Relationships (Networking):** According to Caroline Nuttall, publisher of Charlie magazine, "although social media in this day and age is king, real life and face-to-face meetings are still does not lose its role". (INDONG DUONG according to Inc, 2010)

- **Cooperation with Competitors:** Many alliances between companies that were once considered "frenemies" have led to many good results when both parties have the opportunity to expand their base. customers, enhance cross-selling and increase revenue. That's not to mention the good effects created for promoting the brand of each business thanks to affiliate marketing activities. (INDONG DUONG according to Inc, 2010)

### 3. Research Methods

The main methods used in the thesis include: theoretical research methods such as: theoretical analysis - synthesis method to find the basic content of the topic that needs to be analyzed. Documents, articles, and research related to the issue of "Organizing customer care activities", because it is a topic of interest to many businesses as well as having a direct impact on consumers, the articles Analysis is very diverse, it is necessary to filter to provide the most accurate documents for the problem. Provide basic theories to build a complete customer care operation. From there, we can propose activities aimed at customer satisfaction, the benefits and importance of mastering the customer database, turning potential customers into loyal customers. In addition, we also offer strategies to reach new customers to optimize business benefits.

### 4. Research Results

Dr. Pham Anh Tuan (Hanoi National University) and MSc Nguyen Huong Thao (OCB Bank), sent to Mekong Asean an analysis on this issue with the topic: "Digital Transformation Framework for banks: looking for a universal playbook?" In a conference on Enterprise Digital Transformation Strategy, Mr. David Rogers, Professor of Columbia Business School and author of the best-selling book "The Digital Transformation Playbook" (Vietnamese translation: Business Reform in the Modern Age) (digital) commented: "A business's digital transformation strategy needs to come from customers, not from technology." This is especially true for businesses targeting mass customer groups or user groups. Such as retail, passenger transport, services, aviation and especially banking and finance.

The achievements of Industrial Revolution 4.0 are strongly applied by countries around the world in all areas of social life. For the finance and banking sector, the trend of digital transformation is becoming stronger and more obvious. In particular, in countries with developed economies with modern technology platforms, there have been outstanding developments in digital transformation activities in the banking industry. Understanding customers must first come from banks' awareness that today's customers are no longer single customers like before, but have become customers in a network, with That means they are members of many different networks, mostly in digital space. Customer behavior and purchasing decisions in any industry are strongly influenced by the networks they are a member of, for example community groups on Facebook, Zalo, Telegram, etc. or simply office groups located in digital space.

Customers are also increasingly losing their patience, partly because their behavior and service experience have been conditioned by the experiences they receive on digital platforms related to other needs each other in their lives: from shopping, studying, entertainment to searching for

information. Generation Y and Gen Z customers tend not to compare the experience of using banking services between different banks, but to compare the experience they receive from the bank with the experience they get when shopping online. Amazon, Tiki, watch movies on Netflix or book hotel rooms on Airbnb.

The fact that commercial banks are promoting the provision of omnichannel banking services and trying to reach customers at every touch point instead of just focusing on physical touch points at branches is proof of this. sees changing customer behavior as the leading factor forcing banks to digitally transform. The development and convergence of a series of technologies such as mobile, cloud computing, big data and artificial intelligence not only help banks create new, superior product lines and superior experiences. Which is an important pull for banks to accelerate transformation. Technology is helping to accelerate digital transformation in the banking sector, and applications such as e-KYC, touchless payments, virtual credit cards, etc. are gradually becoming a form of standard in the banking sector. Along with that, many banks have built data warehouses, standardized centralized digital infrastructure, allowing sharing, integration, and creating digital ecosystems with many industries and fields such as: connected Mobile Banking ecosystem with public services, financial services, telecommunications, electricity, transportation, health.

For the European region, the US is the market with the most vibrant banking industry in the world, especially with the strong boom of digital banking. For more than a century, leading banks in America have not only worked to meet the evolving needs of their customers but also fulfilled a leading role in promoting economic growth in their communities. Digital transformation activities of banks in the US began with the birth of Mobile Banking a decade ago. To date, banks in the US have successfully applied AI to recognize customer voices, create virtual assistants to contact customers initially, answer customer questions as well as provide consultation. and guide customers during the transaction process. According to CBA (2022), banks in the US have been investing heavily in technology to serve customers better, specifically:

JPMorgan Chase is one of the largest financial institutions in the US, this bank has established a team of 50,000 technologists to enhance the platform on Mobile Banking, promote electronic payments, enhance cybersecurity and Harness the power of AI to serve customers better.

Bank of America also achieved certain successes in digital transformation, by fully automating Chatbot Eric to support customers on mobile applications, establishing Robot branches (Robo-branches), installing Order a series of tablets at branches so that customers can proactively perform basic transactions without needing a teller (Le Cam Tu, 2021).

Along with that, the US is also a country with many great successes in cooperative relationships between banks and Fintech companies in digital transformation activities. According to the results of the "LendIt Fintech Bankers Survey" (2020) research, 58% of senior officials at banks in the US consider cooperation with Fintech companies to be an important strategy of the bank, 84% of people are The survey said that they are willing to cooperate with Fintech companies from the UK. Banks in the US really see Fintech companies as an indispensable component in their

development plans. To avoid differences in corporate culture, banks in the US prioritize choosing Fintech company partners as suppliers rather than partners to build digital products/solutions for banks (Dang Hoai Linh, 2021). China is one of the countries with the most dynamic economies in the world, people here use electronic payments even when taking a taxi, going to the market to buy food, renting bicycles on the road... It's become a normal daily occurrence for beggars to ask for money by scanning QR codes. China is successful in deploying Mobile Money because Alibaba's AliPay and WeChatPay have a very large ecosystem, especially Chinese people have a habit of using domestic products, so e-wallet applications of China has a large number of users.

In recent decades, Chinese banks have invested heavily in science and technology, with support from the Government, which has issued many policies to develop digital banking in a transparent, protected manner. users of digital banking applications, promoting digital payments through policies to encourage consumption, creating conditions for electronic payment to develop through many forms: constantly making efforts to upgrade the system Internet with 5G and WiFi 6 convergent and liberating technology to create more powerful applications of AI and IoT; Actively build a legal framework for electronic payments, ensuring maximum benefits for customers. At the same time, these investments have led to the development of Fintech and significantly changed banking operations. In particular, investment in Fintech includes payment and clearing systems of banks, cryptocurrencies, online lending, Big data, Blockchain, Cloud Computing, AI, smart investment consultants, smart contracts. Intelligence and other fields. On the principle that financial service providers must participate in fair competition and comply with legal requirements, in April 2021, the Chinese Government issued sanctions against Fintech companies, for example: China The country fined e-commerce empire Alibaba 18 billion RMB (about 2.75 billion USD) for allegedly violating the Antimonopoly Law and abusing its dominant market position; A fine of 500,000 RMB was imposed on Tencent Holdings because the Group did not report to the government on merger, acquisition and sale transactions according to the Anti-Monopoly Law. Clearly, traditional banks are starting to build their own data and technology platforms.

## 5. Discuss the Research Results

Bank holding companies play an important role in the global banking landscape. These corporations control one or more banks but are not necessarily involved in banking activities. They provide a strategic advantage by allowing the provision of a diverse range of financial services under one umbrella, thereby increasing the overall stability of the banks they hold. Many of the world's largest banks are part of larger bank holding companies. This structure allows them to offer different financial services, making them more flexible and competitive in the global market.

Above all, the destination on the bank's digital transformation journey is to create a new value proposition that is appropriate and linked to the new expectations and behaviors of customers in the digital age, meeting the right job to be done for each specific customer group. Here are some focuses on digital transformation that the Big 4 banks in the world in particular, as well as other large banks in the world in general, have achieved:

- Business model transformation: On the one hand, the business model of traditional banks is being torn apart by the participation of countless new competitors, often asymmetrical competitors, and on the other hand, their behavior is changing. of customers combined with technological convergence also leads to new business models that many traditional commercial banks have not even had time to research and learn. Proactively transforming business models, prioritizing breakthrough digital business models will help traditional banks retain customers and enter "blue oceans", expanding their revenue sources. Using the DBM matrix, banks can choose a suitable business model transformation strategy for themselves, to either get closer to end customers with a multi-channel strategy, combine channels, or create new values. Breakthrough value when shifting from a value chain model to an ecosystem model.
- Process transformation: From the perspective of creating an excellent experience throughout the entire customer journey, banks not only review hundreds of operating processes and internal coordination on the back-end side. but also must streamline and intelligentize customer service and care processes on the front-end across all digital and physical slow points. Process transformation does not mean just digitizing current processes and current ways of doing things, but importantly redesigning processes aimed at optimizing the customer experience using banking services. while continuously searching and testing opportunities to increase work processing efficiency or support faster and more accurate decision-making through the application of technology.
- Technology transformation: Getting rid of the old IT system is a quite complicated task that many banks have tried to postpone, but the proliferation of fintech and the invasion of technology companies into the field Banks prove that digital technology creates a different and irresistible customer experience, the advantage will belong to banks that accelerate the process of replacing outdated legacy IT systems.
- Changing operating methods: Competition is becoming more and more fierce, product life cycles are becoming shorter, customers are becoming less patient and less loyal...all of which require businesses to become should be more flexible and understand customers earlier, and banks are no exception. Agile operating methods and design thinking are modern management thoughts that are gradually creeping in and seeping into the digital genome of banks actively transforming.
- Transformation in products and services: The trend of shifting from providing simple financial products to providing multi-channel banking services, from providing single services to providing ecosystem-style services Financial application technology is redrawing the competitive landscape between banks, while completely redefining the relationship between banks and end customers, from a purely transactional relationship to a partnership-style relationship, value co-creation. Banking and financial services will become increasingly personalized, as banks collect and build 360-degree portraits of each group, even each customer, and technology such as big data and intelligence. Artificial intelligence allows banks to closely follow

and understand the needs and behaviors of each customer.

- Content transformation: Understand the values and life goals of the next generation of customers, especially Gen Y and Gen Z customers, become their "friends" in the digital space, gamify the Gamification, creating moving stories for customers to empathize with and share with their own networks are 4.0 marketing tactics that progressive banks are pursuing. In addition to developing information-rich content systems on many different platforms and formats, suitable for customers' information consumption and use behavior such as youtube channels, tiktok, podcasts, fanpages, etc., banks Banks also need to focus on developing the user community, especially in the context that the number of customers using digital banking services is growing exponentially.
- Transformation in thinking, culture, leadership: New management and business thinking such as agile, design thinking, platform, lean startup, experience customer experience, or job-to-be-done (customer task to be completed),... are just a few of the countless new concepts and terms that business leaders today are familiar with. must be proficient. It is not only a matter of updating the executive leadership team with new and modern management knowledge systems, but also equipping them with completely new perspectives so they can successfully lead the organization. My team overcomes all challenges in the digital age.

## 6. Conclusion and Recommendations

Depending on the business strategy, the problem that needs to be solved for each bank, and the level of investment, information technology leaders of banks will always find technology solutions available on the market from a long time ago. Many different reputable suppliers.

The most challenging question is probably choosing which technology partner can provide comprehensive solutions and integrate into the bank's existing information technology infrastructure, and which partner will go the long way with the bank. customers and provide appropriate solutions, meeting problems that will arise in the future, not just meeting and solving current problems.

With a thorough perspective, we will see that technology plays an important role in all of the bank's transformation focuses as stated above. Large banks in the world in general as well as the Big 4 banks in the world mentioned in the article have applied digital transformation very well and effectively in the era of advanced technology development. This not only helps in organizing the customer care activities of banks, but it is also a model leading the trend in changing and adapting the organization of customer care activities in the modern era. Technology is developing as it is today.

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