CÁC NHÂN TỐ TÁC ĐỘNG ĐẾN CHẤT LƯỢNG DỊCH VỤ NGÂN HÀNG DI ĐỘNG TẠI SHB CHI NHÁNH ĐỒNG NAI

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THÔNG TIN BÀI BÁO

TÓM TẮT

Phát triển dịch vụ Mobile Banking của các ngân hàng thương mại là một vấn đề mang tính cấp thiết để đáp ứng nhu cầu của người dân, đặc biệt trong bối cảnh Chính phủ Việt Nam đang muốn đẩy mạnh tiến trình thanh toán không dùng tiền mặt với sự cạnh tranh khốc liệt trên thị trường và sự giống nhau cơ bản giữa các dịch vụ ngân hàng. Việc cung cấp những dịch vụ Mobile Banking với chất lượng cao thực sự là một nhiệm vụ đầy thách thức đối với các ngân hàng Việt Nam hiện nay. Với kết quả khảo sát 520 khách hàng sử dụng dịch vụ ngân hàng di động tại SHB chi nhánh Đồng Nai, nghiên cứu đã thu thập 494 phiếu, tỷ lệ 95,00%. Kết quả nghiên cứu cho thấy sáu nhân tố được sắp xếp theo thứ tự ưu tiên thực hiện hàm ý chính sách từ cao đến thấp. Độ tin cậy (0,427), cảm nhận về chi phí (0,407), mức độ đáp ứng (0,313), sự đồng cảm (0,189), phương tiện hữu hình (0,152) và năng lực phục vụ (0,114) là hệ số beta được chuẩn hóa cao nhất đến thấp nhất. Đây là kết quả nghiên cứu và có ý nghĩa cho các nhà làm chính sách cần ưu tiên thực hiện.

FACTORS AFFECTING THE QUALITY OF MOBILE BANKING SERVICES OF SHB IN DONG NAI PROVINCE

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ABSTRACT

Developing Mobile Banking services for commercial banks is an urgent issue to meet the needs of the people, especially in the context that Vietnamese Government wants to promote the process of non-cash payments, with fierce competition in the market and fundamental similarities between banking services. Providing high-quality Mobile Banking services is challenging for Vietnamese banks today. Among 520 customers surveyed using mobile banking services at the SHB Dong Nai branch, the study collected 494 votes, a rate of 95.00%. The research results show that the six factors are arranged in order of priority for implementing policy implications from high to low. Reliability (0.427), cost perception (0.407), responsiveness (0.313), empathy (0.189), tangibles (0.152), and competence (0.114) are the beta coefficients normalized from highest to lowest. These research results have implications for policymakers who need to prioritize implementation.

1. Introduction

In the present economic integration landscape, commercial banks have actively participated, leading to a heightened level of competitiveness among both local and international banking institutions. Banks constantly improve the quality of their products and services, increasing convenience to bring the best benefits to customers. Customers have more choices in financial transactions, so the movement of customers from one bank to another also happens more frequently. Besides, science and technology are also increasingly developing and are widely applied and present in almost every field of life. The demand for the convenience of banking services is also increasing. Using science and technology in the banking and finance sector helps banks reduce costs, improve operational efficiency, and benefit customers [1, 2].

Mobile Banking allows customers to use mobile devices and smartphones to transact anytimeand anywhere. On the other hand, Mobile banking,a service product that brings high business efficiency, does not cost much, creates initiative for users, reduces pressure on over-the-counter transactions, and has little risk, so developing Mobile Banking services brings excellent benefits to banks [1, 2]. In particular, from 2019 until now, with the emergence of the COVID-19 epidemic and social distancing, the need to use the conveniences of Mobile banking services has become even more significant and necessary for everyonein terms of helping make payments quick, proactive, easy, and effective. Therefore, the article's objective is to determine the factors that affect the quality of mobile banking services of SHB in Dong Nai province, which is necessary and urgent in the context of competition to contribute to solving existing inadequacies in banking business practices.

2. Literature review and research model

2.1 Literature review

Mobile Banking concept: Mobile Banking is a service provided by banks or other financial institutions that allows customers to conduct financial transactions remotely using mobile phones or computer boards. Mobile banking is encrypted in a software, also known as an application, released by the bank or financial institution [1-3]. Mobile Banking is built on a mobile device platform as an economic and banking transaction channel for individuals and businesses. Through their own mobile phone device, customers can use it anytime and anywhere, with many features and utilities without having to go to the transaction counter. Customers can do this 24/7, both at home and abroad. With the access code and password provided by the bank, customers can easily use the service via an internet connection [4].

The concept of the quality of mobile banking service: There are many different concepts about mobile banking service quality. However, the quality of mobile banking services represents modern banking services based on wireless telecommunications technology of the mobile phone network (Mobile Network), including the implementation of banking services by connecting Mobile phones with an electronic banking service center, helping customers access banking services remotely by using mobile devices connected to the wireless telecommunications network to satisfy customer satisfaction. The study measuring and evaluating the quality of mobile banking services is necessary for banks in the fierce competition to differentiate themselves. Providing a high-quality mobile banking service is a challenging task for banks. They need to know what their customers want and need. It can be said that the quality of mobile banking services is what customers expect various banking products and services to provide through mobile banking services while ensuring the distance between banks and customers is maximized and secure and the need to possess efficient use mobile banking programs is maintained [1-3].

The study showed the analysis of factors affecting the quality of mobile banking services at Agribank: Experimental research at Agribank Thu Dau Mot branch, Binh Duong province. This study aims to identify and analyze factors affecting the quality of mobile banking services at Agribank. The study uses the SEM linear structural model using Smart PLS software to test the research model. The model of factors affecting the quality of Mobile Banking services at Agribank Thu Dau Mot branch includes 7 elements: (i) trust; (ii) ease of use; (iii) usefulness; (iv) tangible means; (v) service capacity; (vi) transaction risks and (vii) transaction costs. This is the basis to help the board of directors make objective, scientific, and appropriate decisions to promote the improvement of quality of Mobile Banking services at the unit following business orientation [4].

2.2 Research model

With the above analysis, the proposed model is based on the abovementioned research and is shown in the proposed research model as follows:

Reliability: Evaluate the service's usability; and the bank must fulfill its customer commitments. When customers go directly to the transaction counter to register to use the Mobile Banking service, customers can immediately make transactions. Bank reputation affects customers' decisions to use services. Customers tend to go to largeand highly reputable banks to learn about and decide to use services [1-5]. Trust is a factor that positively affects the quality of mobile banking services.

H₁: Reliability positively impacts (+) the quality of mobile banking services at the SHB Dong Nai branch.

Empathy: Banks must regularly learn about customers' needs, listen to comments and problems when using Mobile Banking services, and adjust the application to provide a perfect favor that meets the customer's requirement. Perceived value is reflected through the benefits customers receive. Value is the perception of low price and received compared to cost, the satisfaction of desires, and usefulness. Enhancing perceived customer value is the foundation for building competitive advantage for banks [3, 5-6].

H₂: Empathy positively impacts (+) the quality of mobile banking services at the SHB Dong Nai branch.

Responsiveness: When Mobile Banking service is widely deployed to customers, it must always be ready to serve. Customers can access the application 24/7, and the system must always be smooth and seamless to limit system errors. This helps increase customer experience and keep customers continuing to use the service. This factor has a positive impact on the quality of Mobile banking services. When the customer makes an online transaction, the bank must quickly confirm when the customer executes the order or after a transaction is completed for the first time [1-4].

H₃: Responsiveness positively impacts (+) the quality of mobile banking services at the SHB Dong Nai branch.

Competence: When customers intend to use the bank's services, the teller must receive the documents immediately. Bank staff must be professionally trained, friendly, knowledgeable, and ready to answer customer's questions, giving customers confidence to continue using the service. During use, if there are any questions or complaints, the bank needs to promptly support customers. Service capacity positively impacts Mobile banking service quality [2, 4-5].

*H₄: Competence positively impacts (+) the quality of mobile banking services at the SHB Dong Nai branch.*

Tangibles: Shown through the interface of the Mobile Banking application, the interface is easy to use, has many utilities, and cares about user experience. Nowadays, users of banking services put convenience first. Customers leave banks mostly because online accounts are difficult to remember or because banking applications are inconvenient, which often happens in error. Therefore, customer experience with the Mobile Banking application determines whether customers use banking services [1-4].

H₅: Tangibles positively impact (+) the quality of mobile banking services at the SHB Dong Nai branch.

Cost perception: The cost perception variable has the most significant impact and has the same effects on service quality when customers use Mobile banking services. When service quality is good, it benefits customers, making them come to the bank more. Cost perception is an essential factor in the quality of mobile banking services. Value-added services for mobile banking, such as affordable rates or lower fees than traditional banking services, are offered. Perceived cost positively correlates with mobile banking service quality and vice versa [1-3].

H₆: Cost perception positively impacts (+) the quality of mobile banking services at SHB Dong Nai branch

The authors propose a research model with five factors: benefits, convenience, safety, ease of use, and costs as follows.
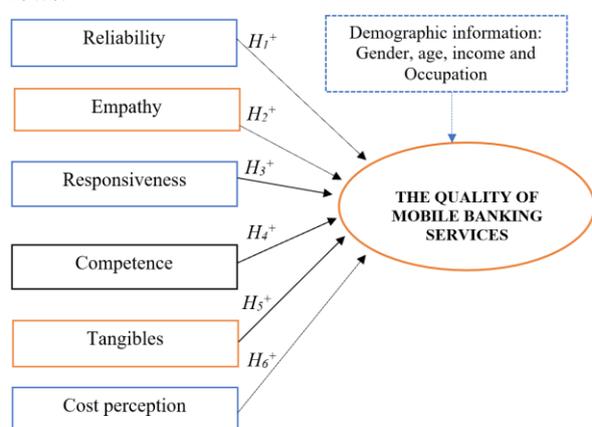
(Source: compiled by the authors)

Figure 1. *Research model for factors affecting the quality of mobile banking services*

3. Research methods

3.1 Qualitativeresearch

The research combines the use of qualitative and quantitative research methods. A Likert scale with 5 levels for survey questions about factors affecting the quality of mobile banking services was used: (1) Strongly disagree; (2) Disagree; (3) Normal; (4) Agree; (5) Completely agree. Nominal scales for questions related to the personal information of respondents were also used: gender, age, education level, income, etc. Theoretical analysis and synthesis, system classification, systematize and generalize theory were used to draw scientific conclusions as the theoretical basis for the topic. The qualitative research method use focused discussion and consultation with 7 officials working at the Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch to adjust the scale and create a questionnaire [6-7]. In addition, in this thesis, the authors used external sources of information such as books, newspapers, foreign magazines, domestic magazines, and the Internet. From the comments of the staff, a questionnaire was formed.

3.2 Quantitative research

Quantitative research data was collected using the convenient sampling method for the survey. The survey subjects were Mobile banking customers at Saigon - Hanoi Commercial Joint Stock Bank, Dong Nai branch. Interviews were conducted to collect survey data to analyze factors affecting the quality of Mobile banking services collected from August 2023 to September 2023. In addition to direct surveys through questionnaires distributed at branches, indirect surveys through sending questionnaires via online links were also used. In the factor of analysis method, the sample size depends on the number of observed variables included in the analysis, in which the minimum sample size must be 50, and the observation rate is 5:1. The sampling method used is convenient because customers using mobile banking services are very diverse, so it is difficult to access and collect interview opinions [6].

Conducting the survey: The paper plans to distribute 520 survey forms to individual customers at Saigon - Hanoi Commercial Joint Stock Bank, Dong Nai branch. Survey forms are sent directly to customers. The authors conducted the survey for 1 month from August to September 2023. Then, the survey questionnaire was compiled. Based on the survey questionnaires obtained, the article synthesizes the questionnaires, eliminates invalid questionnaires, and uses valid questionnaires to conduct analysis. To evaluate customer satisfaction with mobile banking services of Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch, the article uses analytical methods: Testing the reliability of scale using Cronbach's alpha coefficient; Exploratory factor analysis (EFA); and Linear regression model used to test the correlation of independent variables with the dependent variable, which is mobile banking service quality. The adjusted coefficient of determination measured the portion of the variance of the dependent variable explained by the independent variables, taking into account the number of dependent variables and sample size [6-7].

4. Research results and discussions

The researchers conducted a study of 520 clients of the Dong Nai branch of Saigon - Hanoi Commercial Joint Stock Bank. The dataset was reduced to 494 votes, representing 494 consumers, as a result of insufficient information regarding 26 illegitimate votes. The following are the results of some customer data. Demographic results: (1) The results showed that 218 customers were male, accounting for 44.1% and 55.9%, respectively. (2) The results showed that customers with a monthly income of less than 5 million VND account for 4.5%, equivalent to 22 people. This rate is the lowest. Next, customers with monthly income from 10 million VND to less than 15 million VND account for the highest number, accounting for 40.5%, equivalent to 200 people.

Table 1. *Summary of Cronbach's Alpha results of factors*

No.	Variables	Initial variable number	Number of remaining variables	Cronbach's Alpha
1	Reliability (REL)	5	5	0.901
2	Empathy (EMP)	4	4	0.910
3	Responsiveness (RES)	4	4	0.927
4	Competence (COM)	3	3	0.883
5	Tangibles (TAN)	5	5	0.919
6	Cost perception (COS)	4	4	0.913
7	Quality of mobile banking services (QMBS)	3	3	0.679
8	KMO and Bartlett's Test			0.804
9	Eigenvalues			1.545
10	Extraction Sums of Squared			78.952

(Source: The authors processed from SPSS 20.0)

Table 1 shows that Eigenvalues = 1,545 > 1, and the total extracted variance is 78,952 % > 50 %, so the variance meets the standard. This shows that 78.952% of the variation in observed variables is explained by the 6 extracted factors, with 25 observed variables in the independent and 03 marked in the dependent variable. The results show that the data are eligible for analysis of multiple linear regression models.

Table 2. *Analysis of correlation matrix results*

Factors		QMBS	REL	EMP	RES	COM	TAN	COS
QMBS	Correlation	1	0.022	0.479**	0.369**	0.517**	0.379**	0.371**
	Sig. (2-tailed)		0.626	0.000	0.000	0.000	0.000	0.000
REL	Correlation	0.022	1	O.030	0.010	0.205**	0.249**	0.094*
	Sig. (2-tailed)	0.626		0.504	0.826	0.000	0.000	0.037
EMP	Correlation	0.47**	0.030	1	0.100*	0.058	0.055	0.467**
	Sig. (2-tailed)	0.000	0.504		0.027	0.200	0.222	0.000
RES	Correlation	0.36**	0.010	0.100*	1	0.144**	0.254**	0.080
	Sig. (2-tailed)	0.000	0.826	0.027		0.001	0.000	0.077
COM	Correlation	0.517**	0.205**	0.058	0.144**	1	0.289**	0.140**
	Sig. (2-tailed)	0.000	0.000	0.200	0.001		0.000	0.002
TAN	Correlation	0.379**	0.249**	0.055	0.254**	0.289**	1	0.058
	Sig. (2-tailed)	0.000	0.000	0.222	0.000	0.000		0.199
COS	Correlation	0.371**	0.094*	0.467**	0.080	0.140**	0.058	1
	Sig. (2-tailed)	0.000	0.037	0.000	0.077	0.002	0.199	
	N	494	494	494	494	494	494	494

Note: * 1%; ** 5% (Source: the authors processed from SPSS 20.0)

Table 2 shows the results in the correlation coefficient matrix table, showing a correlation between the factors with a significance level of 5%. Thus, it can be concluded that

these independent variables can be included in the model to explain the overall assessment of the quality of mobile banking services. The authors continued to conduct the next step in analyzing the results of multiple linear regression in Table 3.

Table 3. *Analysis of multiple linear regression results*

Factors	Unstandardized Coefficients		Standardized Coefficients	Sig.	VIF
	B	Std. Error	Beta		
(C)	0.631	0.103		0.000	
Tangibles (TAN)	0.094	0.018	0.152	0.000	1.127
Reliability (REL)	0.257	0.018	0.427	0.000	1.296
Responsiveness (RES)	0.135	0.012	0.313	0.000	1.106
Cost perception (COS)	0.206	0.015	0.407	0.000	1.153
Empathy (EMP)	0.083	0.013	0.189	0.000	1.214
Competence (COM)	0.062	0.017	0.114	0.000	1.340
	R	R Square (R^2)	Adjusted R^2	Std. error of Estimate	Durbin-Watson
Model	0.805	0.648	0.644	0.315	1.837

(Source: The authors processed from SPSS 20.0)

Table 3 shows that the adjusted coefficient of determination reached 64.4%, the significance level was less than 5%. In addition, table 4.19 shows that all significance levels are less than 0.05, and the regression coefficients are positive. This means that the effects of the independent variable are in the same direction as mobile banking service quality, with a significance of 5%. The project used different analytical methods to evaluate the quality of mobile banking services of the Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch. These methods include exploratory factor analysis (EFA), assessing the scale's reliability using the Cronbach coefficient. Research results show the following requirements: (1) Alpha Cronbach coefficient is greater than 0, 6; (2) factor analysis (EFA) is divided into 6 factors; (3) regression analysis is used to evaluate correlation; (4) testing of the theoretical model and accepted hypotheses is needed.

According to the results of multiple regression analysis, the following are six factors affecting the quality of mobile banking services: perceived cost, tangibles, responsiveness, empathy, reliability, and service capacity. The research shows the theoretical relationship between customer satisfaction and service quality. It also proves that mobile banking service quality research models should be used more flexibly at Saigon - Hanoi Commercial Joint Stock Bank.

Table 3 can confirm no correlation between the independent variables in the equation. There is no multicollinearity because the VIF values are less than 2. In addition, the authors continue to test the T-test and analyze the Anova variance in Table 4 as follows.

Table 4. *T-test and Anova analysis*

Test of Homogeneity of Variances about age				
	Levene Statistic	df1	df2	Sig.
QM BS	1.762	4	489	0.135
	Value		F	Sig.
ANOVA about age			1.724	0.143
Test of Homogeneity of Variances about income				
	Levene Statistic	df1	df2	Sig.
QM BS	10.304	3	490	0.000
	Value		F	Sig.
ANOVA about income			2.159	0.092
Test of Homogeneity of Variances about the occupation				
	Levene Statistic	df1	df2	Sig.
QM BS	5.653	4	489	0.000
	Value		F	Sig.
ANOVA about occupation			6.697	0.000
T-test about gender				
	Levene's Test for Equality of Variances		T-test	
QM BS	F	Sig.	t	Sig.
	1.363	0.244	0.875	0.235

(Source: the authors processed from SPSS 20.0)

Table 4 shows that the Levene homogeneity variance test has a significance level < 0.05, so it does not accept H0, the variance of different groups, which is not eligible for analysis of variance for income and occupation. The difference in age and gender does not affect the quality of mobile banking services at the SHB Dong Nai branch because the significance level is less than 5%. This result suggests that governance improves the quality of mobile banking services.

5. Conclusion and management recommendations

5.1 Conclusions

Mobile banking services can encounter not only many opportunities and prospects but also many difficulties and challenges in the new trend of freedom and integration. Due to its superior technological advantage compared to traditional services, this service is the basis and state-of-the-art weapon of Commercial Bank. However, developing mobile banking services must include the efforts of both banks and all customers. In this study, the author identified six factors affecting the quality of mobile banking services Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch provides to customers. Therefore, each bank needs to find and develop the right strategy to bring mobile banking services into customers' lives and enable them to to be used effectively and safely.

With the results of a survey of 520 customers using mobile banking services at the Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch, the study collected 494 votes, a rate of 95.00%. Research results show that the six factors are arranged in order of priority for implementing policy implications from high to low after an evaluation of the scale's reliability using Cronbach's Alpha coefficient and factor analysis. EFA is explored. Statistical analysis, regression, and multiple linear correlation are used. According to the study, the six factors have a significance of 5% that is beneficial to the quality of mobile banking services of the Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch. The results of the standardized beta

coefficient show the importance of implementing policy implications. Reliability (0.427), cost perception (0.407), responsiveness (0.313), empathy (0.189), tangibles (0.152), and competence (0.114) are the beta coefficients normalized from highest to lowest. This is the meaning of the policy that needs to be prioritized for implementation. This research finding is compatible not only with the findings of prior studies, but also with the practice that is followed at the SHB Dong Nai branch [1-4].

5.2 Managerial recommendations

(1) The study results show that reliability with a standardized Beta coefficient of 0.427 is rated the highest among the six factors considered. Therefore, financial institutions must implement the following policy implications: Banks must make customers feel safe using their mobile banking services. In the current era of strongly developing digital technology, providing and using online banking services always carries potential risks. This affects SHB's reputation, brand, daily operations, and legal compliance, especially causing the bank's and customers' loss of assets. Besides, SHB's risk management policy must be stricter. Banks must ensure good security of customer data. Mobile Banking must be arranged according to workflows and business processes to avoid arbitrary work leading to errors or untraceable transactions. Investing in core banking systems and technology is necessary to improve online banking services' quality. This will help reduce the current frequent system errors that affect the bank's transaction speed. However, to invest sustainably in upgrading the Mobile Banking system, SHB must commit to spending a certain amount of money on annual maintenance and technology upgrades. This will help develop modern banking services, especially Mobile Banking services.

(2) Research results show that cost perception has a standardized Beta coefficient of 0.407 among the six factors, ranking second. Therefore, the Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch must prioritize the following contents: Customer care and development should be enhanced at the unit. This will lead to similarities in investment capital and technology when payment services by phone are primarily focused on solid development in most banks. Saigon - Hanoi Commercial Joint Stock Bank Dong Nai branch should provide its customers a diverse range of mobile banking services. Products that bring value to customers highlight the savings products of banks and financial institutions. A care policy for your frequently used customers based on transaction frequency, transaction value, service fees, and number of Mobile Banking services used should be developed. Transaction fees should be reconsidered. A customer database should be researched and built to better understand customer needs and desires, evaluate customer satisfaction, and discover why customers leave the bank for policy-appropriate marketing and care. Private consultation on financial transaction requirements and guidance on the most profitable financial investment methods should be provided; comfortable and safe private meeting rooms must be accessed; and incentives from partners and affiliated banks should be granted.

(3) The study results show that among the six factors, the level of response with a standardized Beta coefficient of 0.189 ranked third. Therefore, financial institutions must

prioritize the following: Banks must resolve all customer complaints and difficulties. Cashless payment on applications and e-commerce platforms is essential. Transaction times must also be improved to make them faster and more accurate. At the same time, mobile banking applications must be able to compile spending statistics and provide transaction market summaries or cost sensing to help users manage personal finances and collect information. Furthermore, branches can use the Mobile Banking app to offer customers games or challenges to redeem rewards based on their transactions. Bank transactions should be more accessible, and online transaction websites should be more helpful. In providing services, it is necessary to ensure safety and security in two aspects: investing in perfect technology, including modern digital applications, and ensuring the safety and security of customer information. Cooperation with digital technology companies to reduce investment costs and ensure professionalism is also necessary. When there is a risk, the bank commits to responsibility and complies with its commitments.

(4) The results of the study show that among the six factors, empathy has a standardized Beta coefficient of 0.189, ranking fourth. Therefore, financial institutions must prioritize the following: Banks should have a policy of asking, congratulating, and giving gifts to customers on birthdays, weddings, or other events. To attract more customers to use Mobile Banking services, SHB should continue to apply the free joining program and SHB Online annual fee for new customers. At the same time, SHB should regularly organize internal sales programs to encourage employees to receive awards. Employees must be friendly and enthusiastic with customers. Service outside of business hours will make customers more satisfied. Market and customer segmentation to identify target markets and customers, building Mobile Banking service policies and perceiving reasonable costs are recommended. A marketing strategy suitable for each audience should be built: Mass marketing strategy can be applied to individual customers using mass media and other standard means. However, business customers should market directly to all customers, which can prioritize potential customers.

(5) Research results show that tangible media has a standardized Beta coefficient of 0.152, among the fifth highest of the six factors. Therefore, financial institutions must prioritize the following: Continuing to redesign the bank's website in a modern, professional, easy-to-use, and easy-to-use direction; Designing and encouraging users to use the website in order to save on banking costs; Designing a website based on predicting customers' information needs and providing a simple interface so that customers can find the necessary information themselves. Banks should use other methods and continuous website improvement to meet customer needs. Technical facilities are improved through construction, renovation, and upgrading. Investment must be continued in equipment and systems used for transactions, with a regular priority to upgrade internal transaction systems to increase processing speed, prevent bottlenecks, and shorten transaction times. Customers' cash payment habits must be changed to realize that electronic banking is a convenient payment method, which saves time and costs. Therefore, the bank's central policy is to create customer confidence in this service by providing guidance. Branches must build an online Mobile banking system or website to guide and introduce customers to Mobile banking services and the convenience of the service.

(6) The study results show that service capacity has the lowest standardized Beta coefficient of 0.114. Therefore, financial institutions must prioritize the following: Employees must be polite and considerate to customers. Training communication skills for Mobile Banking staff and staff in other fields to enhance friendliness in communication and improve customer service quality. The bank provides training on cross-selling skills to employees, especially tellers. Cross-selling is a product marketing method that encourages customers to use more bank products. Staff must have sufficient knowledge and professional capacity to answer questions. In addition, the branch regularly organizes training courses for bank employees, including annual training and training on communication skills, professional skills, and cross-selling of products. This training is crucial for new employees.

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