

Employer Branding in Start-up Company

The Case of EASY CREDIT VN



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ABSTRACT

At present, the “war for talents” has become more intense between employers. In order to gain advantage in this war, employers need to carefully build their brand to attract talent to their side. Because of this, this thesis focuses on studying the employer branding methods and techniques which are currently used by Vietnamese employers.

The primary focus of this thesis is EASY CREDIT – EVN Finance Ho Chi Minh branch, a start-up company in the Vietnamese consumer loan market. EASY CREDIT is utilizing employer branding to attain quality human resource which helps them compete with their top competitors.

The research methodology used in this thesis includes an Employee Value Proposition (EVP) survey and Employee Net Promoter Score (eNPS) survey. In addition, the surveys and social media strategy within the thesis showed EASY CREDIT’s effort in building a strong employer brand. However, the EASY CREDIT’s employer brand was single handily built by the HR department. Therefore, the employer brand was lacking the connection with the corporate brand and the core driver of business.

The recommendations provide a different view into employer branding which requires the involvement of the CEO and executive team. Thus, the “employer brand” label needs to be disposed of and focused instead on building a talent dimension as a key part of the corporate brand. In addition, the author recommends the application of word of mouth marketing in employer branding plus providing some improvement that can be made on social media.

Keywords Employer branding, Social media, Culture, EASY CREDIT, Start-up

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1 INTRODUCTION

1.1 The assigning company

EASY CREDIT is a consumer finance brand of EVN Finance - one of the companies with the largest scale and potential capital in financial companies operating in the Vietnamese market. Officially joining the consumer credit market from October 2018, Easy Credit wants to bring customers the perfect experience by combining the best digital technology and offline technology. As a result, Vietnamese consumers will have the opportunity to access international standards on consumer lending. (EVNFinance, n.d.)

On the other hand, EASY CREDIT is a start-up company in the consumer loan market. Additionally, there are many competitors providing the same services as EASY CREDIT such as HOME CREDIT and FE CREDIT – The two biggest competitors in Vietnamese market. The tough competition requires EASY CREDIT to strengthen their employer brand in order to attract talents, therefore, EASY CREDIT did an Employee Value Proposition (EVP) survey and Employee Net Promoter Score (eNPS) survey to analyse their circumstances. Plus, finding their key message to increase the impact of employer branding on EASY CREDIT.

1.1.1 Vision, mission and core values

“EASY CREDIT looks forward to providing immediate financial support solutions, simplifying complex procedures so EASY CREDIT can become the one to lean on for customers.” (EASYCredit, n.d.)

Company wish to bring the optimal mortgage loan solution to millions of Vietnamese people, EASY CREDIT demonstrates its determination through Vision, Mission and Business Philosophy that brings the most value to customers. (EASYCredit, n.d.)

a) Vision

By investing in high quality human resources and automatic operating systems, EASY CREDIT strives to become the market leader in the consumer loan service. Simple, fast and trustworthy are the words describing EASY CREDIT's service. (EASYCredit, n.d.)

In addition, EASY CREDIT wants to help millions of Vietnamese people access professional financial support services, bringing the best loan service experience. (EASYCredit, n.d.)

b) Mission

EASY CREDIT promises to offer the best financial support as soon as the customer needs. Here is EASY CREDIT's statement:

"We understand that everyone has financial difficulties at times in life. Therefore, we are here to assist our clients in addressing their immediate financial needs as well as long-term financial stability." (EASYCredit, n.d.)

EASY CREDIT provides a fast and low-interest consumer loan solution that is optimized individually for the needs and financial capacity of each customer. In addition, EASY CREDIT aims to help consumers with long-term financial autonomy, thus, improve Vietnamese's social life. (EASYCredit, n.d.)

c) Core value

EASINESS: EASY CREDIT is different because of the ability to optimize every process so it becomes easier for customers when they need financial support: quick registration - simple procedure - easy return. (EASYCredit, n.d.)

ADVANCEMENT: EASY CREDIT employees are not satisfied with what they have but they always believe a better result can be achieved. (EASYCredit, n.d.)

SUITABILITY: EASY CREDIT always strives to become a brand that provides financial solutions with the best service to suit each customer's situation. (EASYCredit, n.d.)

YES, WE CARE: As a brand that provides responsible consumer loan service, EASY CREDIT encourages people to achieve what they really need. At the same time, EASY CREDIT always encourage customer to return the payment on time by actions, words and rewards. All create a positive and stable relationship. (EASYCredit, n.d.)

1.1.2 Partner

EASY CREDIT cooperates with leading partners in the Vietnamese market. Moreover, with the help from their partners, EASY CREDIT is able to optimize the experience of a superior financial system, plus, offering easy disbursement and payment to customers. All in order to bring the highest benefit to customers. (EASYCredit, n.d.)

Currently, partners of EASY CREDIT include: CODIX (Financial software provider with iMX © package solution); SACOMBANK and VIETINBANK

(Bank partners); PAYOO, MOMO and VIETNAM POST (Service partner). EASY CREDIT will continuously review and supplement with partners to build and develop a business which values long-term and sustainable cooperation. (EASYCredit, n.d.)

1.2 Research question, objectives and research methodology

The purpose of this research is to find a satisfactory answer for the research question:

"How can EASY CREDIT apply employer branding to attract and retain talents?"

Additionally, to have solid and valid research, the author's goal was to achieve these following objectives:

- A comprehensive theory foundation for the employer branding process.
- A profound analysis about the company's situation.
- A reliable study about the assigning company's method of applying employer branding
- Useful and innovative recommendations which benefit the assigning company.

The methods to be used in this research are Employee Value Proposition (EVP) survey and Employee Net Promoter Score (eNPS) survey. Moreover, the surveys were conducted by the HR department of EASY CREDIT, thus, the participants include 76 members of EASY CREDIT.

2 LITERATURE REVIEW

"Employer Branding is nothing new. Though you may only now be leaping on the bandwagon you already have an employer brand – it might not be the one you want." - Matt Buckland, Head of Talent at Lyst. (Slater, n.d.)

What Matt Buckland said is the reality of employer branding because every company has their own reputation as an employer. In addition, the employer brand is created whether companies want it or not. However, companies can choose either letting candidates shapes their employer brand or companies can stand up and take control of their own employer's reputation. (Slater, n.d.)

The competition of attracting and retaining the best employees is becoming tougher every day. Therefore, a good employer brand would help companies stand out from the crowd and attract the top candidates. (Slater, n.d.)

2.1 Employer Branding

2.1.1 Definition

Nowadays, employer branding has become an important part of every company who wish to obtain high-quality applicants. Due to the harshness of today's "War for Talent", an effective employer branding strategy would eventually change the game in the long run. Specifically, positive employer branding strategies would improve the overall quality of candidates applying for the company and increase employee retention rate. (TalentLyft, n.d.)

After listing different definitions of Employer Branding, Backhaus and Tikoo stated that Employer Branding involves promoting, both within and outside the firm, a clear view of what makes a firm different and desirable as an employer. In short, Employer Branding is the process of increasing the company's attractiveness, making it become a unique and preferable place for talents. (Backhaus & Tikoo, 2004)

2.1.2 Employer Branding Framework

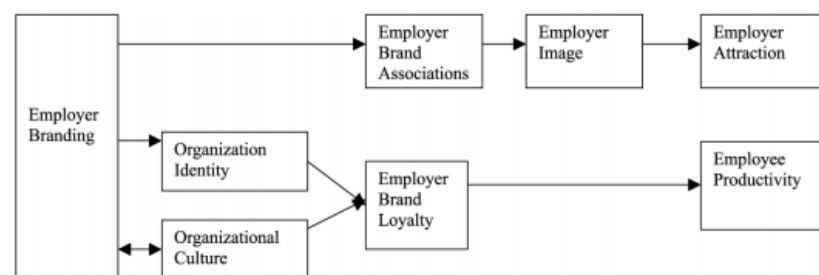


Figure 1.
Employer branding
framework

Figure 1. Employer branding framework (Backhaus & Tikoo, 2004).

According to Figure 1, potential employees develop an employer brand image from the brand associations that are an outcome of a firm's employer branding. As prospective employees also develop employer brand associations based on information sources that are not employer-controlled, effective employer branding takes a proactive approach by identifying desired brand associations and then striving to develop these

associations. (Backhaus & Tikoo, 2004)

2.1.3 Benefit of Employer Brand

Before applying for a job, a candidate's knowledge about a company may be limited so people tend to choose the company with the better reputation than others. In addition, every pieces of information about the employer would create an impression in the job seeker's mind. Therefore, a company must put more effort into maintaining its image as an attractive employer. Moreover, it is also necessary for companies to emphasize their strengths to potential candidates so applicants could have some predictions and expectations about their future workplace. When the employer brand becomes well-known by job seekers, the chance to gain new talent increases sharply. Plus, the employer brand now becomes a powerful tool for effective recruitment, employee engagement and retention. (Srivastava & Bhatnagar, 2010)

2.2 EVP

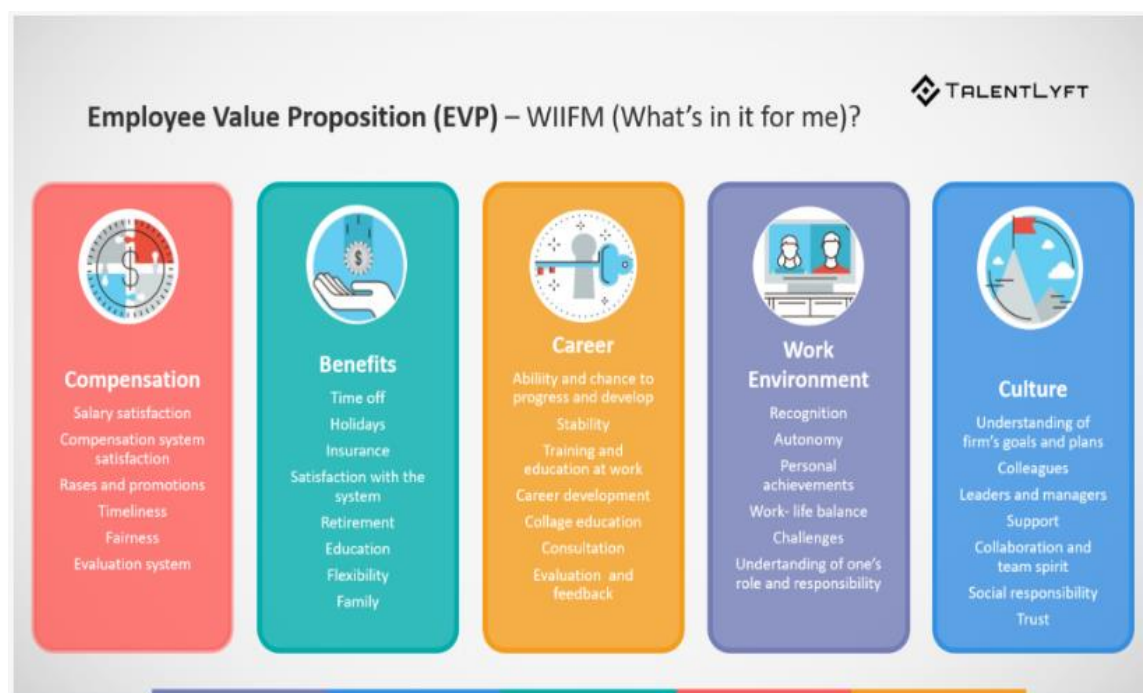


Figure 2. Elements of Employee Value Proposition (TalentLyft, n.d.).

EVP (Employee Value Proposition) is the basic concept of Employer Branding which answer these questions from employees, for example: "What do I get from the company?", "What can I expect from the organization?" and so on. In addition, Minchington (2005) defines an Employee Value Proposition (EVP) as a set of associations and offerings provided by an organization in return for the skills, capabilities and experiences an employee brings to the organization. This definition is

completely focusing on the employees, plus, the relationship between employer and employees is basically an agreement coming from both sides. In short, as long as employees do their jobs, company would provide them the rewards they deserve. (Browne, 2012)

However, Tandehill (2006) reinforces it as a statement of why the total work experience at an organization is superior to that at other organizations. The value proposition should identify the unique people policies, processes and programs that demonstrate the organization's commitment to i.e., employee growth, management development, ongoing employee recognition, community service, etc. It should list out the central reasons that people will choose to commit themselves to an organization. (Browne, 2012)

As a result, EVPs define main factors which motivated people to join an organization. Moreover, an employer brand must persuade the candidates that its owner is a "great place to work". In order to define the concept "great place to work" - or to define EVPs, the company need to have a deep internal understanding.

By referring both internal and external of the organization, employers can circle their EVPs key factors to differentiate themselves and attract candidates who have similar values with the organization.

2.3 eNPS

2.3.1 Definition

eNPS (Employee Net Promoter Score) was developed from popular NPS system, allows employers to measure employee loyalty and engagement. Moreover, the company would ask employees a question such as "On a scale from 0-10, how likely would you recommend your workplace to your friends?" to evaluate the satisfaction rate of employees.

2.3.2 Components of eNPS

- Detractors (rate from 0-6): Are unhappy, feel mistreated; danger of having negative influence on another employees' satisfaction.
- Passives (rate from 7-8): Are neither emotionally invested nor disengaged; left out of the eNPS calculation.
- Promoters (rate from 9-10): Are enthusiastic and loyal; have positive influence on employee satisfaction

2.3.3 How to calculate the eNPS Score

$$\text{eNPS} = \% \text{ Promoters} - \% \text{ Detractors}$$

2.4 Corporate culture

In the 1980s, psychologist Edgar Schein of the Sloan School of Management developed a model for understanding and analyzing organizational culture. The model assembles three main components of culture which are artifacts, values, and assumption. (Burkus, 2014)

In order to understand the culture of an organization, Schein suggests people to dig deeper under the 'visible artifacts' and find the 'basic assumptions' which is the core of an organization's culture. According to Schein, organizational culture is built based on the basic assumption. In addition, a group creates the pattern of basic assumption to deal with the problems of external adaption and internal integration. Thus, the organizational culture is considered to be the right way of perceiving and handling problems within an organization. (Aperia & Back 2004, 36-37.)

2.4.1 Artifacts

Artifacts are the most obvious factor of organizational culture that can be easily seen by an outsider such as dress code, working environment, architecture style and so on. However, it can sometimes be hard to understand if people do not dig deeper into the culture. For example, EASY CREDIT has cartoon pictures demonstrating the values of company on the office walls to reminds employees to stay true to their values. Therefore, outsiders could hardly learn the meaning behind those pictures. (Burkus, 2014)

2.4.2 Values

Values explain the way members do things inside the organization. Normally, the values are declared in public and being repeated by individuals within the company. (Burkus, 2014)

2.4.3 Basic assumptions

Basic assumptions are the foundation of organizational culture. Plus, basic assumptions are subconscious, but they define the beliefs and behaviors of group members. According to Schein, basic assumptions are more

subconscious than values, thus, it stays at the core of organizational culture. (Burkus, 2014)

2.5 Perceptual map

A perceptual map is a visual representation of the perceptions of customers or potential customers about specific attributes of an organization, brand, product, service, or idea. This diagrammatic technique (perceptual mapping) asks participants to place products relative to one another along 2 or more axis. The resulting map shows how consumers see the strengths of competing products in a particular market. (GroupMap, n.d.)

3 CURRENT SITUATION ANALYSIS

3.1 Objectives

Firstly, the main objective of the EVP survey is defining main factors which motivated people to join EASY CREDIT. Therefore, company could choose the best suitable channels and activities to approach potential candidates. In addition, the EVP survey helped EASY CREDIT realize their strengths as an employer. According to EASY CREDIT, those advantages would be utilized by becoming key messages which deliver the benefits and values of company to job seekers.

Secondly, the eNPS survey brings in an overview of how loyal and engaged employees are. The result would alarm and force employer to focus on what really matters to re-engage EASY CREDIT employees. As a result, company will have to make actions in order to improve eNPS and employee engagement.

Lastly, the action plan proposes a list of actions to deal with current problems.

3.2 EVP survey

3.2.1 EVP survey overall

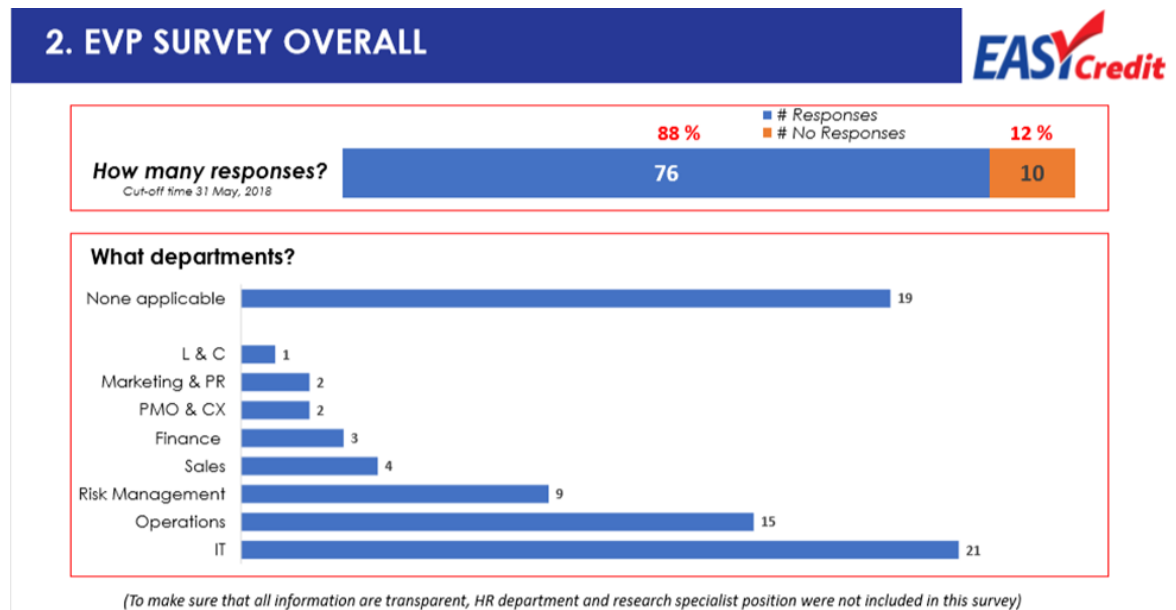


Figure 3. Number of responses (EASYCredit, n.d.).

The EVP survey was conducted within the internal of EASY CREDIT. Hence, company sent the survey to 86 employees from all departments except Human Resource Department. In addition, there were 76 responses which occupied 88% of total responses. The details about number of participants in each department was described in Figure 3.

3.2.2 EVP survey result



Figure 4. EVP survey result 1 (EASYCredit, n.d.).

Figure 4 lists the reasons why employees join EASY CREDIT. Moreover, the 4 main reasons having the highest votes were: “A start- up business encourages employee to create new & innovative ideas, learning and development opportunities, full of career growth opportunities in a risky business, and employees moved to EASY CREDIT also because their direct managers were their old acquaintances.



Figure 5. EVP survey result 2 (EASYCredit, n.d.).

Figure 5 shows the factors that employees like most about EASY CREDIT after working for the company. According to feedbacks from employees, the researchers learned some interesting side factors which can be used to motivate the employee in the future. For example, exciting company direction and goal, unlimited chance to learn and develop in risky business, good working environment, supportive colleagues, plus open-minded and flexible line managers.

The purpose of the researchers was to compare the expectation and reality. Specifically, “the factors employees like most about the company” is a measurement for “the reasons employees join the company”. Through comparing Figure 4 and Figure 5, researchers could see if the values EASY CREDIT brought to the employees meet the employees’ expectations when they chose to join the company. In addition, “the career growth opportunities” was replaced by “team members” while comparing Figure 4 to Figure 5. Besides, some of the employees of EASY CREDIT reflected that they did not see their chance to climb up on the career ladder.

In brief, the EVP Survey result shows that the chance to work with a startup business, the learning and development opportunities and the leaders are still current in top priorities of employee appreciation. However, there is a big gap between what motivated employees to join EASY CREDIT and what

EASY CREDIT is actually providing, specifically, the “Career growth opportunities” was not visible to all employees.

As a result, EASY CREDIT’s Human Resources and Functional department have been cooperating in order to build the career opportunities for employees. At the same time, clear communication was made to make sure that employees fully understand about their chances plus it also reduced doubts and negativity within organization.

3.3 eNPS survey

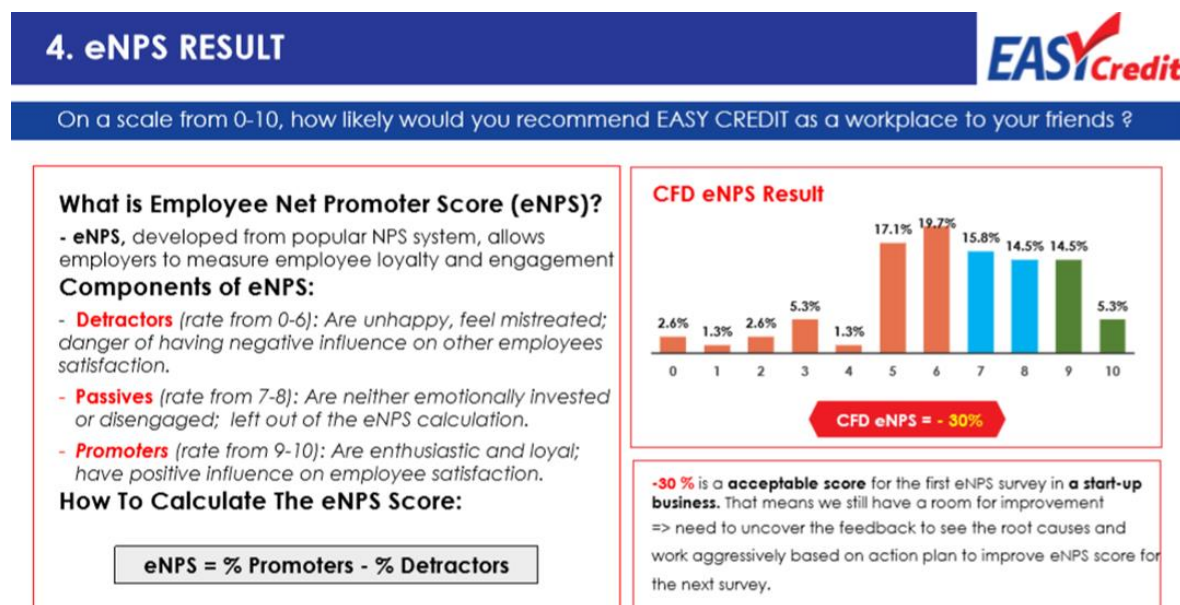


Figure 6. eNPS survey result (EASYCredit, n.d.).

The question given to EASY CREDIT employees were “On a scale from 0-10, how likely would you recommend EASY CREDIT as a workplace to your friends?”. As a result, the Employee Net Promoter Score (eNPS) of EASY CREDIT in the first eNPS survey is - 30%. According to the researchers, - 30% is an acceptable score for the first eNPS survey in a start-up business. Additionally, changes and improvement were required in order to leverage the level of employees’ loyalty. In addition, a deeper look into employees’ feedbacks would help EASY CREDIT understand the root causes affecting the eNPS result. Thus, the responsible departments needed to work aggressively based on action plan to improve eNPS score for the next survey.

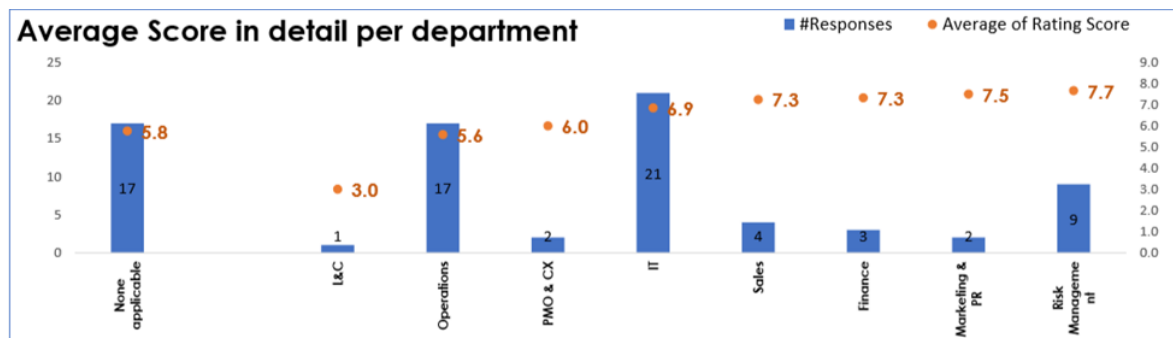


Figure 7. Average score of each department (EASYCredit, n.d.).

In Figure 7, Risk, Sales, Finance, and Marketing & PR department have the rating score over 7.0.

4. eNPS RESULT

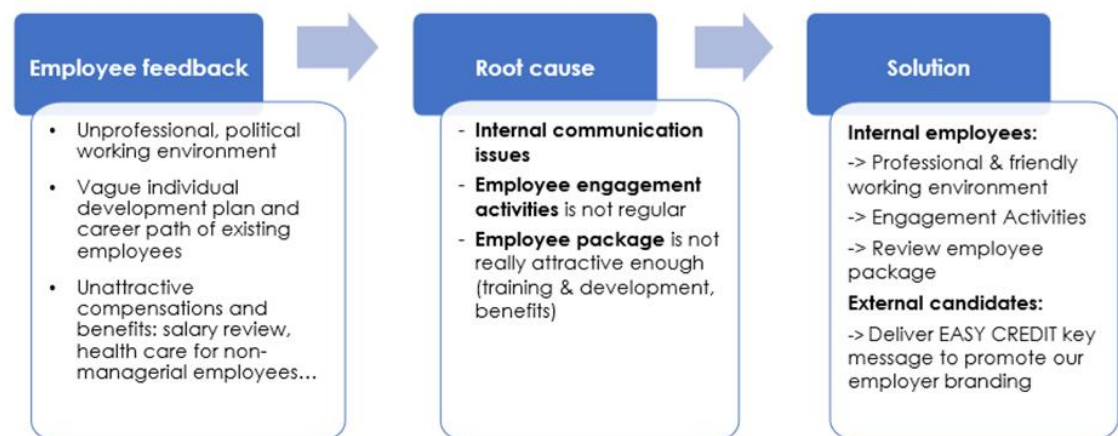


Figure 8. Feedback, root cause, and solution (EASYCredit, n.d.).

After collecting and classifying the feedback from employees, researchers found 3 main reasons explaining for low eNPS score. Firstly, the working environment was unprofessional and political. The leaders had different point of view in company direction and working style which created fracture within organization. Thus, employees were drag into a situation where they had to choose a side. Overall, the working environment of EASY CREDIT were heavily affected which lead to the uncomfortable of employees. Secondly, vague individual development plan and career path of existing employees decreased their morale. More specific, employees felt they were being mistreated, plus they did not get what they were promised from EASY CREDIT. Without the guidance and orientation from line managers, employees were incapable of shaping their career path and future plan with EASY CREDIT. Lastly, unattractive compensations and benefits demotivated employees. Therefore, salary review, health care for nonmanagerial employees and extra benefits were demanded by the employees.

The root causes of negative feedback were determined and concretized into 3 causes. In addition, 3 root causes were “Internal communication issues”, “Employee engagement activities is not regular”, and “Employee package is not really attractive enough (training & development, benefits)”.

Consequently, EASY CREDIT’s solutions targeted 2 objects which were internal employees and external candidates. EASY CREDIT realized that to improve its reputation as an employer, it needed to listen to its employees, at the same time, showing off the bright side to external job seekers. Within the organization, professional & friendly working environment was being built starting from EASY CREDIT top managers. Additionally, it was highly recommended to have more engagement activities which would work as a bridge to connect the people inside organization. Plus, company also reviewed employee package to provide more attractive benefits deserved the effort of the employees. On the other hand, EASY CREDIT pushed up the factors keeping employees to work for them by turning those positive factors into key messages. Moreover, key messages would be published to external sources and promoted the values of EASY CREDIT’s employer brand.

3.4 Action plan

3.4.1 Internal actions

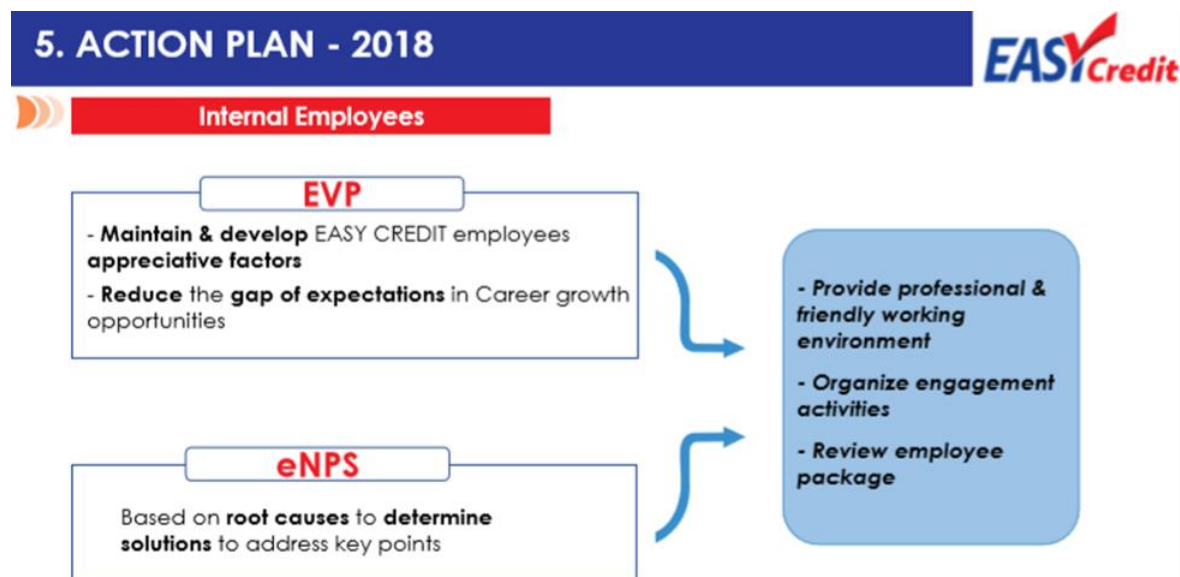


Figure 9. Overview internal action plan (EASYCredit, n.d.).

Through the EVP result, EASY CREDIT decided to maintain and develop EASY CREDIT employees’ appreciative factors, plus reducing the gap of expectations in Career growth opportunities. Additionally, due to low eNPS

score, EASY CREDIT analyzed the root causes to determine solutions. Hence, company's future actions would be created to serve these 3 purposes which were "Providing professional & friendly working environment", "Organizing engagement activities", and "Improving employee package".

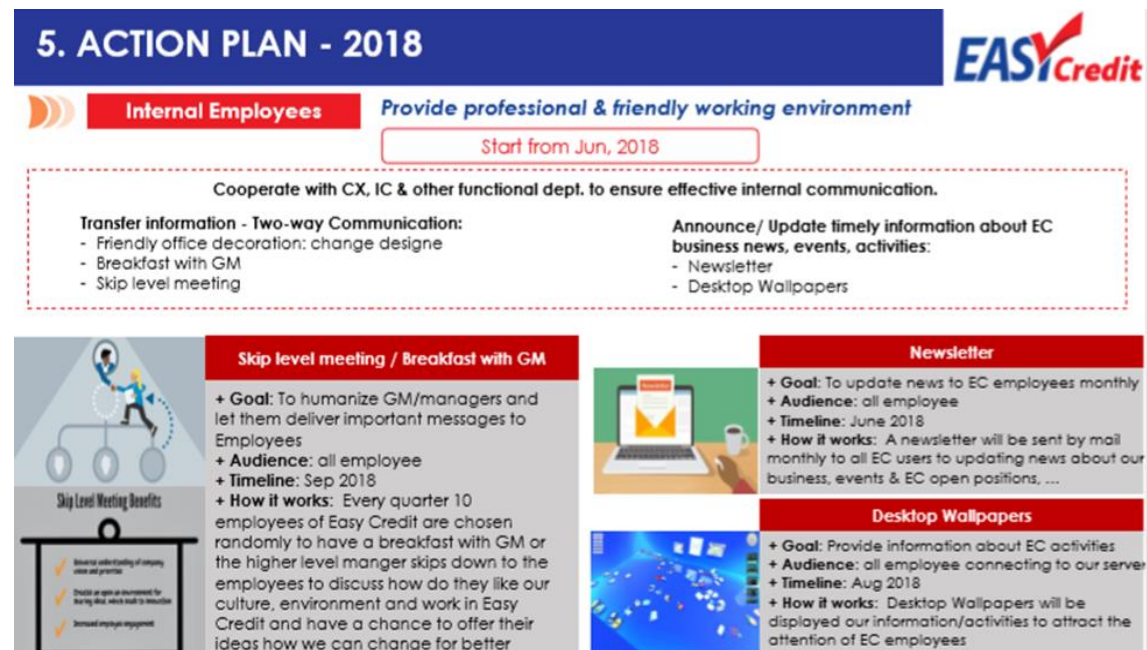


Figure 10. Providing professional & friendly working environment (EASYCredit, n.d.).

Figure 10 shows the recommendation on "How to provide professional & friendly working environment". In order to ensure effective internal communication, Human Resources, Customer Experience, and Internal Communication department were required to cooperate and work closely to each other. EASY CREDIT wanted to change the way communications were made inside the organization. As a result, the communications were expected to come from both managers and employees instead of only one side communication from managers. The employees were given the right to discuss with their managers about important decisions and managers' duty were to listen to their employees' opinion. In addition, researchers gave 3 examples on ways to improve work environment and communication within organization. The office decoration was recommended to be changed into a more friendly design which assembled the values and message from the leaders. Moreover, skip level meeting was highly encouraged inside the company. The purpose of these meetings was to guarantee the constantly process of receiving feedback and to have better understanding about employees' desires. This process of listening and making actions based on employees' comments took a crucial part in the making of EASY CREDIT's employer brand.

Furthermore, to help employees stay up to date about EASY CREDIT business news, events, and activities, Internal Communication department

would receive responsibility in Managing Newsletter and Changing Desktop Wallpaper. In more detail, Newsletter is a monthly email sent to the whole EASY CREDIT network. The contents include news about EASY CREDIT business, events and open positions, and etc. Moreover, Desktop Wallpapers are displayed with EASY CREDIT information and activities to attract the attention of employees. Besides, the Wallpaper would be available for all employees connecting to EASY CREDIT server.



Figure 11. Organizing engagement activities (EASYCredit, n.d.).

Figure 11 illustrates the future engagement activities that were recommended by the researchers. In addition, the researchers suggested that these activities needed to be maintained as routine events. Thus, employees would have something to look forward, plus, releasing their stress from work. In detail, team building activities were arranged frequently throughout the year. For example, sporting events were arranged weekly, plus, celebration and party in special occasion have been a tradition of EASY CREDIT.

Besides, researchers also had plan for employees' competition after go-live such as "Say Thank you!", "Home Sweet Homecoming" contest, and "Smile Hunters" contest. These contests were used as a tool to break the ice inside organization. Particularly, bonding and connecting strangers with different personalities together. The detail about the contests were describe in Figure 11.

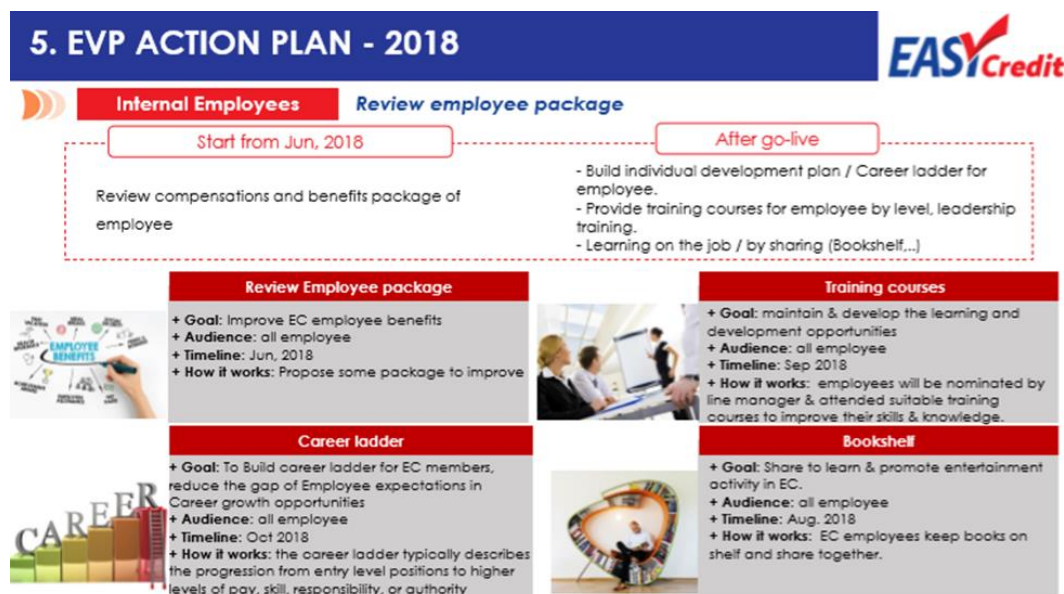


Figure 12. Reviewing employee package (EASYCredit, n.d.).

According to Figure 12, EASY CREDIT started reviewing compensations and benefits package of employees from June 2018. In addition, after officially go-live, EASY CREDIT would provide 3 things to bring extra benefits for present employees which were Career ladder, Training courses, and Bookshelf. Firstly, EASY CREDIT would take responsibility on building career ladder for EASY CREDIT members. At the same time, it was line managers' job to reduce the gap of employee expectations in career growth opportunity. The career ladder typically described the progression from entry level positions to higher levels of pay, skill, responsibility, or authority. Secondly, the training courses were going to take place more often and adapted based on employees' practical needs. The attendees would be nominated by line manager to join suitable training courses so they could improve in both skills and knowledge. Thirdly, a reading corner would be built so employees could have a new type of entertainment during lunch break.

The great thing about EASY CREDIT's internal action plan is that they were actually listening to their employees' feedback. And according changes were made to reach the expectation and demand of employees.

3.4.2 External Actions

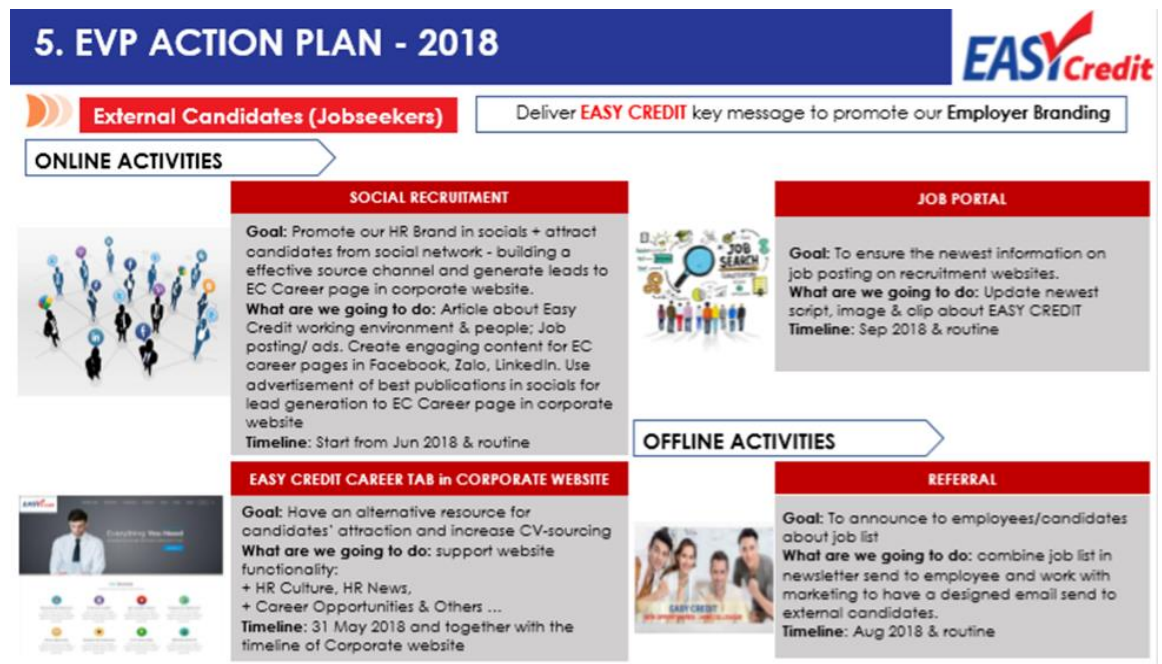


Figure 13. External candidates action plan (EASYCredit, n.d.).

Figure 13 show EASY CREDIT's action plan for external candidates. The plan was divided into 2 part which were Online activities and Offline activities. In Offline activities, EASY CREDIT used referral method which utilize employees' network. By announcing available jobs within organization to employees, EASY CREDIT provided job opportunity for employees' acquaintances. Plus, potential candidates in database would get contacts from EASY CREDIT through emails and phone calls.

On the other hand, there was no better place to promote company than the internet. Therefore, the first action that EASY CREDIT took was to appear on Social Media. Additionally, EASY CREDIT combined promoting its working environment and its people with job posting. At the same time, creating engaging content for EASY CREDIT career pages on Facebook, and LinkedIn. The goal is to promote company's employer brand on social medias, plus attract candidates from social network.

Next, the corporate website should add a new category called EASY CREDIT CAREER. This new category was expected to support the functionality of the website by giving candidates an idea of "How it is going to be when you work for EASY CREDIT?". Plus, inside EASY CREDIT CAREER tab, EASY CREDIT would provide information about the culture, core values, and the people within organization. Career Opportunities would also be available for those job seekers who are interested in working for EASY CREDIT. The goal of EASY CREDIT CAREER TAB on corporate website was to become an alternative resource for candidates' attraction and to increase CV-sourcing.

Besides social media and corporate website, EASY CREDIT also cooperated with job finding websites. This was an attempt to spread the name of EASY

CREDIT to external candidates, especially when company did not get wide recognition at that time.

5. EVP ACTION PLAN - 2018



More activities in 2019-2020:

- Recruitment materials: recruitment flyers, banner, leaflet, introduction presentations.
- Career fair / Talk show in Job centers
- Internship / Management Trainee in Universities/ Campus




RECRUITMENT MATERIALS

Goal: Prepare all material before joining Job fair/ Talk show
What are we going to do: Make a presentation with key information about Easy Credit (Business, working environment, culture, ...). Prepare flyers, banner, leaflet about open positions to support recruitment sources
Timeline: Start from March 2018

CAREER FAIRS & COOPERATION WITH UNIVERSITIES

Goal: Attract candidates for mass and non-mass positions, employer branding awareness
What are we going to do: Prepare key messages with all marketing materials in order to participate in Job Fairs. Negotiate with universities on constant cooperation, make presentations about Easy Credit and career opportunities
Timeline: Start from May 2019

Figure 14. 2019-2020 Action plan (EASYCredit, n.d.).

It was expected that during the term of 2019 to 2020, the foundation of EASY CREDIT employer brand was built. At this time, EASY CREDIT will deploy more activities required the direct interaction between company and potential candidates. Moreover, EASY CREDIT will need to put more effort on building the partnership with universities and companies who is capable of promoting EASY CREDIT as an employer to job seekers. As a result, career fairs and cooperation with universities are likely to happen in order to raise the brand awareness job seekers' mind. In addition, EASY CREDIT needs to design recruitment materials such as recruitment flyers, banner, leaflet, introduction presentations before participating "Job fair" and "Talk show in Job centers". Lastly, providing internship agreements and training courses for students will spread the employer's name within the student community.

4 FACEBOOK CONTENT STRATEGY

After conducting the EVP and eNPS survey, EASY CREDIT cooperates with P2P Digital (A digital agency) to come up with a digital strategy for its "Facebook Career Page". This strategy's purpose is to promote the culture and boost the interaction rate of EASY CREDIT on Facebook. Plus, creating a comprehensive direction for the development of EASY CREDIT's employer brand on social media.

4.1 EASY CREDIT's analysis

4.1.1 EASY culture

Culture is the foundation of the values of EASY CREDIT. Therefore, every employee plays an important role in creating a diverse, dynamic and professional working environment, making EASY CREDIT a strong competitive enterprise in the market.

EASY CREDIT was built as the second common home of our employees. There, each individual can work with passion, engage with colleagues and balance life through experienced personnel activities.

The culture of EASY CREDIT assembles 4 key components which are Effective, Attentive, Sincere, and Young.

Specifically, "Effective" means putting efficiency and quality as the first criterion in work and constantly find ways to do better. (EASYCredit, n.d.)

"Attentive" represent for understanding the needs of customers, partners and colleagues and finding the best ways to support them. (EASYCredit, n.d.)

"Sincere" stands for showing sincerity and trust in each of the concerns for customers, partners and colleagues by ensuring moral values in every action. (EASYCredit, n.d.)

And finally, "Young" symbolizes the desire of searching and exploring new things to keep the heart of EASY CREDIT members fresh and hungry. Combining all these 4 elements, the EASY culture was born. (EASYCredit, n.d.)

As a result, EASY culture is the message that company wants to send to potential candidates. Moreover, it is the direction for the contents of the corporate website and EASY CREDIT Career Facebook page.

4.1.2 Comparison

COMPETITORS					
	DIRECTION	CONTENT ANGLE			
		COMPANY CULTURE	INCOME	DEVELOPMENT OPPORTUNITIES	COLLEAGUE
HOME CREDIT	Young value: professional, friendly and trendy	<ul style="list-style-type: none"> - Inspiring workspace - Internal relationship - Contest 	<ul style="list-style-type: none"> - Competitive salary 	Not yet	<ul style="list-style-type: none"> - Friendly - Professional - Image: always smile and ready
FE CREDIT VAY TIỀN DÙNG TÍN CHẤP	Not young. Core value: enthusiasm, passion	<ul style="list-style-type: none"> - Warm like a family 	<ul style="list-style-type: none"> - Focus high income - How to get a raise 	Not yet	<ul style="list-style-type: none"> - Lifestyle - Affectionate
EASY Credit ĐIỂM TỰA KHI CẦN		<ul style="list-style-type: none"> - Show out activities - Dynamic environment 	<ul style="list-style-type: none"> - Competitive salary 	Not yet	<ul style="list-style-type: none"> - Interview about passion of young leader - Activities: take care employees

Figure 15. EASY CREDIT's competitors (EASYCredit, n.d.).

Figure 15 shows the comparison between EASY CREDIT's Facebook page and 2 top competitors on consumer loan market which are HOME CREDIT and FE CREDIT. In addition, the comparison focuses on the different in direction and the content inside Facebook career page.

According to the comparison proposed by P2P Digital, both HOME CREDIT and FE CREDIT have clear directions for their Facebook Recruiting page. In HOME CREDIT, young value is put on top, additionally, they express themselves as professional, friendly and trendy. On the other hand, FE CREDIT focuses in delivering the enthusiasm and passion in what they do. However, EASY CREDIT has not had a clear path for their Facebook Career page.

About the content on Facebook, P2P Digital points out 4 elements affecting the brand image in employees' mind. The first one is "Company Culture" which defines the environment, company mission, value, ethics, expectations, and goals of company. (Doyle, 2019)

HOME CREDIT is known for their inspiring workspace, good internal relationship and contests between employees while FE CREDIT focus in creating a place where employees can call its their second home. On EASY CREDIT side, they show out the activeness and passionate within their organization. In addition, they create an image of a dynamic environment where non-stop improvement and evolution are encouraged.

Secondly, the income mentioned in HOME CREDIT and EASY CREDIT are quite vague with job seeker. In addition, the information about salary inside job posts only let candidates know that they will receive competitive salary, but they do not know the specific number. On the other hand, FE

CREDIT uses high income as an advantage to attract talents, plus, the salary raise is also mentioned inside job posts.

Thirdly, development opportunities have not been mentioned by all of these 3 companies so it can be exploited as a new content for Facebook page.

Fourthly, the employees are also used as a reference material for job seekers who is looking for the best teammates to work with. In HOME CREDIT the colleague can be described as friendly, professional. Besides, HOME CREDIT uploads the images of their employees on Facebook with smiling and ready pose to motivate job seekers apply for job. In FE CREDIT, it is more about lifestyle and affectionate. Plus, people can freely express their personality which brings diversity to workplace. Moreover, EASY CREDIT portrays its employees through the interviews about passion of young leaders within organization. At the same time, the posts on EASY CREDIT Career page create an impression that their employees always have each other's back.

To sum up, EASY CREDIT's Facebook page needs to have a comprehensive direction in order to compete with its 2 biggest competitors. Furthermore, development opportunities can be added inside the content of Facebook page as a new category.

4.1.3 Perceptual map

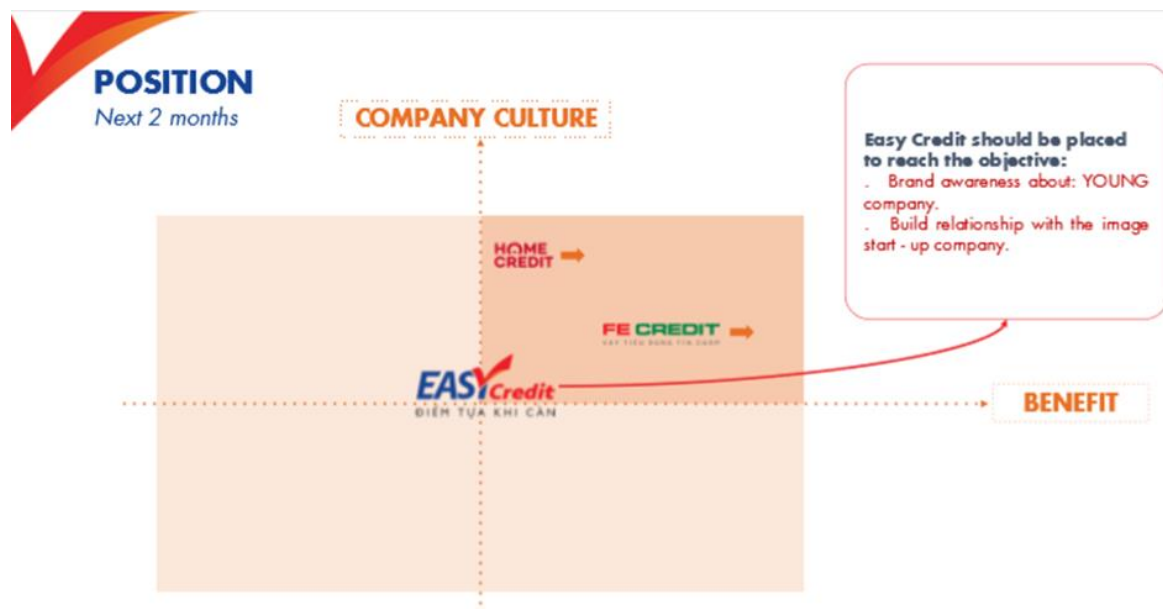


Figure 16. EASY CREDIT positioning (EASYCredit, n.d.).

Figure 16 positions employer brand of EASY CREDIT with 2 top competitors HOME CREDIT and FE CREDIT. According to Figure, HOME CREDIT's employer brand is inclined to company culture while FE CREDIT sticks with their strength which is offering high benefits to employees. After implementing the strategy, EASY CREDIT's employer brand is expected to be a balance combination between company culture and benefit. As a result, EASY CREDIT should be placed to reach 2 objectives. Firstly, creating a brand awareness inside candidates' mind about YOUNG company. Secondly, using the image of a start-up company as a core attraction to job seekers.

4.2 Strategy Implementation

4.2.1 Campaign Overview

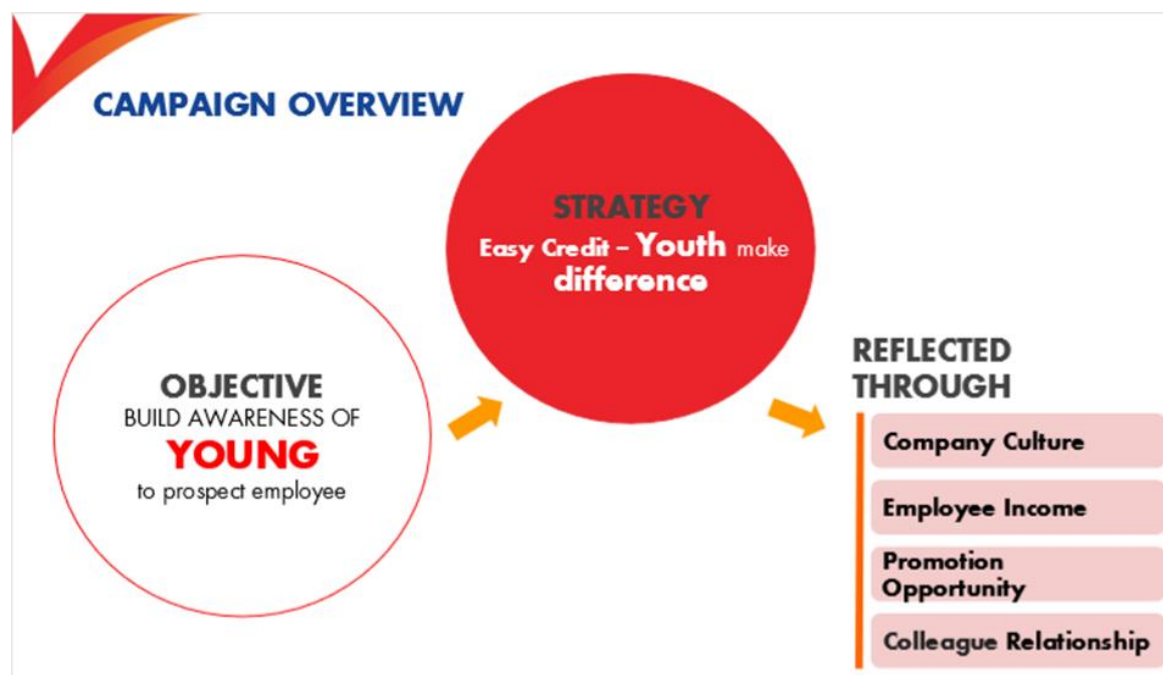


Figure 17. Campaign overview (EASYCredit, n.d.).

In this content strategy, EASY CREDIT tries to amplify the "Young" factor inside EASY culture. The main objective is to build awareness of "Young" to prospect employee. Besides, using EASY CREDIT name to spread the message "Youth make difference" on Facebook Career Page. The "Young" factor is exploited through company culture, employee income, promotion opportunity, and colleague relationship.

4.2.2 Target audience

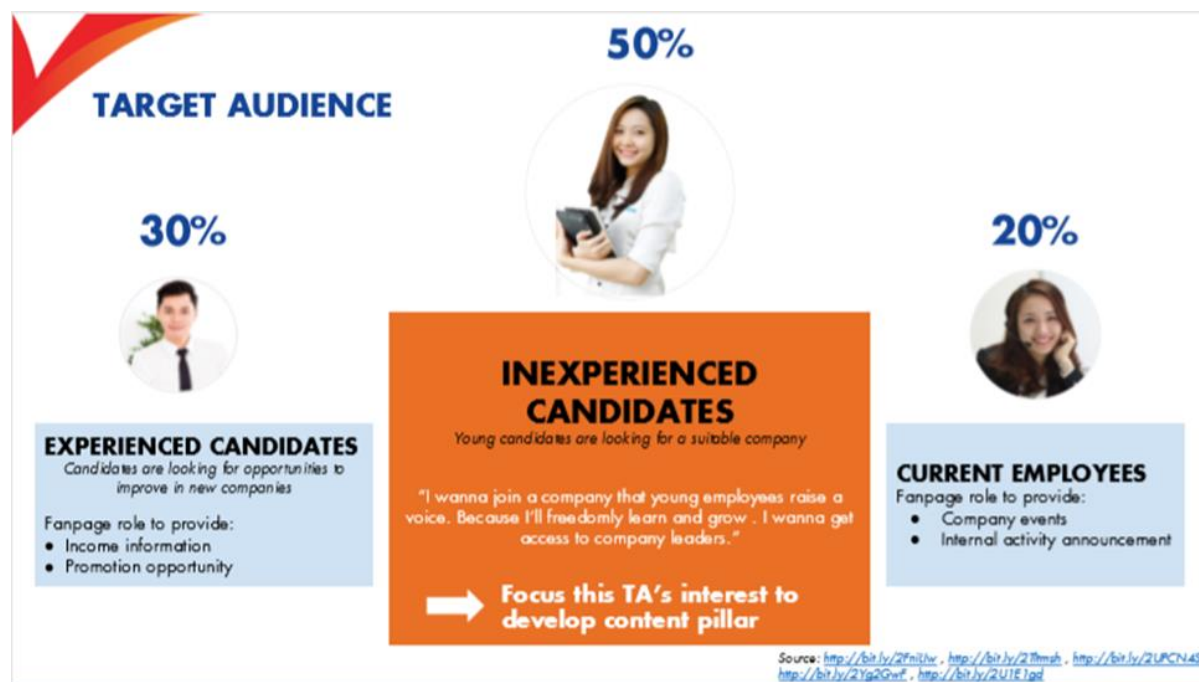


Figure 18. Target audience (EASYCredit, n.d.).

This strategy focuses in 3 types of audience which are Experienced candidates, Inexperienced candidates, and Current employees. Additionally, EASY CREDIT will focus 50% of articles for non-experienced subjects while experienced candidates is 30%, and current employees is 20%.

4.2.3 Message

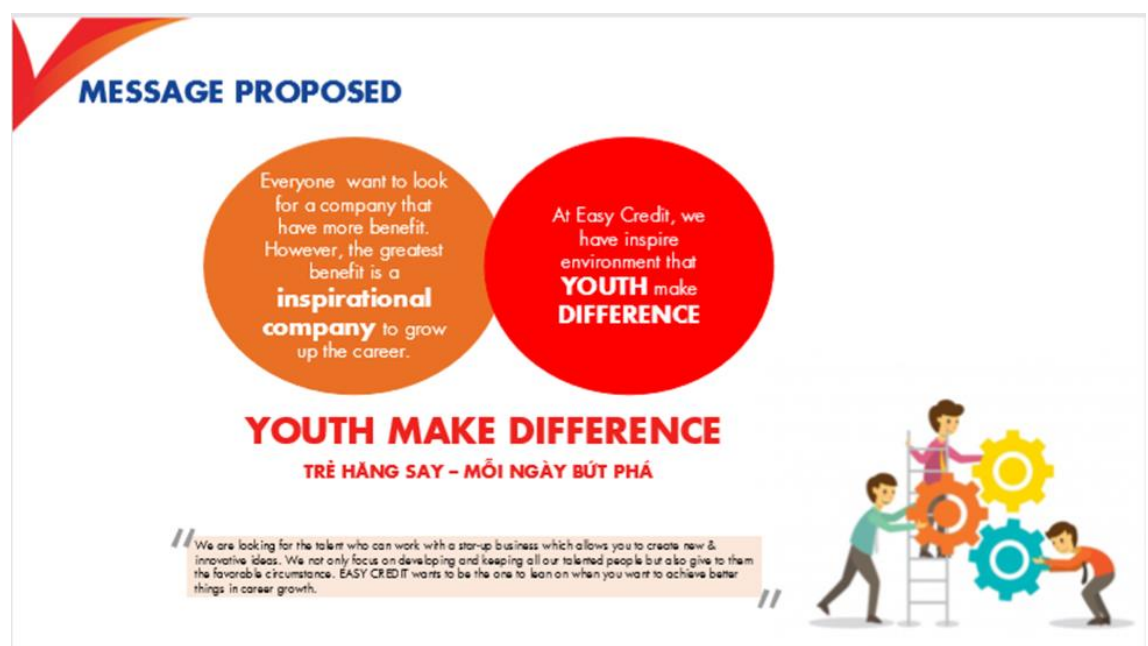


Figure 19. Message proposed (EASYCredit, n.d.).

P2P Digital proposed a message to EASY CREDIT delivering the YOUNG element of company to job seekers. In addition, the slogan for the Facebook content strategy is “YOUTH MAKE DIFFERENCE”. More specific, EASY CREDIT persuades candidates that the greatest benefit is working for an inspirational company and EASY CREDIT has the perfect environment where youth can make difference.

The message proposed by P2P Digital: “We are looking for the talent who can work with a star-up business which allows you to create new & innovative ideas. We not only focus on developing and keeping all our talented people but also give them the favorable circumstance. EASY CREDIT wants to be the one to lean on when you want to achieve better things in career growth.”

4.2.4 Content’s writing style



Figure 20. Mood and tone (EASYCredit, n.d.).

On Facebook, the writing style of content writer will take a crucial part in deciding the main audience of the posts. In order to show out core value of YOUNG to attract talents, P2P Digital suggest the mood and tone should be use in Facebook posts to approach inexperience candidates. Therefore, the voice of the writer should be young, friendly and trendy. Moreover, EASY CREDIT should address its audience by using storytelling, real-case interview and experience sharing.

4.2.5 Facebook content pillar

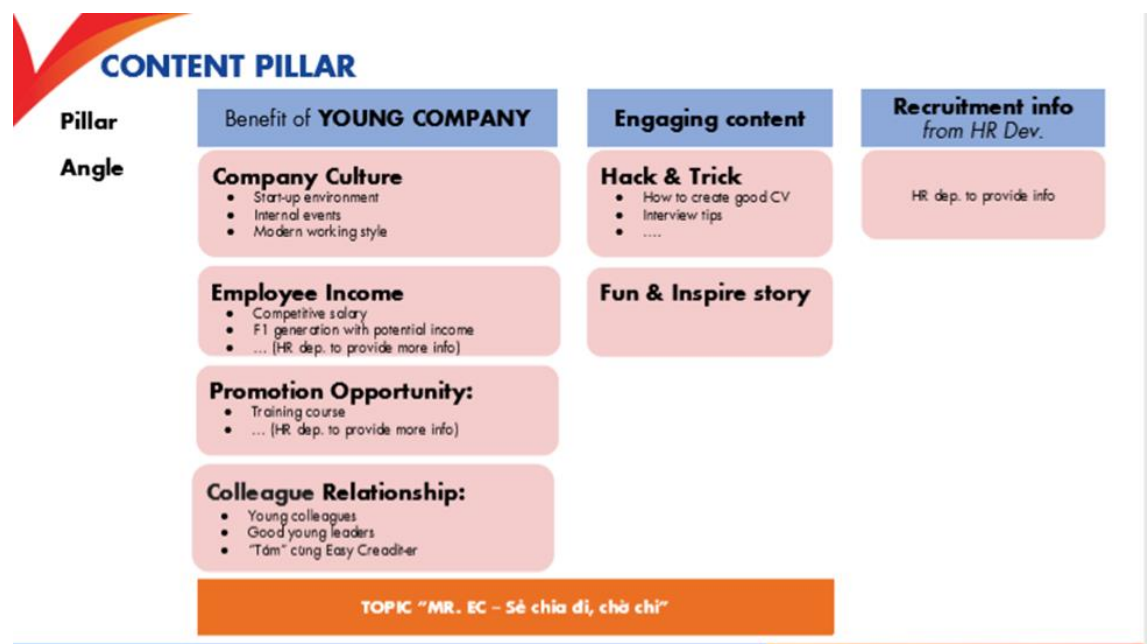


Figure 21. Content pillar (EASYCredit, n.d.).

Figure lists the types of contents which will be posted on EASY CREDIT Career Facebook page in 2 months period. In addition, there are 3 main content pillars which are "Benefit of YOUNG COMPANY", "Engaging content", and "Recruitment info".


Firstly, "Benefit of YOUNG COMPANY" will include the aspects related to company culture, employee income, promotion opportunity, and colleague relationship. Therefore, P2P Digital utilizes the strengths of EASY CREDIT by turning them into appealing bargain to candidates.

Secondly, "Engaging content" provides tips and stories for Facebook audience. Thus, purely offering benefit for audience is a way to earn more followers, especially when audience find the tips and stories are useful to them.

Thirdly, "Recruitment info" will be written in a more exciting "mood and tone" as mentioned earlier in order to reach the target audience.

4.2.6 Express culture through a fictional character

TOPIC: "MR. EC – Sẽ chia đi, chờ chi"



Mr. EC is a person who represent a leader, not the boss

He will inspire new employees that company culture at Easy Credit: YOUNG policy, work skills....

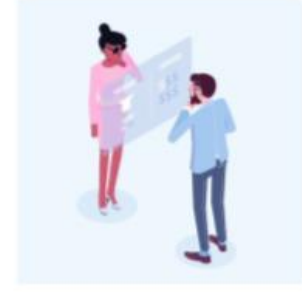




Figure 22. New topic: "Mr.EC" (EASYCredit, n.d.).

To blow a new wind into EASY CREDIT Career Facebook page, P2P Digital suggests a new topic called "Mr. EC's Sharing". In addition, Mr. EC is a fictional character who represents the image of a typical EASY CREDIT leader. Therefore, Mr.EC 's task is sharing about EASY CREDIT company culture to candidates. Besides, giving candidates a closer look into company policy, working skills and etc. Instead of writing traditional posts, the content writers give themselves an identity to earn trust and loyalty from audience.

4.2.7 Content direction

CONTENT DIRECTION

W1	MR. EC Giới thiệu chuyên mục mới: "Mr. EC – Sẽ chia đi, chờ chi"	Promotion opportunity Dễ dàng chứng tỏ thể mạnh bản thân: Cơ hội được nói lên suy để khẳng định mình	
W2	Young colleagues Chú trọng khả năng teamwork: Bạn không phải đi một mình <i>Visual: Hình ảnh teamwork</i>	Hack & trick Những yêu cầu tuyển dụng tổng quan dành cho những ứng viên	Start-up environment Nhân viên đời F1 của Easy Credit - "mò hôi nước mới" sẽ không bị quên lãng <i>Visual: Interview về nhân viên "bào lằng" của công ty</i>
W3	Young good leader Mỗi nhân viên là một kỳ vọng bứt phá của công ty	MR. EC Khi Mr. EC nói về phúc lợi công ty	
W4	Competitive Salary Mức lương cạnh tranh - điểm đặc biệt của Easy Credit so với các công ty start - up	Start-up environment Không gian làm việc của Easy Credit <i>Visual: Chia sẻ không gian văn phòng các nhân viên đang làm việc</i>	

Figure 23. Content direction 1st month (EASYCredit, n.d.).

In the first week of the first month, EASY CREDIT promoted the new topic “Mr. EC’s sharing”, plus, writing a post about “Promotion opportunity”. More specific, the employees could prove their ability while working in a dynamic environment such as EASY CREDIT. Plus, the leaders would encourage employees to share their opinions.

Week 2 introduced the “Young colleagues” of EASY CREDIT who would always give their teammates a hand while teammates facing difficult challenges. Next, “Hack and Trick” provided candidates with the basic requirements in recruiting process. At the end of the week, a post about “Start-up environment” would tell about the first generation of EASY CREDIT employees. The purpose of this post was to show the gratitude to old employees who put foundation for EASY CREDIT. To increase the honesty of the story, P2P Digital recommended to have an interview with first generation employees.

Week 3 contains topic about “Young leader” and “Mr. EC”. In “Young leader” topic, EASY CREDIT expressed their hope in each of company member. And later, “Mr. EC” would answer the candidates about the benefits that EASY CREDIT offered.

In week 4, EASY CREDIT attracted the attention of job seekers by posting “Competitive Salary” topic. In addition, while being a start-up company, EASY CREDIT can give their employees competitive salary compare to other company in consumer loan market. Lastly, “Start-up environment” topic provided candidate with the image of EASY CREDIT co-working space

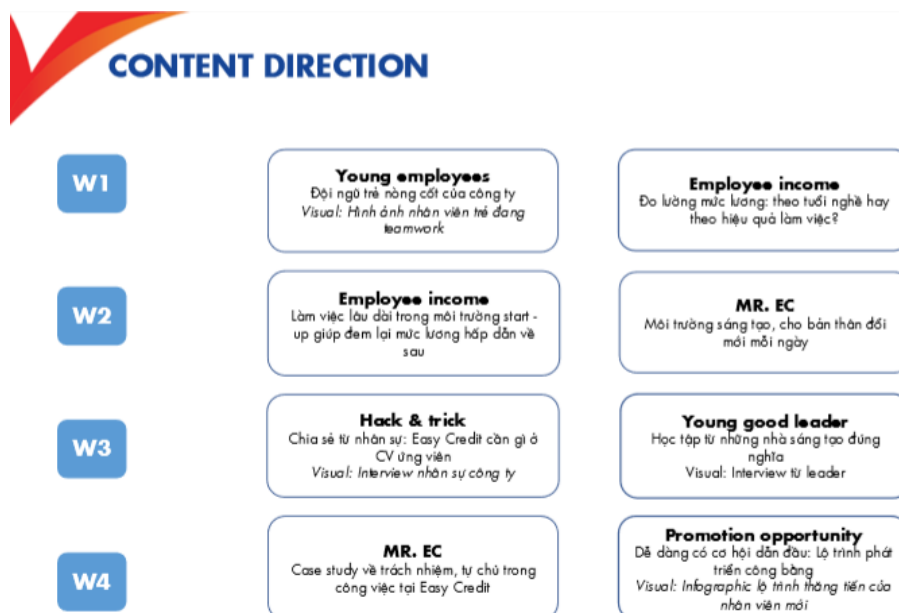


Figure 23. Content direction 2nd month (EASYCredit, n.d.).

In the first week of the second month, EASY CREDIT introduced the “Young employees” within the organization. Besides introducing the young

employees, the post also contained images showing the teamwork spirit between colleagues. In addition, the next post “Employee income” was made to boost the interaction and attract the curiosity of candidates. In detail, EASY CREDIT gave a controversial topic to audience “How to calculate the salary: Working years or working quality?”

In week 2, EASY CREDIT continued with the topic “Employee income”. This time, the content was “working for a long-term in start-up environment will help employees earn a much higher salary in a long-run “. And then, “Mr. EC” would share about the creative environment which was an advantage of start-up company – a place where every innovative idea would be appreciated.

Week 3 started with “Hack and trick” which gave job seekers the information to create a professional CV. By guiding and giving useful information, EASY CREDIT earned back the attention from Facebook’s potential candidates. Also, in week 3, “Young leader” topic was promoted on the Career page. This time, EASY CREDIT posted an interview of a young EASY CREDIT leader to promote the creativity concept.

Last week of the strategy, EASY CREDIT posted “Mr. EC” and “Promotion opportunity” as the last 2 topics. In addition, “Mr. EC” shared a case study about responsible and self-restrain with in EASY CREDIT which would be seen as an example to follow for EASY CREDIT employees. Additionally, EASY CREDIT continued to strike into “Promotion opportunity”. By giving the EASY CREDIT’s Facebook audience a clear career path within the organization, EASY CREDIT was closing the gap between expectation and reality of career development.

5 CONCLUSION

EASY CREDIT case illustrates the way a company implements employer branding into their organization.

By collecting data using EVP survey, company can understand the core factors attracting employees to their organization. Plus, amplifying those factors to attract candidates and retain current employees. However, employees might expect too much in their employer to provide them the exact benefit they were hoping for. And when the expectation surpasses the reality, employees would feel depressed and disappoint in their organization which in long-term will damage the company’s employer brand. Therefore, it is employers’ job to bridge the gap between brand promise and brand delivery.

On the other hand, eNPS survey, allows employers to measure the loyalty of employees, thus, it reflects the success of company's employer branding effort.

The data from the surveys would be used to create an overall action plan which is designed to deal with company's current situation. In addition, the plan would be implemented by the HR department to constantly improve the employer brand.

After building the foundation of the employer brand, company would tackle their social media channel. The main direction to develop social media would be depended on the corporate culture. For example, In EASY CREDIT case, they use Facebook as their main channel because of its popularity in Vietnam, plus, the main target that EASY CREDIT was aiming at were the millennials. Therefore, EASY CREDIT utilized their "Young" culture aspect as the main direction to gain the attention from their targeted audience. As a result, EASY CREDIT's Facebook Career page is now running stable and it has reached 7800 followers after applying the strategy.

However, EASY CREDIT's employer brand is totally separated from the corporate brand which would lead to the inconsistency in company's direction.

6 RECOMMENDATION

6.1 Changes in applying employer branding

6.1.1 The important of employer branding in company's strategy

To understand how employer branding is changing, a survey was made with the participation of more than 2000 senior executives about their employer branding activities. The sample included CEOs and heads of HR and recruiting, employer branding, and marketing, in 18 countries. The data was collected from October to December in 2014, and the results are presented in Universum's "2020 Outlook, the Future of Employer Branding." (Mosley, 2015)

Employer Branding Is Becoming Strategically More Important

What CEOs and HR and marketing leaders expect it to do for the company by 2020.

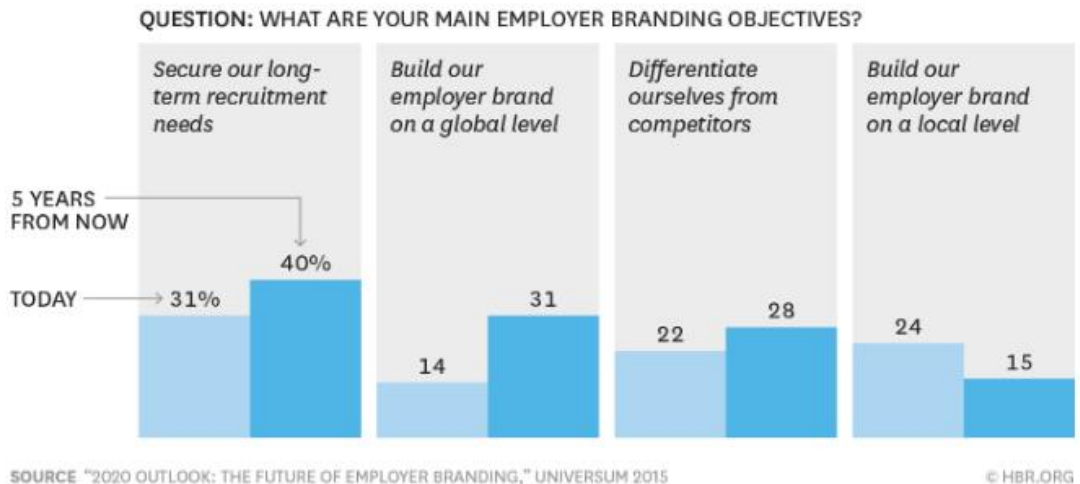


Figure 24. Employer branding objectives by 2020

Figure 24 shows the expectation of the senior executives in the potential of employer branding. Those expectations include: Secure long-term recruitment needs, build employer brand on a global level, and differentiate themselves from competitors.

Marketing is also seen as playing a larger part in shaping the brand of the employer. Because social media has linked business reputation with customer experience, consumer-facing communications are becoming increasingly essential in shaping the brand of the employer. Many companies are now highlighting the quality and commitment of their staff in their consumer marketing which increase their reputation in both consumers and candidates' mind. Plus, a strong employer brand can affect sharply to the employees, emotions, commitments, and engagement level which involve with a positive consumer brand experience. (Mosley, 2015)

"Take Care Of Your Employees And They'll Take Care Of Your Business". Says Richard Branson, founder of the Virgin Group. (Sotoohi, 2018)

6.1.2 Three-step process which changes employer branding

A strong employer brand can be a huge advantage in the "War for talents" because it can attract, engage, and retain the best people. However, the employer brand is always developed separately from the organization, thus, Banta and Watras claim it is not the right way to achieve those goals above. (Banta & Watras, 2019)

More specific, the problem with most employer brand is the lack of connection with corporate brand and core driver of business. The employer brand is always managed by the Human Resource department

and too often becomes associated with superficial perks such as free lunch or unlimited vacation. In the United States alone, there are now more than 40 consultancies focused on employer branding, usually separate from any larger strategic purpose. The consequences can be dismayingly. (Banta & Watras, 2019)

For example, employers might describe to candidates how a job can develop employees' skills, but they do not mention how it will benefit customers or the business. Moreover, there are businesses promotes quotes and photos of their employees saying things such as "my coworkers make every meeting seem like a party." Overall, the factors creating employer brand are totally detached from the factors creating corporate brand. (Banta & Watras, 2019)

Therefore, Banta and Watras believes the employer brand should be built based on the corporate brand. In order to encourage this integration, the "employer brand" label needs to be disposed and focusing instead on building out a talent dimension as a key part of the corporate brand. In addition, they recommend a three- step process, led by the CEO and the executive team — not delegated to lower-level HR or communications people. (Banta & Watras, 2019)

First, create a talent framework assembles the key qualities, behaviors and motivations that managers want to see in their team members. The talent framework needs to support the company to deliver on its total brand promise. (Banta & Watras, 2019)

Second, validate the talent framework. The employees deal directly with the customers have the best knowledge of their needs and how works are done. Key questions in focus groups and on questionnaires for these employees should include: "Does this capture capabilities critical to our success?" "How do you think prospective hires will react?" and "Do our values come across clearly?". In addition, it is important to ask employees about what needs to be changed inside organization to attract, engage, and retain employees. Thus, EASY CREDIT had done this in their EVP survey result. (Banta & Watras, 2019)

The question here is: "How does the framework interact with potential candidates?". In addition, the talent framework may not fit with every individual within organization. Therefore, company can ask their new employees' opinion about the strategy, vision, core values, and quality of customer services as a potential working place. Besides, the HR Department can collect feedback from employees to come up with a professional assessments. (Banta & Watras, 2019)

The final step is to apply the talent framework in every aspect of businesses. Moreover, company needs to encourage the good behaviour within the organization. For example, EASY CREDIT embed YOUNG aspect

into its business which means the employees need to adapt with the values of YOUNG. Additionally, EASY CREDIT's employees try do their best to support their teammates and showing their enthusiasm in working. Therefore, those behaviors of EASY CREDIT's employees need to be rewarded and encouraged by the leaders. (Banta & Watras, 2019)

It is the duty of the CEO to attract, retain, and engage the employees. As a result, this three-step-process will be led by a brand team who work closely with the CEO. Due to the fact, talents need to be integrated into the core of organization instead of being separate. (Banta & Watras, 2019)

6.2 Utilizing word of mouth

As Employer Branding gradually receives more attention from leaders, many businesses are trying to optimize existing marketing tools and approach new media trends with a desire to reach more target group of talented people.

Including Word-of-Mouth Marketing (WOMM) - a familiar tool in marketing strategy because of its high practical results and low cost. However, due to its trickiness in Employer Branding, not many businesses in Vietnam have been included it in their plans.

6.2.1 Role of WOM Marketing

In the increasingly competitive market, customers have a lot of information and insight, according to the latest RBNC research on consumer buying and service buyers, up to 75% of customers do not believe in advertising. Accordingly, what is realistic or simple will receive good responds from customers due to the rustic, sincere and idyllic nature. WOM Marketing - Oral Marketing, is a method that has existed for a long time, but in this current trend, it is an extremely effective tool, low cost plus bringing practical results. (Huynh, 2019)

The application of WOM expressed in these 5 following actions (applying to social networks as a tool):

- Encourage user-generated content: encourage consumers to create messages or posts themselves
- Share customer reviews: share customer comments
- Get product rated on your site: create reviews of products and services on the website
- Create a referral program: build a customer referral program
- Connect with Key Opinion Leaders (KOL): Connect with influential people

6.2.2 Application of WOM in Employer branding

Human Resource department is using marketing tools to apply employer branding. In addition, the main targets are candidates, employees, community and etc. Therefore, it is possible to apply WOM with these specific actions:

1. Encourage user-generated content: Encourage employees to share their current feelings, or former employees to share their previous experiences at the old company, or to let the community discuss about the activities at a company.
2. Share customer reviews: share the feelings of the candidates after the interview. Plus, employees participate in sharing about the business in “the best workplace” programs organized by external partners, or interview from employees working 5 years, 10 years, 20 years with company.
3. Get product rated on your site: assessment of a business coordinated by a third party on specific aspects such as salary & benefits, development opportunities, training programs, etc. The businesses only need to choose one point and focus to build awareness with specific keywords to target. For example, every time the working environment of enterprise A is mentioned, other people will think of the keyword "X"
4. Create a referral program: build a candidate referral program which link with organizations, universities, researchers, etc.
5. Connect with Key Opinion Leaders (KOL): KOL are people who currently have a large number of followers, so their updates and activities often make an impact with large coverage. A specific example of a way to connect with KOL in employer branding is to invite external speakers to share effective practices with company’s employees. Maybe the speaker's experience is less than that of some employees, but the opportunity to share at the business helps both to build their personal brand and to introduce the employer brand to their followers.

6.2.3 Touchpoints

Everyone can be a touchpoint when applying WOMM to Employer Branding. Depending on the segment and goals that a specific touchpoint will be focused on. In addition, the touchpoints may be future candidates, current candidates, employees, former employees, relatives of employees, industry experts, partners, customers of the business and etc. (Huynh, 2019)

6.2.4 4B Principal when apply WOM for Employer Branding

Believe: businesses must aim to build a true belief in the hearts of all subjects. Besides, it is not advisable to talk excessively or to shout out like a slogan. (Huynh, 2019)

Behave: if a company believes in some kind of values then all the levels in the organization must live and show those values. It is not wise to say but do not follow, or only showing those values on external media and totally ignore them within the organization. (Huynh, 2019)

Belong: when a company has believed and shown those values throughout the organization, naturally employees and candidates will feel themselves belonging to the organization. (Huynh, 2019)

In addition, enterprises should organize activities to engage employees such as:

- Teambuilding is not an ordinary outdoor activity but a program that must be attached to the company's strategy.
- Corporate social responsibility, however, it is not about a few sponsorships or donations, but a long-term strategy associated with the overall strategy.
- "Startup inside of Corporate" is a program that connects departments, retains employees and brings a lot of economic value to businesses.

Be Brand Ambassador: when employees believe in a true value, express that value every day and feel they belong to organization, they become the ambassadors for the employer brand. (Huynh, 2019)

6.3 Making improvement on Facebook:

6.3.1 Targeting the millennials

Based on the experience of consulting for many businesses around the globe, the ROBENNY Group draws out the points that Millennials (Gen Y) are interested in when working (ranked in descending order of priority) as follows: (Huynh, 2019)

Career development opportunities, competitive salary, training and developing, extra benefits (in addition to salary), easy work rotation, opportunities to work abroad, ethics at work, enterprise value is consistent with personal values, the name of the leader or the success of the employee, and finally, the reputation of the company in the labor market (Employer Brand). From this result we can draw the conclusion that: Millennials desire to find a true value in a place where they can be fully devoted. (Huynh, 2019)

Therefore, the Employer Branding communication plan should accompany these insights about millennials to attract them. If businesses only create values that are not true, illusory or lull with small successes to achieve the present without the future challenges, thus, they cannot attract the talents of this generation. (Huynh, 2019)

6.3.2 Producing engaging titles:

Before reading the content, title is the first thing people see. Thus, creating an engaging title is the utmost importance to attract readers.

Numbers will create a sense of wrapping up the content of the article. Meanwhile, the readers can save their time and click into the link. The readers are being urged to see a more specific content which helps them remember longer.

Entertainment is one of the three factors that attracts reader and make them get into the content faster. When putting humor in the headlines, it will touch readers' desire for entertainment.

The success of real people in the company always attracts the readers and shows the company's concern in its employees. Therefore, when having a success story, do not hesitate to show respect on the title and share the article to the rest of the company.

When having a completely new solution, tips, formula, with a different perspective, a weird title is required. However, it should be noted that the sharing must be really new and impressive, to avoid creating frustration for readers.

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