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MODELS FOR THE IMPLEMENTATION OF GOVERNANCE AND TRANSPARENCY IN THE FINANCIAL COMPANIES: THE QUALITY MANAGEMENT IN THE SANTANDER GROUP

To get quality in the rendering of services, it is necessary to construct an environment in the company where the excellency of the service offered to the customer is a mission of all the integrant members of the organization – diligent, administrators or controlling, and governance.

But, to incorporate these practical, the necessary company to always have in mind that the installment of a service is made by people for people. The customer must be everything for the company. Therefore, he needs to be always syntonized with the necessities of its public, to know its perceptions, values and motivations of purchase, through constant research. The activities of the company must be come back toward results, and it does not stop functions, tasks, regulations or procedures. What it counts is the service and its impact on the customer.

It is necessary to satisfy the customer being looked for to decide its problem, exactly that occasionally she is necessary to break rules or to make something uncommon. This can be a chance it company to increase the value of its services, not having to face such attitudes as disturbances of the daily routine. All the people of a company must be felt responsible for the satisfaction of the customer. When the errors happen - and they will appear inevitably -, need to be corrected of form to cause a strong positive impact in the customer. The different departments of a company must contribute for the global progress of the attendance the customer, working together, as a team. It is important to have in mind that the quality of the service is not present only in the staff of the front line.

Consider a directed plan of performance to get competitive advantage from the elaboration of a strategy of services, that understands the following stages: to elaborate an attendance strategy; to make with that the controlling behave as fanatic for the service to the customer: leadership; to concentrate itself in the motivation and the training of the employees: staff politics; to project products and services that make possible a good attendance to the customer.

Objective to revert the negative perception of the customer; to hold back the relationship, keeping the relationship level daily pay-attention; To preserve the institucional image; “Its problem is my problem” – customer to have clearly that it has a responsible professional for its problem as only contact; “One Stop Shop” – another canal will not need to contact none to have its decided problem; Source of identification of chances.

Comparativily, among the analyzed months, September is distinguished with the biggest index of claims. This peak also occurred due to an aggressive campaign of marketing in business of the credit cards and in the acceptance of the customers in changing its pure cards (only for movement of the current account) for multiple cards (with the function credit also in the same plastic). Business was materialized, however it did not have plastics enough to produce the requested cards. The

customers waited card five after, in the maximum seven working days; however the stated period was not fulfilled. The delay arrived to complete one month for the majority of the customers, being generated the extreme increase in the index of claims.

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