

# Appendix -Guidance and Benchmarks Matrix on Customer Service Delivery for Implementation by Financial Institutions(FIs)

| Guidance                                                                                | Definition and scope                                                                                                                                                                                                                                                                                                                          | Areas to cover                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Status of problems identified in regulated financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Performance standard / Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Benchmarks                                                                                                                                                                                                                                                                                                             | Reporting and measuring protocol                                                                                                                                                                                                                  |
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| 1.Preparation of the policies/codes/procedures about customer care and service delivery | <p>Defines:</p> <ul style="list-style-type: none"> <li>The policy framework</li> <li>Establishment</li> <li>Integration of the policies/procedures within the institution</li> <li>Planning, design and development</li> <li>Implementation process</li> <li>Maintenance and improvement of the quality services by the management</li> </ul> | <ul style="list-style-type: none"> <li>Covers the definition and terms of a policy/codes within the 8 principles set in ISO 1001</li> <li>Responsible pricing, access to information and transparency in service delivery units/help desks or front office</li> <li>Information on products and services provided by FIs or agents mainly in banking operations, policy and claims operations, procedural processes and automated services</li> <li>Institutions need to take adequate care to design products and delivery channels such that they don't cause harm</li> <li>How to serve people with various disabilities and other special groups for financial inclusion</li> <li>Effective communication internal and external to the institution</li> </ul> | <ul style="list-style-type: none"> <li>Long queues of customers in FI halls.</li> <li>Delayed services due to procedures or lack of transparency in FI services e.g. charges, long approval processes especially in credit, check balance, opening an account</li> <li>Delayed services and lack of reliability in automated services</li> <li>Problem of training, marketing, access to information regarding the services provided and the existence of a well-functioning Help-Desk system</li> <li>Absence of suggestion boxes in FI' shall</li> <li>Ineffective Hotlines, toll free lines/call centers</li> </ul> | <ul style="list-style-type: none"> <li>Average waiting time per customer or customer cycle time at the teller (during slack and peak hours)</li> <li>Days taken to approve a product or service application (loan, claim, etc.), open an account, check balance, approve a claim application, where applicable</li> <li>Hours taken to respond to inquiries (open an account, check balance, etc.)</li> <li>Body language/communication</li> <li>Successful / error free transactions per machine hour</li> </ul> | <ul style="list-style-type: none"> <li>Max. of 3 min per customer</li> <li>Between 1-15 days depending on the nature of the product or service</li> <li>Max. of 3 min per transaction</li> <li>Interactions with customers; smiling and smart</li> <li>Code of ethics for staffs and clear terms for agents</li> </ul> | <ul style="list-style-type: none"> <li>Captured and tabulated quarterly reports by reporting institutions</li> <li>Averages on the quarterly raw data shall be derived for analysis</li> <li>Management reviews</li> <li>Audit reports</li> </ul> |

| Guidance | Definition and scope | Areas to cover                                                                                                                                                                                                                                                                                                                                                                                                                                    | Status of problems identified in regulated financial institutions | Performance standard / Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Benchmarks                                                                                                                                                                                               | Reporting and measuring protocol |
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|          |                      | <ul style="list-style-type: none"> <li>Pricing, charges, terms and conditions will be set in a way that is affordable to clients, allowing FIs also to be sustainable</li> <li>Focuses on the training of customers, marketing and Help desk</li> <li>This attribute measures quality of customer and control performance of the help-desk of any type; it might be email support system or online ticket system or off-line help desk</li> </ul> |                                                                   | <ul style="list-style-type: none"> <li>Adequate design and delivery channel for the services and products provided</li> <li>Developed training and communication plan on the service to be delivered</li> <li>Existence of a client charter or information on the website, ATM machines where applicable, reception desk, FI hall boards that is up to date and convenient to read and understand in three official languages, such as; working hours, charges &amp; fees, premises, contacts of key responsible persons and departments, etc.</li> </ul> | <ul style="list-style-type: none"> <li>Implemented feedback loops (blogs, customer forum etc.)</li> <li>Internal and external training and communication plans, channels for service delivery</li> </ul> |                                  |

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|          |                      |                |                                                                   | <ul style="list-style-type: none"> <li>• Average waiting time per customer for services provided on the help desk/ front desk</li> <li>• Service/product quality policy and manual; including service delivery process</li> <li>• Measuring and controlling call center performance through:               <ol style="list-style-type: none"> <li>1. Number of elicit/prompt customer response per day</li> <li>2. Average amount of time the customer spends waiting to speak to a call center</li> <li>3. Abandoned busy signal or transferred calls</li> <li>4. In bound (related to</li> </ol> </li> </ul> | <ul style="list-style-type: none"> <li>• Max. of 5 min/customer for enquiry services at the help desk/front office</li> <li>• Code of ethics for help desk/front office staffs</li> <li>• Max. of 30 calls per hour (max. 2 min per call)</li> <li>• IT support and recording system to measure performance of call/toll center</li> </ul> |                                  |

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| 2. Customer satisfaction : Complaint handling in institutions | <p>Defines:</p> <ul style="list-style-type: none"> <li>Guiding principles related to complaint handling in an institution</li> <li>Complaints handling framework, and planning</li> <li>Operation of complaints handling process</li> <li>Maintenance and improvement; monitoring and auditing of complaint handling processes, and management review</li> </ul> | <ul style="list-style-type: none"> <li>Covers the definition and terms of complaint handling within the 9 guiding principles set in ISO 1002</li> <li>Covers mechanisms of effective resolutions within the institution, the complaint management system, handling processes and procedures</li> </ul> | <ul style="list-style-type: none"> <li>Defective or non-existing complaint handling system or framework</li> <li>Non-existent processes, delays in responses and complaint handling system; including registers to record complaints. Often complaints may be lodged; verbally (telephone), or written (mailed through emails, post office or SMS) or faxed</li> </ul> | <p>specific need) and out bound (hailing from specific unit/department or division) calls</p> <ul style="list-style-type: none"> <li>Complaints received per working day</li> <li>Contested dispositions proposed by consumers</li> <li>Proposed dispositions by consumers</li> <li>Responsive mechanism for complaints and problem resolution for their customers</li> <li>Complaint follow-up forms</li> <li>Existence of a suggestion box in the FI hall</li> </ul> | <ul style="list-style-type: none"> <li>A Redress within 15 days.</li> <li>A Redress within 15 days.</li> <li>Within 15 days of receipt</li> <li>A well maintained and feedback mechanism/sys tem.</li> <li>Presence of a suggestion box in every institutional hall and</li> </ul> | <ul style="list-style-type: none"> <li>Captured and tabulated quarterly reports by reporting institutions, including corrective actions taken in response to the complaints.</li> <li>Averages on the quarterly raw data shall be derived for analysis.</li> <li>Audit reports</li> </ul> |

| Guidance                                                                 | Definition and scope                                                                                                                                                                                                                                                                                        | Areas to cover                                                                                                                                                                                                                                                                                                                                                                                                                                      | Status of problems identified in regulated financial institutions                                                                                                                                                                  | Performance standard / Target                                                                                                                                                                                                                                                 | Benchmarks                                                                                                                                                                                                                                                   | Reporting and measuring protocol                                                                                                                                                                                                                                   |
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| 3. Customer satisfaction: Dispute resolution external to the institution | <p>Defines:</p> <ul style="list-style-type: none"> <li>Guiding principles related to dispute resolutions</li> <li>Dispute resolution framework</li> <li>Planning, designing and development</li> <li>Operations</li> <li>Maintenance and improvement; monitoring, analysis and management review</li> </ul> | <ul style="list-style-type: none"> <li>Covers the definition and terms of disputes within the 11 guiding principles set in ISO 1003</li> <li>Mechanisms of designing dispute resolution policy, management responsibilities</li> <li>Operations to include; complaint referral, dispute notices, formation of responses, implementation of a resolution and closing a file</li> <li>Effective monitoring, analysis and management review</li> </ul> | <ul style="list-style-type: none"> <li>Defective or non-existing dispute handling system or framework</li> <li>Poor quality of processes and products based on feedback from customers</li> <li>Unsatisfied complainant</li> </ul> | <ul style="list-style-type: none"> <li>Complainant forms</li> <li>Dispute handling system and register</li> <li>Clear policy/code of conduct, methods and procedures on the dispute resolution.</li> <li>Existence of complaint referral; thereby called providers</li> </ul> | <p>mechanism of reporting and handling of any issues posted</p> <ul style="list-style-type: none"> <li>Code of ethics for staffs responsible for complaint handling.</li> <li>A dispute resolved within 15 days</li> <li>Referrals within 15 days</li> </ul> | <ul style="list-style-type: none"> <li>Captured and tabulated quarterly reports by reporting institutions, including corrective actions taken in response to the complaints.</li> <li>Averages on the quarterly raw data shall be derived for analysis.</li> </ul> |

| Guidance                                           | Definition and scope                                                                                                                                                                                                | Areas to cover                                                                                                                                                                                                           | Status of problems identified in regulated financial institutions | Performance standard / Target                                                                                                                                                                                                                                                                                                                                                           | Benchmarks                                                                                                                                                                                                                 | Reporting and measuring protocol                                                                                                                                                       |
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|                                                    |                                                                                                                                                                                                                     |                                                                                                                                                                                                                          |                                                                   | <ul style="list-style-type: none"> <li>Receipt of dispute notice to persons responsible for dispute handling; quality assurance, customer service and legal personnel</li> <li>System to record and report disputes, referred files, and closed files</li> </ul>                                                                                                                        | <ul style="list-style-type: none"> <li>A well maintained dispute resolution platform/system that can even be internet based</li> <li>Code of ethics for staffs responsible for complaint handling</li> </ul>               | <ul style="list-style-type: none"> <li>Audit reports</li> </ul>                                                                                                                        |
| 4. Customer satisfaction: Measuring and monitoring | Defines: <ul style="list-style-type: none"> <li>Framework for implementing the processes to monitor and measure customer satisfaction</li> <li>Monitoring and measuring customer satisfaction activities</li> </ul> | <ul style="list-style-type: none"> <li>Identifying customer expectations</li> <li>Gathering customer satisfaction data</li> <li>Providing feedbacks for improvement</li> <li>Monitoring customer satisfaction</li> </ul> |                                                                   | <ul style="list-style-type: none"> <li>Determined method of identifying customer expectations and process of gathering information on satisfaction within and outside the institution</li> <li>Set benchmarks for quality measurement of customer satisfaction</li> <li>Scope of customer satisfaction frequency of information gathering to measure and assess satisfaction</li> </ul> | <ul style="list-style-type: none"> <li>Reported results and recommendations against the set benchmarks by BNR</li> <li>Actions on the improvement of customer satisfaction and the effectiveness of the actions</li> </ul> | <ul style="list-style-type: none"> <li>Averages on the quarterly raw data shall be derived for analysis.</li> <li>Audit reports</li> <li>Provided feedbacks for improvement</li> </ul> |

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| 5. Other guidance concerning the working environment, and security of the institutional premises | <p>Define</p> <ul style="list-style-type: none"> <li>• Security Personnel/door men</li> <li>• Appropriateness of Working environment and General cleanliness</li> <li>• Fair and respectful treatment of customers</li> </ul> | <ul style="list-style-type: none"> <li>• The security men at the FI should be providing customer care at the parking lots/yards, ensuring security of the customer when entering and leaving the FI premises</li> <li>• Door men should be present to provide guidance and advise to the FI clients especially those that need support</li> <li>• A service delivery continuum should be supported with a clean working environment; clean FI hall, presence of appropriate and clean washrooms and toilet rooms, chairs for waiting clients, access for disabled clients, presence of queue management machine, air conditioning, first aid boxes</li> <li>• Financial service providers and their agents should respect and treat their customers fairly, and indiscriminately</li> </ul> | <ul style="list-style-type: none"> <li>• Most security men are not easily identifiable, not polite, and don't assist customers in ensuring maximum security of cars or vehicles of the customer</li> <li>• Door men are not usually present to open, guide or welcome customers to the FI entrance</li> <li>• Often FI do not have appropriate and clean washrooms and toilet rooms, enough chairs for waiting clients, queue machines, access for presence of first aid boxes</li> <li>• Often Financial Institutions and their agents treat their customers unfairly and disrespectfully. Sometimes they discriminate customers especially in loan and debt collection processes</li> </ul> | <ul style="list-style-type: none"> <li>• Security personnel must always wear identity cards provided by the institution whenever at the premises. The institution must also ensure security and metal detectors for security of its customers</li> <li>• Security personnel must be well dressed, polite, ensure cleanliness, and security and order of the parking lot/yard</li> <li>• Door men or waiter must be hospitable, polite, and easily identifiable to; guide, or advise the client in disarray to a preferred service</li> <li>• FIs must possess minimum working requirements to include; appropriate and clean washrooms and toilet rooms, enough chairs for waiting clients, queue machines, access for disabled persons, and presence of first aid</li> </ul> | <ul style="list-style-type: none"> <li>• Easily identifiable personnel, waiters or door men</li> <li>• Clear and identifiable: Washrooms and toilet rooms, enough chairs for waiting clients, queue management machines, access for</li> </ul> | <ul style="list-style-type: none"> <li>• Update on the security policy, security agency.</li> <li>• On-site visit and reporting for off-site surveillance.</li> <li>• Audit reports</li> </ul> |

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|          |                      |                |                                                                   | <p>boxes or suggestion boxes</p> <ul style="list-style-type: none"> <li>Adequate safeguards to detect and correct corruption as well as aggressive or abusive treatment by their staff and agents especially in loan and debt collection processes</li> <li>Mechanism to receive feedbacks from customers</li> </ul> | <p>disabled persons, and presence of first aid boxes and maintenance mechanism</p> <ul style="list-style-type: none"> <li>Code of ethics for staffs and clear terms of references for financial service agents</li> <li>Satisfaction forms and system to ensure corrective actions on cases built</li> </ul> |                                  |

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