

CUSTOMER COMPLAINTS HANDLING PROCEDURE



PREAMBLE:

Customer complaints arise due to one's attitude in dealing with a customer, inadequacy of services made available to customers or gaps in service standards.

The definition of a complaint is “An expression of dissatisfaction made to a service provider relating to its products and services, or relating to the complaints handling process itself where a response or resolution is explicitly or implicitly expected”.

The majority of customers who have a complaint don't complain directly to the organization but instead walk away and tell their friends about the bad experience. This will cost the organization not only one customer, but probably many more, as the bad experience is spread to others by word of mouth. Unfortunately since the organization is not aware of the situation, it can't do anything about. Therefore a customer who complains is doing a great service to the organization and shall therefore be treated accordingly.

A skilled employee can turn a customer complaint into a positive experience for the customer.

OBJECTIVE:

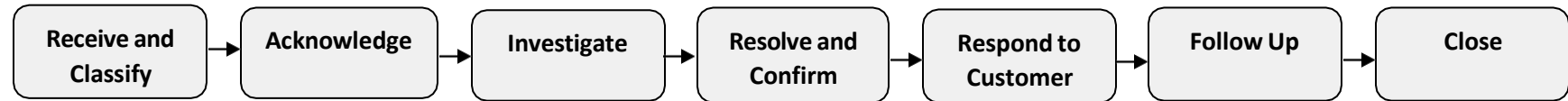
Our objective as Mamlaka Hub & Spoke is to deliver a **consistent, high-quality** and **accountable** response to complaints across the organization so as to delight and enthuse our customers. The customer complaints procedure contained here-below is in line with the customer service strategy.

COMPLAINT HANDLING PROCEDURE:

If an employee receives a customer complaint, it shall be dealt with quickly and sympathetically. The customer shall be thanked for taking the time to highlight a problem with Mamlaka's products or level of service delivery. Below is an overview of the procedure to follow when one is dealing with a customer complaint.

NB: All customer enquiries/complaints made orally or in writing must be recorded in the format given by the Head of Operations either in a hard copy or soft copy register or CRM system as may be made available to ensure tracking and resolution of the issues/complaints within specified timelines.

Procedure Overview



1. Receive and Classify:

- Any complaint, issue or negative customer interaction, whether this is formally logged by the customer or not, must be logged and classified for action.
- Complaints will be received via e-mail, face to face, letter, telephone call or social media.
- Listen to the complaint. Accept ownership of the problem. Apologize. Don't blame others. Thank the customer for bringing the problem to your attention.
- Be understanding. Remember, the person is complaining about your business, not about you personally. Be calm, cheerful and helpful.
- Record the complaint. Detail the complaint so that you and other staff know exactly what the problem is.
- Make sure you have all the facts. Check that you understand the details while the person is making the complaint, and ask questions if necessary. This will also let them know that you are taking their complaint seriously.

Below is the format that shall be used for the customer complaint log by staff.

DATE RECEIVED	CUSTOMER NAME & ACCOUNT NO.	DESCRIPTION OF THE COMPLAINT	HOW IS/WAS THE ISSUE HANDLED	STATUS (OPEN OR CLOSED)	CLOSURE DATE	CUSTOMER NO. /EMAIL FOR CALL BACK	LOCATION
05/12/2021	John Decent 0071003000126	Customer transferred funds from his a/c and was not credited yet his account was debited.	Operations H/O reversed the funds to customer's a/c. The client re-tried and was successful.	Closed	06/12/2021	072x 000 000	Nairobi

- The staff member logging the complaint shall review the complaint and it's priority with the Customer support or Operations Manager so as to categorize the complaint to determine how it shall be handled. This shall be dictated by the nature of the complaint and the level of risk associated with the complaint.
- The Customer support or Operations Manager will then decide on the appropriate person(s) to carry out subsequent steps, including the level of the office from which the response shall be sent, the approvals required on the response and office to conduct the investigation.
- Responsibility shall be assigned to the actual process owners who are in charge of the area under which the complaint is falling.

A complaint classification criteria is availed below

Rank	Color code	Description
Level I		General queries: These are to inquire information that is general in nature such as rates, branch location, address confirmation, business proposals etc. These may be received from the general public or even existing customers. These present an opportunity to sell/cross-sell Mamlaka's products.
Level II		Specific queries: These are queries that are specific in nature and relate to a customer or account. Here the feedback may require to be channeled through the domicile Manager or Relationship Manager. An escalation process needs to be in place. There is an aspect of risk.
Level III		Specialized queries: Confidentiality or discreetness is required. The response may require to come from a specialized unit e.g. legal. High level investigation and approval of the response by the executive may be required. The level of risk is quantifiable and there is a high probability of the risk occurring or loss.

Acknowledge:

- The Customer support officer receiving the complaint shall immediately confirm receipt by reverting to the customer the expected resolution and feedback period. **Acknowledgement shall be made within 24 hours of receipt of the complaint.** Complaints received through correspondence shall be stamped received and filed. For e-mail complaints, a manual or automated response shall be done to confirm to the customer that their feedback has been received and shall be responded to.

2. Investigate:

- Follow up all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified.
- All areas of interaction and communication shall be established (who, what, where, when, why etc.) and documented where possible.
- The owners responsible for the complaint shall attend to the complaint as may be required. The complaint shall be investigated and all necessary confirmations undertaken to ensure complete and customer appealing feedback.

3. Resolve and Confirm:

- Ensure that the final resolution is clear and fair. The proposed action and resolution shall be in consultation with the Operations Manager.
- Ensure that the proposed resolution meets corporate guidelines and does not prejudice the organization in any unnecessary legal or financial manner.
- Document the proposed action and discuss and agree with the Operations Manager or where applicable Head Office input will be sought.
- Discuss and review the solution from both the corporate and customer viewpoint to ensure fairness and clarity.

The review shall include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence.

- On a daily basis, the Head of Operations shall review the complaints log from the centralized point of sharing to ensure that complaints are resolved within the set timelines.
- **If resolution of the complaint is not forthcoming within the stipulated timelines, 48 hours, the issue shall be escalated to the Head of Operations. If resolution exceeds 7 days, the matter shall be escalated by the Head of Operations to the Chief Executive Director.**

4. Respond to the Customer:

- The details of the findings and proposed resolution shall be clearly explained (in written or verbal form as appropriate) to the customer within the agreed timelines.
- If a response cannot be done on time, the customer shall be contacted by telephone to request further time.
- The response shall be approved by the respective head of the department managing the complaint. Once approved, the owner shall update the customer complaint log with the resolution action and feedback. Once the resolution action has been undertaken and complete, the Operation Manager or Relationship Manager will respond directly to the customer.
- The following shall be considered when responding to the customer:
 - Nature and relationship with customer.
 - Customer confidentiality.
 - Nature of opportunity or loss expected.
 - Best mode of response – verbal or meeting.
 - Any exceptions or approval that may be required.

Simple queries: A conclusive response shall be given within 48 hours. If conclusive feedback is not available within the 48 hours, the customer shall be notified of this and a closure date disclosed.

Complex Enquiries: Where an issue requires more time for investigation to get facts or supporting information / data; the customer shall be **responded to with a solution within 7 days** and thereafter regular updates on outcomes of implementation of the action plans with **expected closed within 14 days**.

5. Follow up:

- All complaints shall be followed up to confirm that customers are satisfied with the response given.
- The customer shall be called a few days later to see if they are satisfied with the complaint resolution.
- This will be carried out by the customer service team.
- The follow up shall identify the following:
 - Is the customer satisfied with the response?
 - Did they feel that their complaint was properly and fairly handled?
- Any negative responses to these questions shall be referred to the Customer Support for action and direct follow up with customers. The Head of Oper shall also be made aware of the situation.
- Follow up after a problem ensures repeat business.

6. Close:

- All complaints shall be reviewed monthly.
- Any complaints where action can be taken to avoid recurrent must be acted upon and raised with the appropriate managers/teams across the organization.
- On a quarterly basis, the complaints log shall be availed to the Central Bank of Kenya via the stipulated format for the return CBK IF/20-1 CUSTOMER COMPLAITS REPORT.

CUSTOMER SERVICE CONTACT DETAILS:

For further enquiries on Customer Service, you can get in touch with:

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