



# **CUSTOMER EXPERIENCE MANAGEMENT (PROCESS MANUAL)**

**Version1.0**

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<b>Process number</b>	PTB/CEM/PROC/22/0001
<b>Process Owner</b>	CUSTOMER EXPERIENCE MANAGEMENT
<b>Process Status</b>	Approved
<b>Date Signed Off</b>	NOVEMBER 2022
<b>Review Frequency</b>	12 Months
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#### Document Control & Approval

#### Revised Version and Update History

Date	Document Version	Document Author	Document Reviewer
22 – 11 – 2022	1.0	Odion Iria	Aminat lyasele

#### Change Control

*The contents of this document are subject to change control*

## BACKGROUND

The Customer Experience Management team started its operation in September 2022 with the primary objective of Delivering best-in-class Premium Customer Experience that consistently exceed customers' expectation.

***The CEM Group is intentional about driving a personalized service culture, while also delivering value and building trust with customers at every touchpoint***

The CEM team operates under the Operations Directorate with direct reports to the Chief Operating Officer - **Cyril Oshoku**.

The departments operating under the CEM Group are:

- ✓ Contact Center/Customer Life Cycle Management Team
- ✓ Service Monitoring & Audit (Digital, Branch & Head Office)
- ✓ Complaint Management team

All led by the Chief Customer Experience Officer – **Aminat Iyasele**.

## OBJECTIVES

1. The Customer Experience Group's primary objective is to deliver Premium Service Experience across all its touch points - Contact center (Premium Care), Digital channel support Team, Digital Channels, Websites, Branches and Head Office locations to both internal & external customers.
2. The Group serves as the primary customer advocate on all service-related issues and provide feedback to management on process/product improvement initiatives.
3. The CEM group is expected to develop and execute strategies geared towards generating customer insights needed to optimize our customer experiences across various touch points
4. The Group must ensure all branches are standardized across all service and brand measurement parameters to give premium experience to all customers
5. The CEM group is expected to carry out periodic product surveys to identify the Bank's CSAT (Customer Satisfaction Score), NPS(Net Promoters Score) and CES (Customer Efforts Score) metrics so as to provide customer insights to product and process owners and drive product & service improvements
6. Finally, the CEM Group will work with all business units to design and implement service/product campaigns to cross sell and up-sell our products and services

## Change Control

**Change Clause/Frequency**

The contents of this document are subject to change control on a twenty-four (24) months review cycle.

**1. PURPOSE**

*This process manual is aimed at seeking to provide a detailed Standard Operational Procedures that guides the Customer Experience Team.*

**2. DEFINITIONS**

This comprises of abbreviations and the full meanings

- CX- Customer Experience
- CCXO – Chief Customer Experience Officer
- CEM – Customer Experience Management
- CLM – Customer Life Cycle Management
- AHT- Average Handling Time
- FCR- First Contact Resolution
- ACD- Automatic Call Distribution
- ATT- Average Talk Time
- BCP- Business Continuity Plan
- CRM- Customer Relationship Management
- CSAT- Customer Satisfaction score
- NPS- Net Promoter Score
- CES- Customer Effort Score
- MS- Mystery Shopping
- CM- Complaint Management

**3. APPLICABILITY & SCOPE**

The process manual takes effect immediately has been signed off and the scope covers all processes captured in this manual.

**4. POLICY REQUIREMENTS**

To ensure the delivery of best-in-class Customer Experience across all touchpoints which would be in accordance with the documented and signed off procedures.

**5. ROLES & RESPONSIBILITIES**

The drivers of the roles and responsibilities in this process manual are Contact Center Manager, Lead Service Monitoring and Lead Complaint Management.

ROLES	RESPONSIBILITIES
Contact Center Manager	Contact Center Agents
Team Lead, Service Monitoring	Service Monitoring Officers
Team Lead, Complaint Management	Complaint Resolution Agents

## 6. EXCEPTIONS

Adherence to SOP to avoid exposure on customers' accounts.

SN	List of Processes	Responsible Unit	Department
1.	Inbound	Premium Care	Customer Experience Management
2.	Outbound	Premium Care	Customer Experience Management
3.	Email	Premium Care	Customer Experience Management
4.	Customer Sensitization (Email and SMS)	Service Monitoring	Customer Experience Management
5.	Complaint escalation & resolution	Complaint Management	Customer Experience Management

Process Name	Inbound
<b>Process Description</b>	When customers initiate calls to the Bank's official lines – <b>0700PREMIUMTRUST</b> for assistance on enquiries, requests, or complaints.
<b>Process Objective</b>	To deliver Premium Experience to all internal & external customers that contact us via the Inbound channel
<b>Process Ownership</b>	<b>CCXO, Contact Center Manager, Contact Center Agents, Responsible stakeholders that would help resolve issues</b>
<b>Benefit to Customer</b>	Customer Satisfaction
<b>Benefit to Bank</b>	Improved Customer Experience = Improved Loyalty = Improved Revenue
<b>Key Controls</b>	<ul style="list-style-type: none"> <li>SOP (Standard Operating Procedure)</li> <li>Maker/Checker</li> <li>Adherence to SLAs</li> <li>Regulatory guidelines</li> <li>Quality Assessors</li> <li>Trainings</li> </ul>
<b>Key Dependencies</b>	<ul style="list-style-type: none"> <li>Flexcube Core banking application</li> <li>Mobile App Dashboard</li> <li>Avaya</li> <li>Postilion</li> <li>Network</li> </ul>

	<ul style="list-style-type: none"><li>SharePoint</li></ul>				
<b>Key Performance Measures</b>	Attending to all inbound interactions within 8am – 7pm and abiding to the AHT (Average Call Handling Time ) of 3 minutes (180 seconds).				
<b>Inputs</b>	Attend to all inbound engagements and thereafter escalate to the responsible stakeholder if resolution lies outside CEM				
<b>INBOUND PROCESS ACTIVITY (Enquiry)</b>					
<b>SN</b>	<b>Standard Operating Procedures – Activities</b>	<b>Performer</b>	<b>Responsibility</b>	<b>Execution Timeline</b>	<b>Priority</b>
1.	Contact center agent answers customer's phone call with the approved opening verbiage	Contact Center Agent	Contact Center Agent	Real time 3 minutes	High
2.	Contact center agent listens to customer's enquiry	Contact Center Agent	Contact Center Agent		High
3.	Contact center agent collects the customer's relevant details, e.g. Name, phone number, account number, etc or probes relevant systems/applications or previous logs (in case wherein repeat call are received).	Contact Center Agent	Contact Center Agent		High
4.	Contact center agent provides customer with the required information where enquiry is a general one i.e promos, branch location, etc.	Contact Center Agent	Contact Center Agent		High
5.	Contact center Agent Administer 5 - 7 security questions where enquiry relates to customer's account or other customer records with the Bank	Contact Center Agent	Contact Center Agent		High
6.	Contact center Agent gets correct answers to all security questions - Customer is expected to provide accurate response to at least	Customer	Contact Center Agent		High

	5 security questions depending on the call category/risk factor				
7.	Provide customer with required information where customer has satisfactorily answered the security questions. Where customer's response is not satisfactory, customer is politely referred to a branch for his/her enquiry (reason- you cannot authenticate customer physically to know that you are giving the information to the right person).	Contact Center Agent	Contact Center Agent		High
8.	Thank the customer for calling and wait for the customer to end the call. Agent may wrap up the call after 5 seconds, if customer does not end the call	Contact Center Agent	Contact Center Agent		High
<b>INBOUND PROCESS ACTIVITY (Requests)</b>					
1	Contact center agent answers customer's phone call with the approved opening verbiage	Contact Center Agent	Contact Center Agent		High
2	Contact center agent listens to customer's request	Contact Center Agent	Contact Center Agent		High
3	Contact center agent collects the customer's relevant details, e.g., Name, phone number, account number, etc. Then probes relevant systems/applications or previous logs (in case of a repeat call).	Contact Center Agent	Contact Center Agent		High
5	Contact center agent administer 5 - 7 security questions where requests relate to customer account or other customer records with the Bank	Contact Center Agent	Contact Center Agent		High

6	Respond to all security questions - Customer is expected to provide accurate response to at least 5 security questions depending on the call category/risk factor	Customer	Customer		High
7	Provide customer with required information where customer has satisfactorily answered the security questions. Where customer's response is not satisfactory, customer is politely referred to a branch for his request (reason- you cannot authenticate customer physically to know that you are giving the information to the right person).	Contact Center Agent	Contact Center Agent		High
8	Thank the customer for calling and wait for the customer to end the call. Agent may wrap up the call after 5 seconds, if customer does not end the call	Contact Center Agent	Contact Center Agent		High
9	Where information is not readily available and require follow- up with product/process owners, Contact Center Agent thanks the customer for calling and assures him/her that he/she will be contacted with an update within a promised timeline. Such issues will be forwarded to the Customer Care Resolution team/responsible stakeholder to follow-up till resolution is achieved.	Contact Center Agent	Contact Center Agent		High
10	Escalate requests that are outside TAT to the Contact Center Manager or Chief Customer Experience Officer where the team lead is not available	Contact Center Manager	Contact Center Agent		High



11	Contact center manager is to follow up on escalated issues from contact center agents and further escalate to Chief Customer Experience Officer where necessary.	Contact Center Agent	Contact Center Agent		High
12	Contact center agent is to log all interactions on the requisite complaint management portal	Contact Center Agent	Contact Center Agent		High
<b>INBOUND PROCESS ACTIVITY (Complaints)</b>					
1	Contact center agent answers customer's phone call with the approved opening verbiage	Contact Center Agent	Contact Center Agent	3minutes	High
2	Contact center agent listens to customer's complaint	Contact Center Agent	Contact Center Agent		High
3	Contact center agent collects the customer's relevant details, e.g., Name, phone number, account number, etc. Then probes relevant systems/applications or previous logs (in case of a repeat call).	Contact Center Agent	Contact Center Agent		High
4	Respond to all security questions - Customer is expected to provide accurate response to at least 3 -5 security questions depending on the call category/risk factor	Contact Center Agent	Contact Center Agent		High
5	Provide customer with required information where customer has satisfactorily answered the security questions. Where customer's response is not satisfactory, customer is politely referred to a branch for his request (reason- you cannot authenticate customer physically to know that you	Contact Center Agent	Contact Center Agent		High

	are giving the information to the right person).				
6	Thank the customer for calling and wait for the customer to end the call. Agent may wrap up the call after 5 seconds, if customer does not end the call	Contact Center Agent	Contact Center Agent		High
7	Where information is not readily available and require follow- up with product/process owners, Contact Center Agent thanks the customer for calling and assures him/her that he/she will be contacted with an update. Such issues will be forwarded to the Customer Care Resolution team/responsible stakeholder to follow-up till resolution.	Contact Center Agent	Contact Center Agent		High
8	Escalate requests that are outside TAT to the Contact Center Manager or Chief Customer Experience Officer where the team lead is not available	Contact Center Agent	Contact Center Agent		High
9	Contact center manager is to follow up on escalated issues from contact center agents and further escalate to Chief Customer Experience Officer where necessary.	Contact Center Manager	Contact Center Agent		High
10	Contact center agent is to log all interactions on the requisite complaint management portal	Contact Center Agent	Contact Center Agent		High

<b>Process Name</b>	<b>Outbound</b>
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<b>Process Description</b>	This is the act of Initiating calls to customers via the Bank's official numbers to cross sell product and service offerings, close out on resolved issues with customers and carry out health checks on customers at intervals.				
<b>Process Objective</b>	To ensure that the Outbound (Telemarketing & Customer Life Cycle Management Teams) of the contact center contribute to the growth and adoption of both retail and digital product offerings of the Bank				
<b>Process Ownership</b>	CCXO, Contact Center Manager, Telemarketing & CLM agents				
<b>Benefit to Customer</b>	<ul style="list-style-type: none"><li>Improved customer satisfaction by being a crucial link between customers and the Bank (offering seamless interaction via phone)</li><li>Reconciling aggrieved customers and restoring loyalty</li></ul>				
<b>Benefit to Bank</b>	<ul style="list-style-type: none"><li>Cross-sell and up- sell products and services of the bank</li><li>Reduce the dormancy rate, churn rate and account inactive status in the bank</li><li>Improved Revenue</li></ul>				
<b>Key Controls</b>	<ul style="list-style-type: none"><li>Recording of all call interactions</li><li>Administer KYC of 5 security questions to confirm the customer is the person being spoken to</li><li>Follow-up mails to the point of closure for all exceptions raised by the customer</li><li>SOP</li><li>Adherence to SLAs</li><li>Quality Assurance</li><li>Trainings</li></ul>				
<b>Key Dependencies</b>	<ul style="list-style-type: none"><li>Flexcube Core banking application</li><li>Mobile App Dashboard</li><li>Avaya</li><li>Postilion</li><li>Network</li><li>SharePoint</li></ul>				
<b>Key Performance Measures</b>	Make all outbound interactions between 8am – 5pm and abiding to the SLA				
<b>Inputs</b>	Make outbound calls to external customers (Revenue generation)				
Telemarketing					
SN	Standard Operating Procedures – Activities	Performer	Responsibility	Execution Timeline	Priority
1.	Initiate call to customer's phone using the standard greeting	Telemarketer	Telemarketer	5 Minutes.	High
2.	Subtly explain the reason for the call to the customer	Telemarketer	Telemarketer		High
3.	Administer KYC of 5 -7 questions to confirm the customer is the person being spoken to, thereafter, accurately profile customer to advise on the best product that suits the customer's	Telemarketer	Telemarketer		High

	needs (Products/ New E-channel enrolments)				
4.	Inform the customer about the product to be sold, the benefits and price of the products	Telemarketer	Telemarketer		High
5.	Inform the customer on where and how to request for the product	Telemarketer	Telemarketer		High
6.	Where the customer requests that his/her account officer visits him/her to fill a product request form, agent is to communicate customer's request to account officer	Telemarketer	Telemarketer		High
7.	Follow up with account officer or relevant staff to confirm customer has received the product/ service	TL - Telemarketer	TL - Telemarketer		High
8.	Confirm from customer via telephone call that he/she is in possession of the product/service	TL - Telemarketer	TL - Telemarketer		High
9	Track usage and activity for the first 3 months	TL - Telemarketer	TL - Telemarketer		High
<b>Outbound Services (Customer Life Cycle Management)</b>					
1	Initiate call to customer's phone using the standard greeting, thereafter, confirm it is the customer that is being spoken to	CLM Agent	CLM Agent	5 Minutes	High
2	Subtly explain the reason for the call to the customer	CLM Agent	CLM Agent		High
3	Administer KYC of 5-7 questions (depending on the nature of the call) to confirm the customer is the person being spoken to	CLM Agent	CLM Agent		High
5	Treats the customers Challenge and inform the customer on what to do to get the requisite service	CLM Agent	CLM Agent		High

6	Where resolution is not readily available and requires a follow-up with responsible stakeholders, the Outbound Agent assures him/her that he/she challenge will be resolved. Such issues will then be forwarded to the responsible stakeholder for resolution.	CLM Agent	CLM Agent		High
7	Escalate requests that are outside TAT to the Lead Outbound Services or Contact Center Manager where the team lead is not available	CLM Agent	CLM Agent		High
8	Lead Outbound Services is to follow up on escalated issues from outbound agents and also further escalate to Contact Center Manager where necessary.	Lead Outbound Services	Outbound Agent		High
9	Outbound agent is to log all interactions on the requisite complaint management portal	Outbound Agent	Outbound Agent		High

<b>Process Name</b>	<b>Email</b>
<b>Process Description</b>	When customers initiate mails to the Bank's official mail box – <a href="mailto:contactpremium@premiumtrustbank.com">contactpremium@premiumtrustbank.com</a> for assistance on enquiries, requests or complaints.
<b>Process Objective</b>	Receive and attend to enquiries/requests/complaints via emails from external and internal customers
<b>Process Ownership</b>	<b>CCXO, Contact Center Manager, Contact Center Agents, Responsible stakeholders that would help resolve issues</b>
<b>Benefit to Customer</b>	Customer Satisfaction Provision of a 24/7 support access to the bank
<b>Benefit to Bank</b>	Improved Customer Experience = Improved Loyalty = Improved Revenue

<b>Key Controls</b>	<ul style="list-style-type: none"><li>• Administer KYC of 3 -5 questions to confirm the customer is the person being spoken to</li><li>• Follow-up mails to the point of closure for all exceptions raised by the customer</li><li>• SOP</li><li>• Maker/Checker</li><li>• Adherence to SLAs</li><li>• Quality Assurance</li><li>• Trainings</li></ul>				
<b>Key Dependences</b>	<ul style="list-style-type: none"><li>• Flexcube Core banking application</li><li>• Mobile App Dashboard</li><li>• Avaya</li><li>• Postilion</li><li>• Network</li><li>• SharePoint</li></ul>				
<b>Key Performance Measures</b>	<ul style="list-style-type: none"><li>• Attending to all email interactions</li><li>• Responds/acknowledge receipt of customer's mail within 24hours</li></ul>				
<b>Inputs</b>	Attend to all email interactions and thereafter send to the responsible stakeholder if resolution lies outside CEM				
<b>EMAIL PROCESS ACTIVITY (Enquiry/Request)</b>					
<b>SN</b>	<b>Standard Operating Procedures – Activities</b>	<b>Performer</b>	<b>Responsibility</b>	<b>Execution Timeline</b>	<b>Priority</b>
1.	Read through customer's email for proper understanding of his/her enquiry/request.	Contact Center Agent	Contact Center Agent	Within 24 Hours	High
2.	Log the issue on the appropriate portal and assign to responsible party	Contact Center Agent	Contact Center Agent		High
3.	Respond/acknowledge customer's email with the standard/approved greetings	Contact Center Agent	Contact Center Agent		High
4.	Provide customer with the required information where enquiry/request is a general one and does not relate to customer's account or other customer records with the bank, e.g., products, promos, branch location, etc.	Contact Center Agent	Contact Center Agent		High
5.	Send necessary forms to customer's mailbox if customer is unable to visit the BO or if the customer is abroad /Refer customer to the nearest PremiumTrust Business office	Contact Center Agent	Contact Center Agent		High

	where processing of request requires filling application forms and follow-up with customer if necessary.				
6.	Advise customer to provide his/her phone number, call the PremiumCare lines or visit a branch for proper verification. Administer 5 - 7 security questions. KYC/security questions to be administered where enquiry/request relates to customer account or other customer record with the Bank. e.g. (1) When was your account opened? (2) How much was last deposited or withdrawn from the account? (3) Address used in opening the account (4) what is the telephone number/email address used in opening the account? Etc.	Contact Center Agent	Contact Center Agent		High
7.	Responds to all security questions - Customer is expected to provide accurate response to at least 5 security questions	Contact Center Agent	Contact Center Agent		High
8.	Provide customer with required information where customer has satisfactorily answered the security questions. Where customer's response is not satisfactory, customer is politely referred to a branch for his/her enquiry/request (reason- you cannot see customer to know that you giving the information to the right person).	Contact Center Agent	Contact Center Agent		High
9.	Follow-up with appropriate unit/branch till resolution and provide customer with update.	Contact Center Agent	Contact Center Agent		High
10.	Escalate enquiries/requests that are outside TAT to the Team Lead or Head CFC where the team lead is not available	Contact Center Agent	Contact Center Agent		High

11.	Escalate enquiries/requests that are outside TAT to TL Resolution / TL Contact Centre and follow-up till resolution	Contact Center Agent	Contact Center Agent		High
<b>EMAIL PROCESS ACTIVITY (Complaints)</b>					
1.	Read through customer's email for proper understanding of his/her complaints.	Contact Center Agent	Contact Center Agent	Within 24 Hours	High
2.	Log the issue on the appropriate portal and assign to responsible party	Contact Center Agent	Contact Center Agent		High
3.	Respond/acknowledge customer's email with the standard/approved greeting	Contact Center Agent	Contact Center Agent		High
4.	Send necessary forms to customer's mailbox if customer is unable to visit the BO or if the customer is abroad, refer customer to the nearest PremiumTrust Business office where resolution of complaint requires filling application forms. Agent is to follow-up with customer if necessary.	Contact Center Agent	Contact Center Agent		High
5.	Advise customer to provide his/her phone number, call the CFC lines or visit a branch for proper verification. Administer 5 - 7 security questions. KYC/security questions to be administered where complaints relate to customer account or other customer records with the Bank. e.g. (1) When was your account opened? (2) How much was last deposited or withdrawn from the account? (3) Address used in opening the account (4) what is the telephone number/email address used in opening the account?	Customer	Customer		High



6.	Responds to all security questions - Customer is expected to provide accurate response to at least 5 security questions	Contact Center Agent	Contact Center Agent		High
7.	Provide customer with required information where customer has satisfactorily answered the security questions. Where customer's response is not satisfactory, customer is politely referred to a branch for his/her complaint (reason - you cannot authenticate customer physically to know that you are giving the information to the right person).	Contact Center Agent	Contact Center Agent		High
8.	Follow-up with appropriate unit/branch till resolution and provide customer with an update.	Contact Center Agent	Contact Center Agent		High
9.	Escalate complaints that are outside TAT to the Team Lead or Contact Center Manager where the team lead is not available	Contact Center Manager	Contact Center Agent		High
10.	Escalate enquiries/requests that are outside TAT to TL Resolution / TL Contact Centre and follow-up till resolution	Contact Center Agent	Contact Center Agent		High

<b>Process Name</b>	<b>Complaint Management</b>
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<b>Process Description</b>	Ensure that all issues sent via mails or logged on the complaint management portal are resolved and closed within TAT				
<b>Process Objective</b>	Receive and attend to enquiries/requests and complaints via inbound calls/emails/outbound/emails/Social Media (Internal and External Customers).				
<b>Process Ownership</b>	<b>CCXO, Lead Compliant Management and Resolution, Resolution officer</b>				
<b>Benefit to Customer</b>	<ul style="list-style-type: none"><li>Reduction in volumes of customer complaints</li><li>Convenient access to the bank 24/7 for resolution of issues</li></ul>				
<b>Benefit to Bank</b>	<ul style="list-style-type: none"><li>Improved Customer Experience = Improved Loyalty = Improved Revenue</li></ul>				
<b>Key Controls</b>	<ul style="list-style-type: none"><li>Regular review of log complaints/enquiries/requests</li><li>Closure Check is randomly conducted</li><li>All Interactions with customers must be logged and tracked on</li><li>Follow-up mails to the point of closure for all exceptions raised by the customer</li><li>SOP adherence</li><li>Adherence to SLAs</li><li>Quality Assurance</li><li>Trainings</li></ul>				
<b>Key Dependencies</b>	<ul style="list-style-type: none"><li>Flexcube Core banking application</li><li>Mobile App Dashboard</li><li>Avaya</li><li>Postilion</li><li>Network</li><li>SharePoint</li></ul>				
<b>Key Performance Measures</b>	Ensure all issues logged or sent via mails are resolved within SLA				
<b>Inputs</b>	Daily download of open items for aggressive follow-up to resolution Communicating investigation outcome to Customer, CPC, CBN e.t.c.				
<b>Complaint Management</b>					
<b>SN</b>	<b>Standard Operating Procedures – Activities</b>	<b>Performer</b>	<b>Responsibility</b>	<b>Execution Timeline</b>	<b>Priority</b>
1.	Review all outstanding enquiries/complaints/requests logged on complaint portal/sent to the Complaint management team	Team Member Complaint Mgt	Team Member Complaint Mgt	Online real time	High
2.	Log issues/send emails to responsible unit	Team Member Complaint Mgt	Team Member Complaint Mgt		High
3.	Follow-up with appropriate unit till resolution	Team Member Complaint Mgt	Team Member Complaint Mgt		High




4.	Provide customer with feedback	Team Member Complaint Mgt	Team Member Complaint Mgt		High
5.	Escalate enquiries that are outside TAT to the Team Lead or Manager Contact Center where the team lead is not available	Team Member Complaint Mgt	Team Member Complaint Mgt		High
6.	Liaise with other banks for prompt resolution of customers' failed transactions	Team Member Complaint Mgt	Team Member Complaint Mgt		High
7.	Liaise with switching companies i.e Interswitch, for prompt resolution of customer's failed transaction	Team Member Complaint Mgt	Team Member Complaint Mgt		High
8.	Liaise with the settlement and reconciliation team with the objective of ensuring that customers' complaints are duly and promptly resolved	Team Member Complaint Mgt	Team Member Complaint Mgt		High
9.	Close-mark & ensure refund is made to customers for failed transaction etc.)	Team Member Resolution	Team Member Resolution		High
10.	Provide update and evidence of resolution on closed CBN cases to the assigned CBN correspondents	Team Member Resolution	Team Member Resolution		High
<b>Process Name</b>	<b>Service Monitoring/Audit (Digital, Branch &amp; Head office)</b>				
<b>Process Description</b>	Ensure all branches and digital channels are standardized across all service and brand measurement parameters to give premium experience to all customers				
<b>Process Objective</b>	Ensure that all touchpoints operate optimally and offer Premium Experience to all her customers				
<b>Process Ownership</b>	<b>CCXO, Lead Service Monitoring/Audit (Digital, Branch &amp; HO), Service Monitoring officer</b>				
<b>Benefit to Customer</b>	<ul style="list-style-type: none"> <li>Improved Customer Experience</li> </ul>				
<b>Benefit to Bank</b>	<ul style="list-style-type: none"> <li>Improved Customer Experience = Improved Loyalty = Improved Revenue</li> <li>Improved CSAT, CES &amp; NPS metrics</li> </ul>				

	<ul style="list-style-type: none"><li>•</li></ul>				
Key Controls	<ul style="list-style-type: none"><li>• Constant monitoring of all Digital channels</li><li>• Branch Visitation</li><li>• Mystery Shopping of Branches</li><li>• Survey branches, products, and services</li><li>• Benchmarking process/products/ Technology</li><li>• Trainings</li></ul>				
Key Dependencies	<ul style="list-style-type: none"><li>• Digital monitoring tools</li><li>• MS vendors</li><li>• Survey monkeys</li><li>• Provision to travel to other branch locations</li></ul>				
Key Performance Measures	Ensure all exceptions/ downtimes are regularized promptly and appropriate communication disseminated (where applicable)				
Inputs	Rate all branches. Provide reports on all digital channel based on monitoring tools				
Digital Monitoring					
SN	Standard Operating Procedures – Activities	Performer	Responsibility	Execution Timeline	Priority
1.	Close monitoring of the digital channels via monitoring tools	Service monitoring officer	Service monitoring officer	Online real time	High
2.	Escalate observed/received downtime with requisite stakeholders	Service monitoring officer	Service monitoring officer		High
3.	Follow-up with appropriate unit till resolution	Service monitoring officer	Service monitoring officer		High
4.	Escalate complaints that are outside TAT to the Lead Service Monitoring or Chief Customer Experience Officer where the team lead is not available	Service monitoring officer	Service monitoring officer		
5.	Disseminate Service Recovery mails to affected customers	Service monitoring officer	Service monitoring officer		High
Survey					
S/N	Standard Operating Procedures – Activities	Performer	Responsibility	Execution Timeline	Priority
1.	Design the questionnaire for the product/service to be surveyed	Service monitoring officer	Lead Service		High

			monitorin g	Real time	
2.	Request the data of the customers to be surveyed from IT	Service monitoring officer	Lead Service monitorin g		High
3.	Deploy the survey. Do reminders if the traction rate is low	Service monitoring officer	Lead Service monitorin g		High
4.	Close the survey and analyze the data to get customer insights as well as CSAT, CES and NPS Metrics.	Service monitoring officer	Lead Service monitorin g		High
5.	Share the reports with the responsible stakeholders for possibility of implementation of customer insights. Once implementation is done, the feedback is relayed to the customer	Service monitoring officer	Lead Service monitorin g		High
Branch/ HO Assessments					
1.	Create an audit scorecard (Checklist)	Service monitoring officer	Lead Service monitorin g		High
2.	Visit the branch and carry out physical branch assessment of the branch functionalities, ATMs, Ambience, Staff disposition etc.	Service monitoring officer	Lead Service monitorin g		High
3.	Score the branch based on the scorecard. Share the report with the responsible stakeholders for regularization of all exceptions	Service monitoring officer	Lead Service monitorin g		High
4.	Get pictorial evidence of the regularization of the exceptions	Service monitoring officer	Lead Service monitorin g		High
Mystery Shopping					

1	Identify mystery Shopping vendors and review the Modus Operandi. Reach an agreement with their work/ process	MS Vendor	Service monitoring team	Real time	High
2	Identify and share the branches and channels (Digital channels and contact center) to be mystery shopped	MS Vendor	Service monitoring team		High
3	Review the report of the shoppers and thereafter share with the responsible stakeholders for regularization	Service monitoring team	Responsible unit/branch shopped		High
4	Get pictorial evidence of the regularization.	Service monitoring team	Responsible unit/branch shopped		High

**APPROVAL (SIGN OFF)**

Name	Group	Signature
Aminat Iyasele	Chief Customer Experience Officer	
Cosmas Uwaezuoke	Chief Compliance Officer	
Cyril Osheku	Chief Operating Officer	
Emmanuel Emefienim	MD/CEO	

