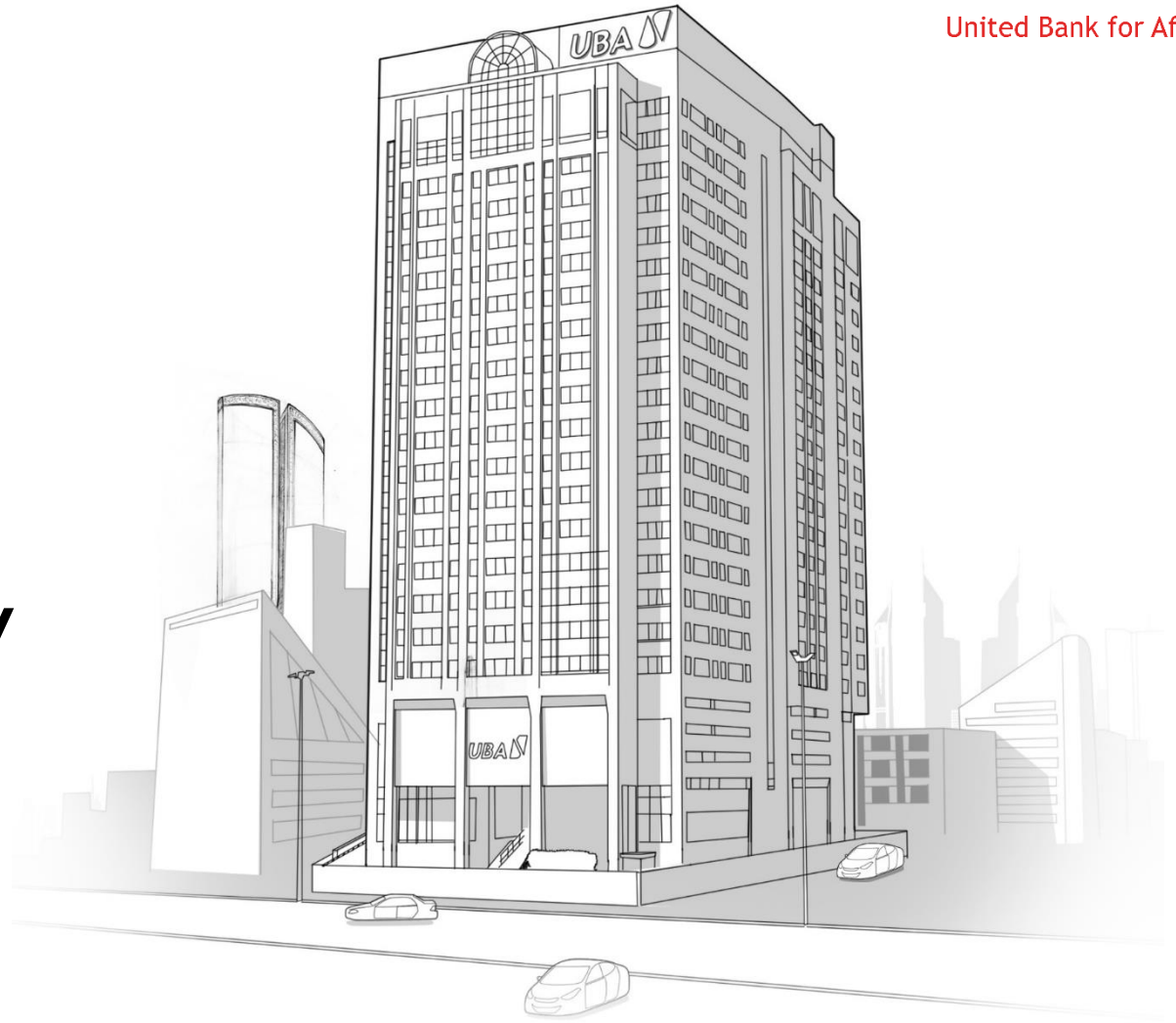


# UBA CONGO B

## Customer Satisfaction Survey

*(KPMG Mirrored, 2021)*



BY UBA CUSTOMER EXPERIENCE (CONGO B)  
HCX : Nancy MPIERE

# OVERALL KEY METRICS

60%

CSAT

-16

NPS

3

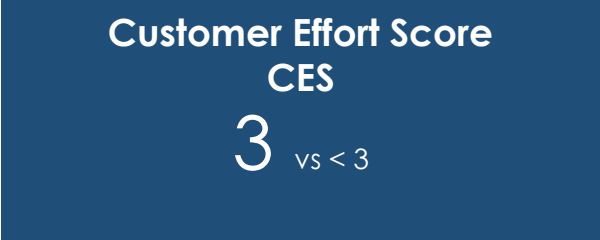
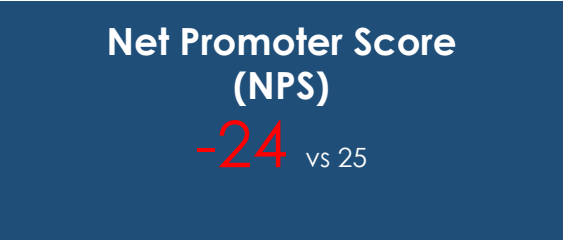
CES

## Key Drivers of CSAT

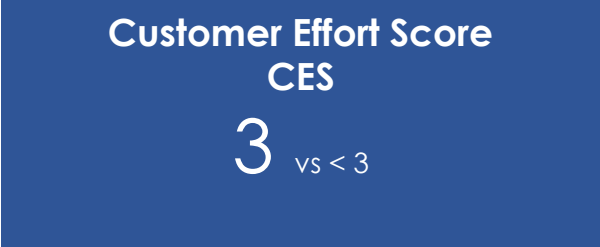
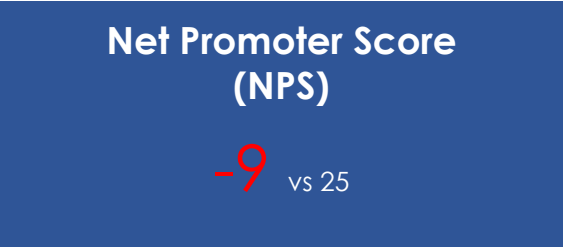
- Customer Service
- Relationship Management
- Functionality of E-Channels
- Customer Education / Engagement
- Access to Loans
- Product Knowledge by staff & professionalism
- Rates & Charges

# KPMG Mirrored Survey – Congo B

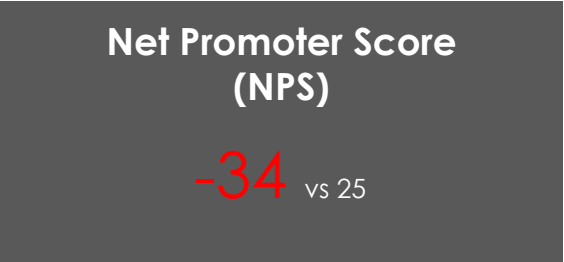
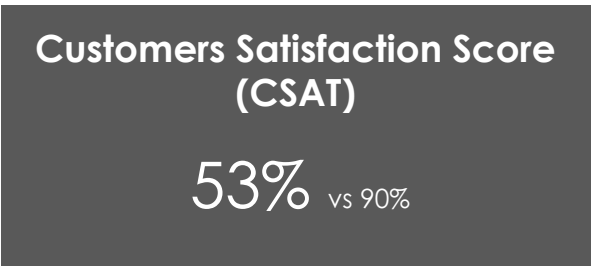
Retail



SME



Corporate



# Key Highlights



Averagely, **10%** of respondents will enjoy better experience if E-banking services were improved while better relationship management and quality customer service will improve experience for **48%** of respondents.



**43%** of Retail Banking respondents prefer to walk into a branch to transact business.



**32%** of Retail Banking respondents indicated poor customer service as a reason for their dissatisfaction while **16%** were unsatisfied with the relationship management.



**89%** of Retail Banking customers surveyed have never asked for a loan or credit facility from UBA.



**39%** of SME respondents prefer to use ATM/ Debit card for their transactions



**85%** of SME respondents do not own POS terminals

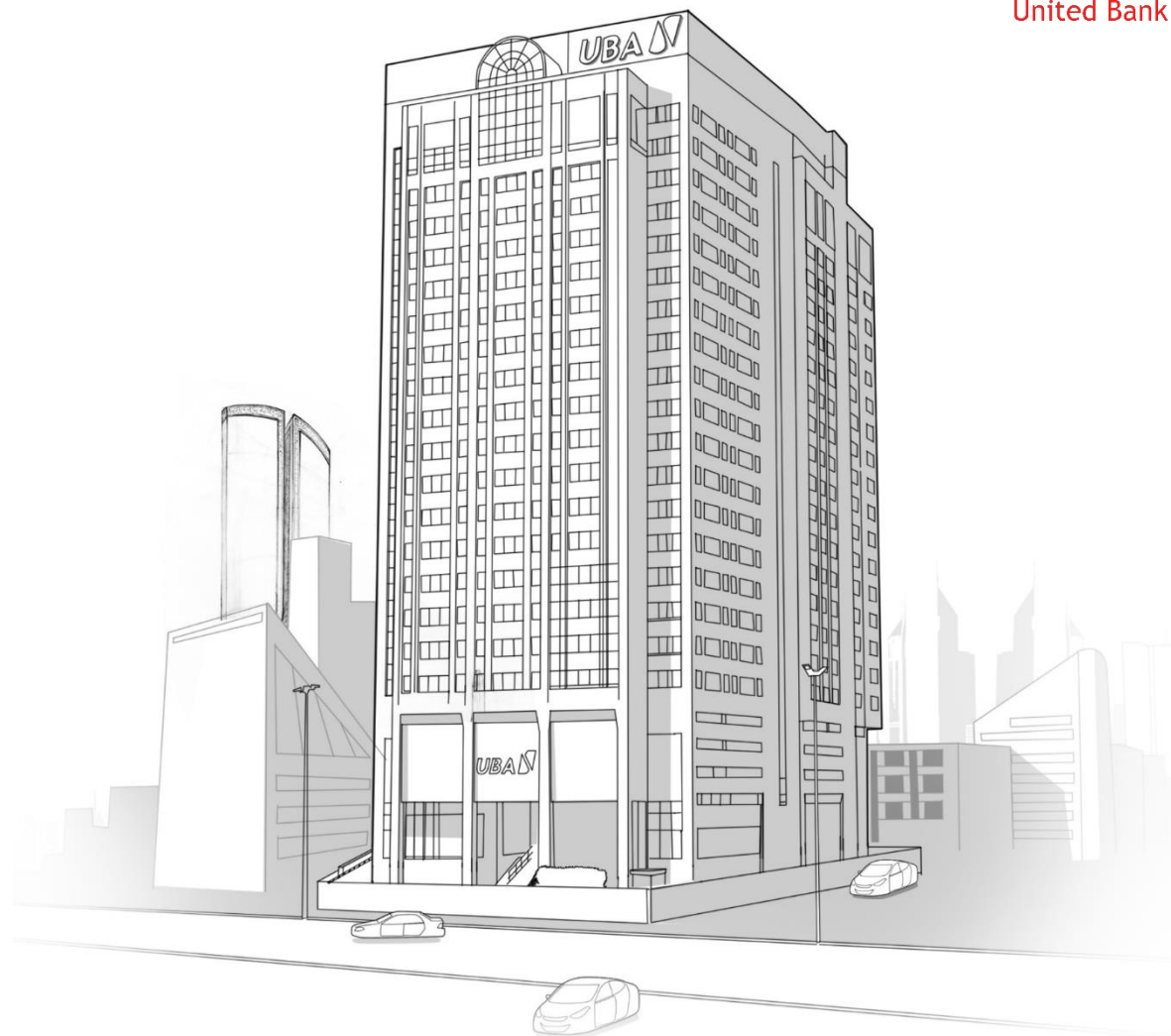


**55%** of Corporate respondents agree that the Bank offers foreign exchange for transactions, 15% disagree, 20% are Neutral.



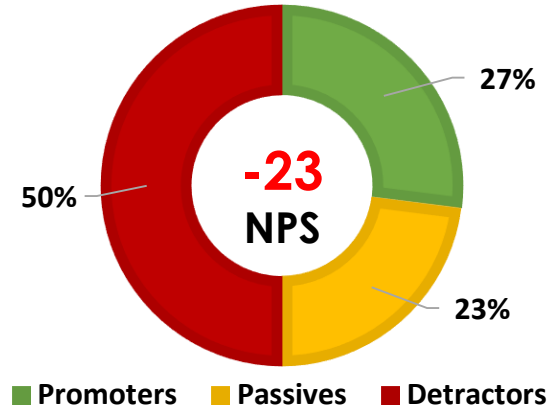
**44%** of Corporate respondents do not find the loan process seamless

# Retail - Customer Satisfaction Survey



# KEY METRICS

62%  
CSAT

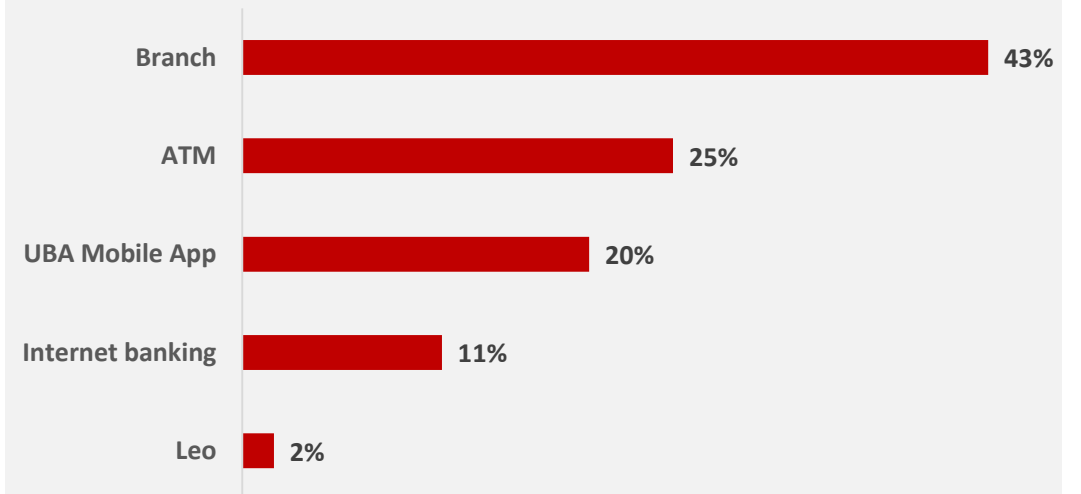


3  
CES

## Drivers of poor ratings by Detractors & Passives

- Poor customer service (32%)
- Poor E banking channels performance (10%)
- Poor Relationship management (16%)
- Acces to loan (16%)

## PREFERRED TRANSACTION CHANNEL



## Key Highlights – Retail Banking

**73%** of the respondents consider UBA to be their primary bank, versus **27%** who do not consider us to be their primary bank

**89%** of Retail Banking customers surveyed have never asked for a loan or credit facility from UBA.

**43%** of Retail Banking respondents prefer to walk into a branch to transact business.

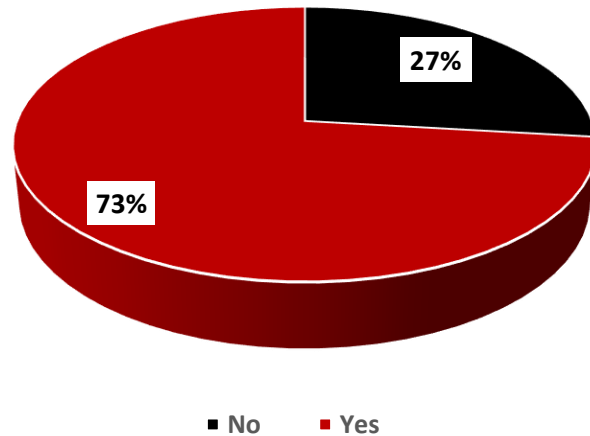
**44%** of respondents feel requests/complaints and enquiries are promptly and satisfactorily addressed.

Customer service (**32%**) Relationship Management (**16%**) and E-Banking services (**10%**) are key areas of improvement for respondents.

**37%** of respondents do not find it easy to enroll & navigate on the UBA Internet Banking Platform

# KEY METRICS

Would you consider United Bank for Africa to be your primary bank?

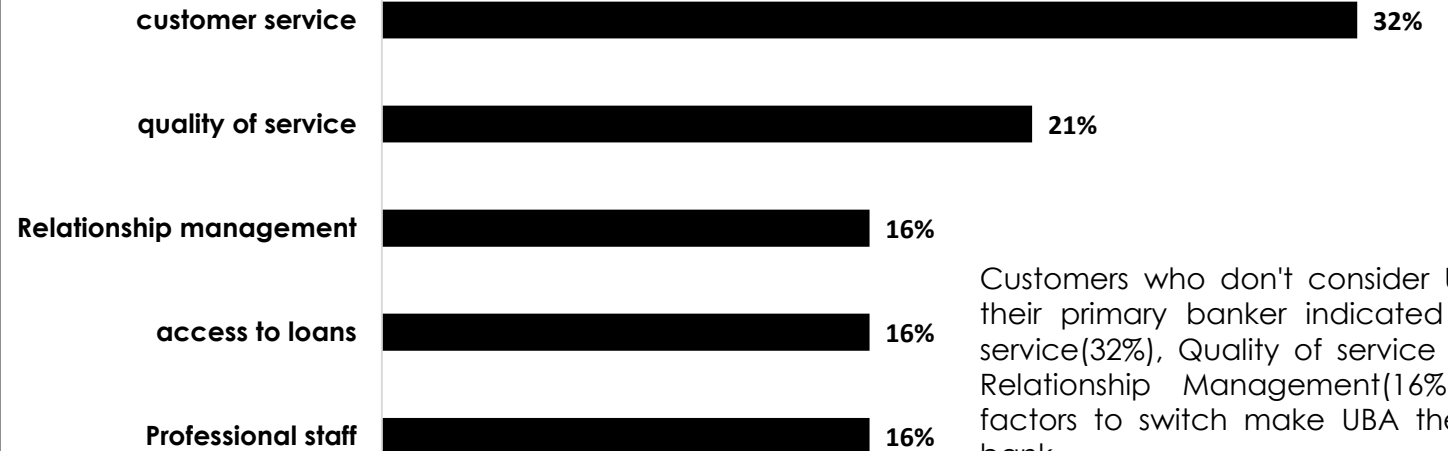


**73%** of the respondents consider UBA to be their primary bank, versus **27%** who do not consider us to be their primary bank.

Respondents rated their satisfaction with **CSAT of 62%** and indicated their likelihood to recommend the brand with an **NPS of -23**.

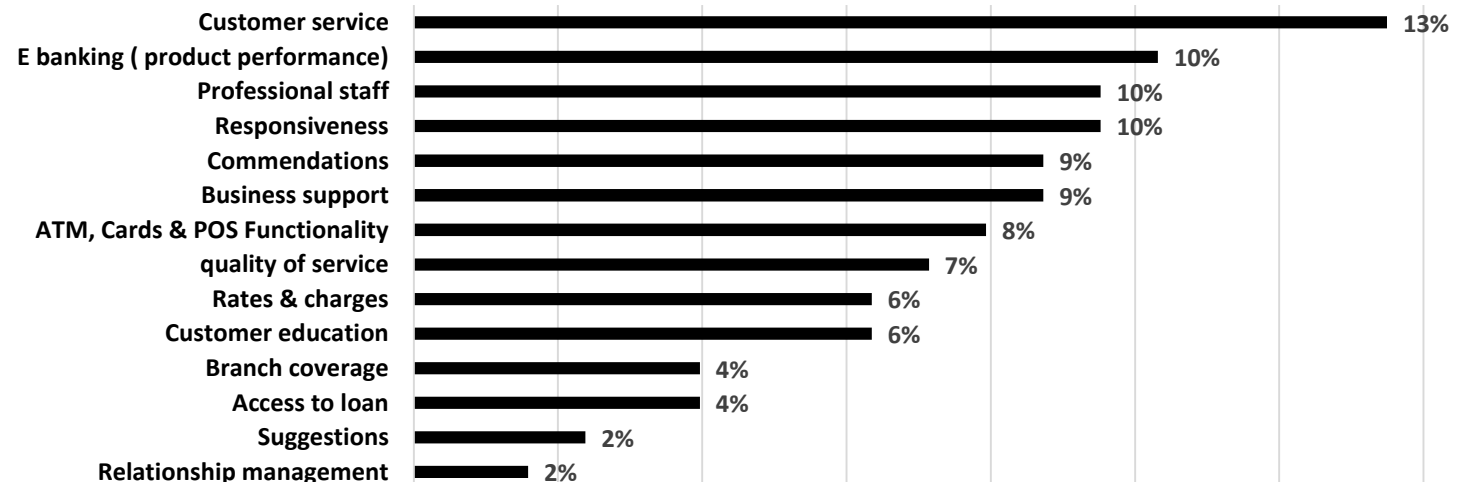
Ease of getting needed financial services was rated with a **CES of 3**, indicating relative ease

If United Bank for Africa is not your primary banker, what would we need to do to change that?



Customers who don't consider UBA to be their primary banker indicated Customer service(32%), Quality of service (21%) and Relationship Management(16%) as key factors to switch make UBA their primary bank.

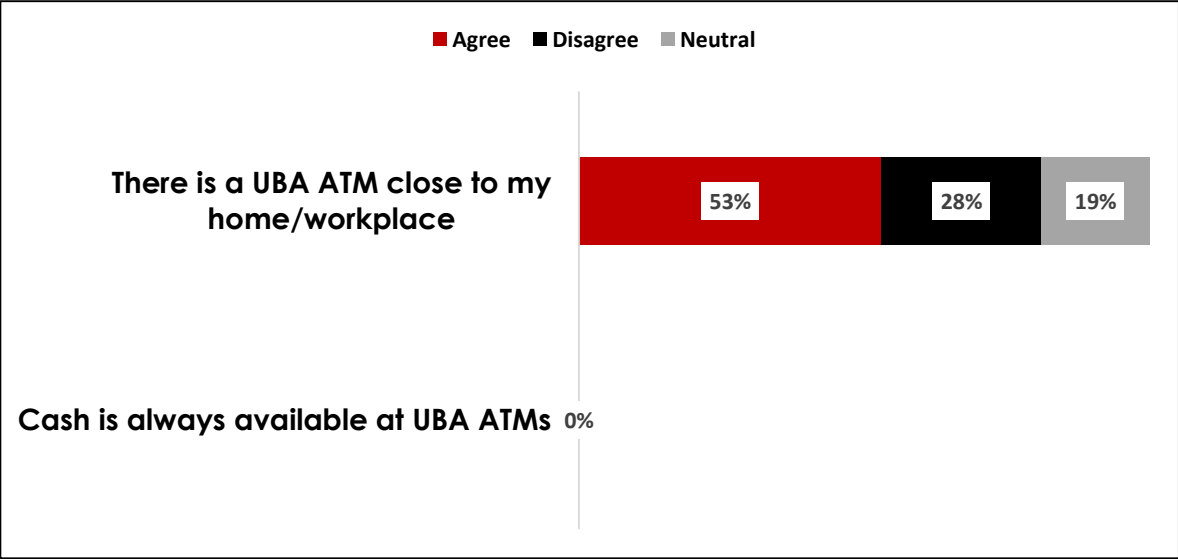
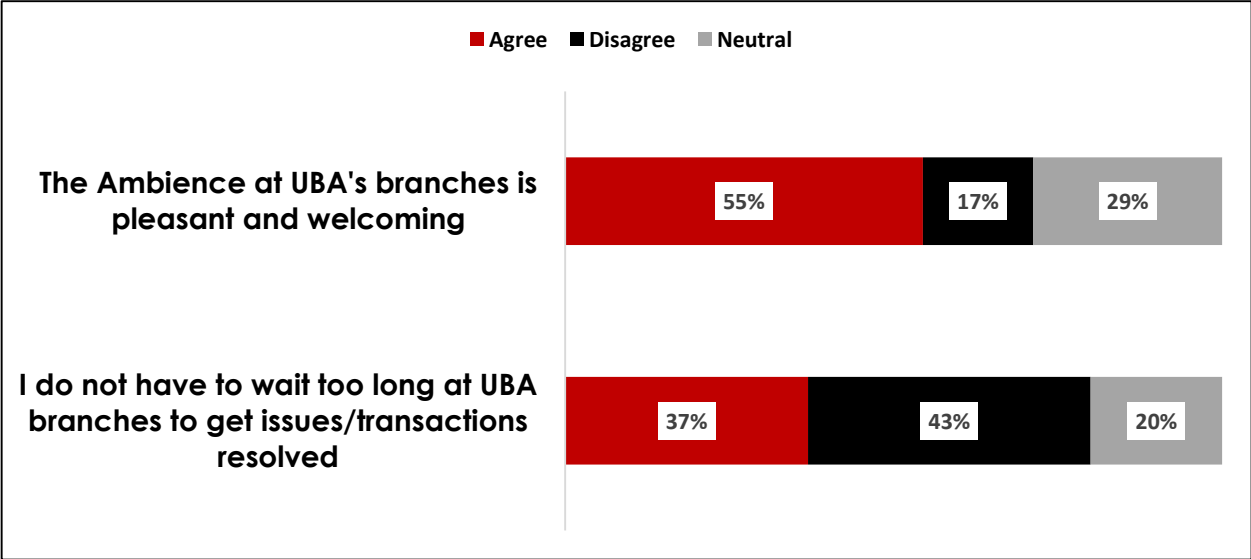
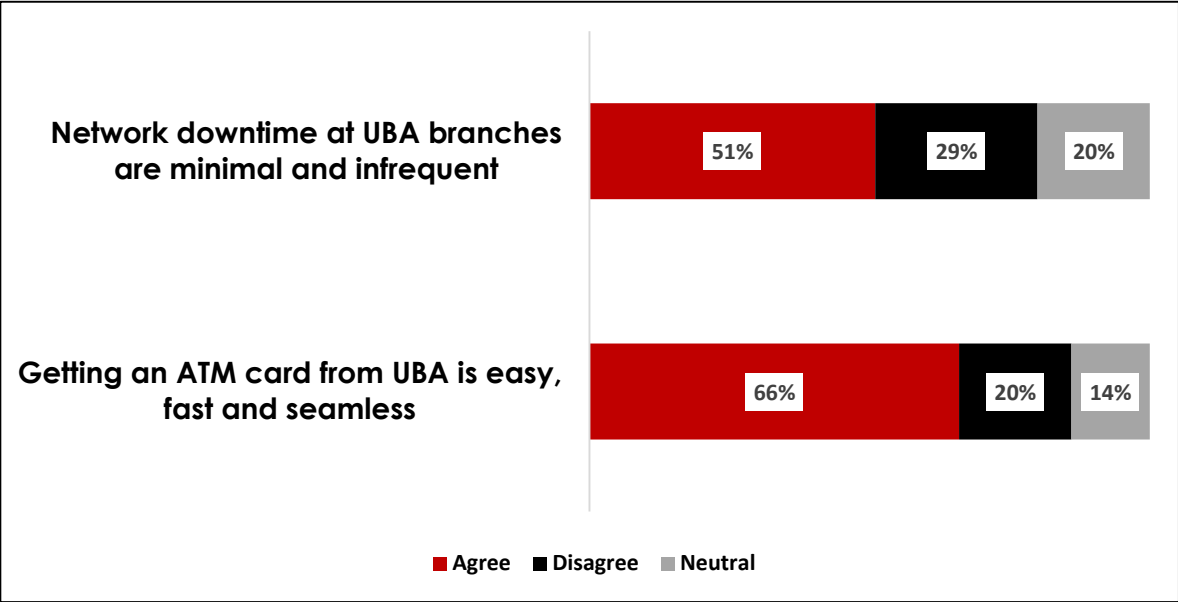
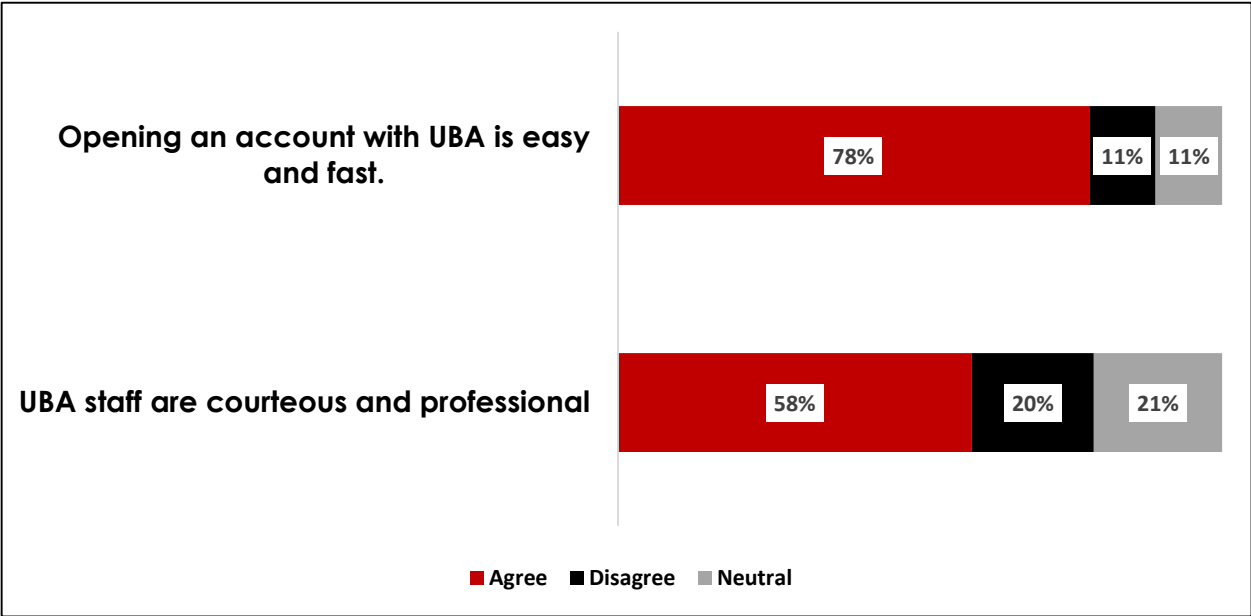
What can we do to improve your experience with UBA?





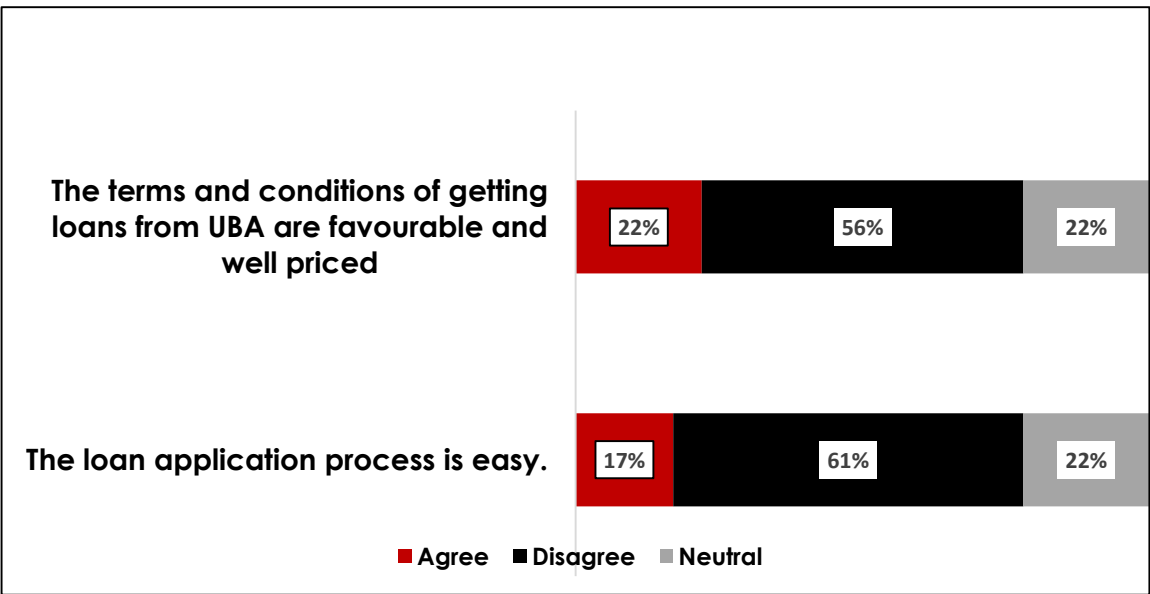
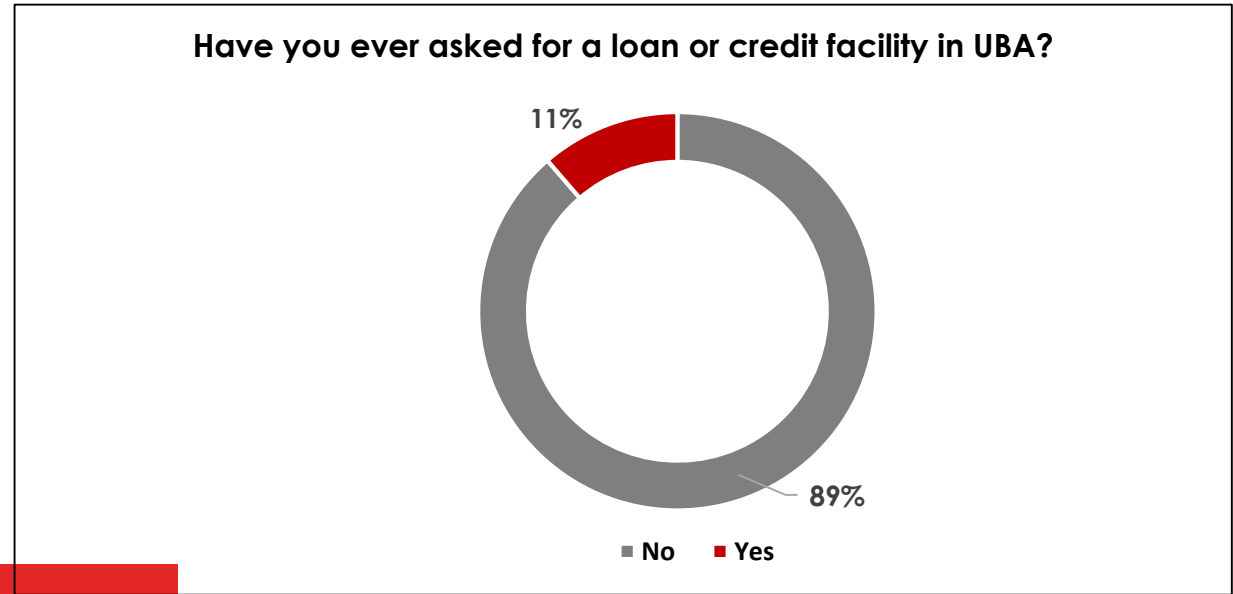
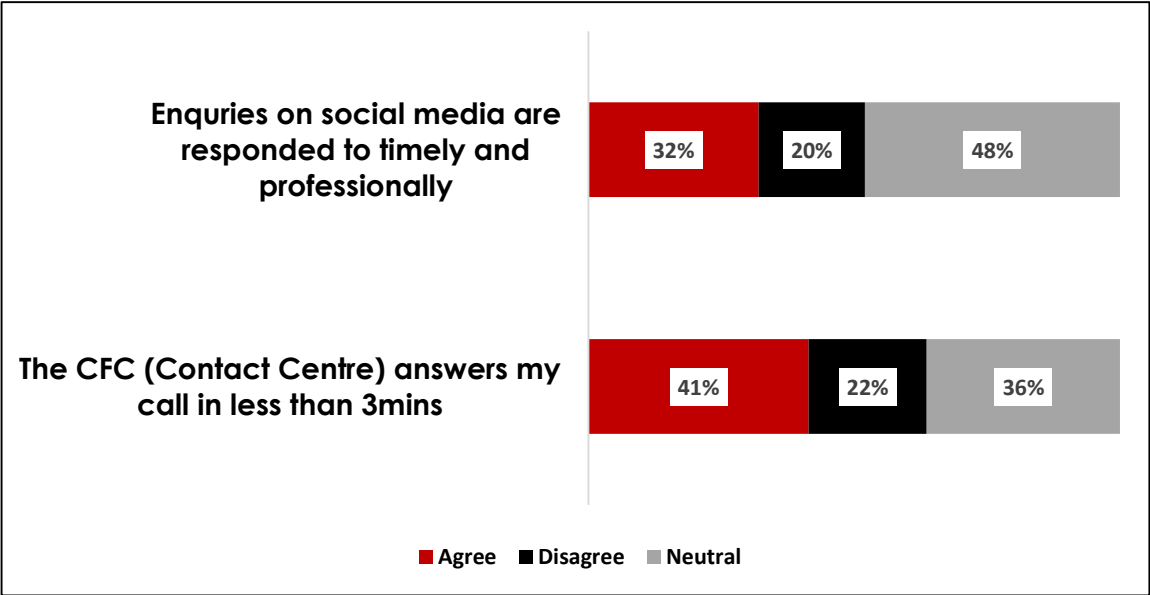
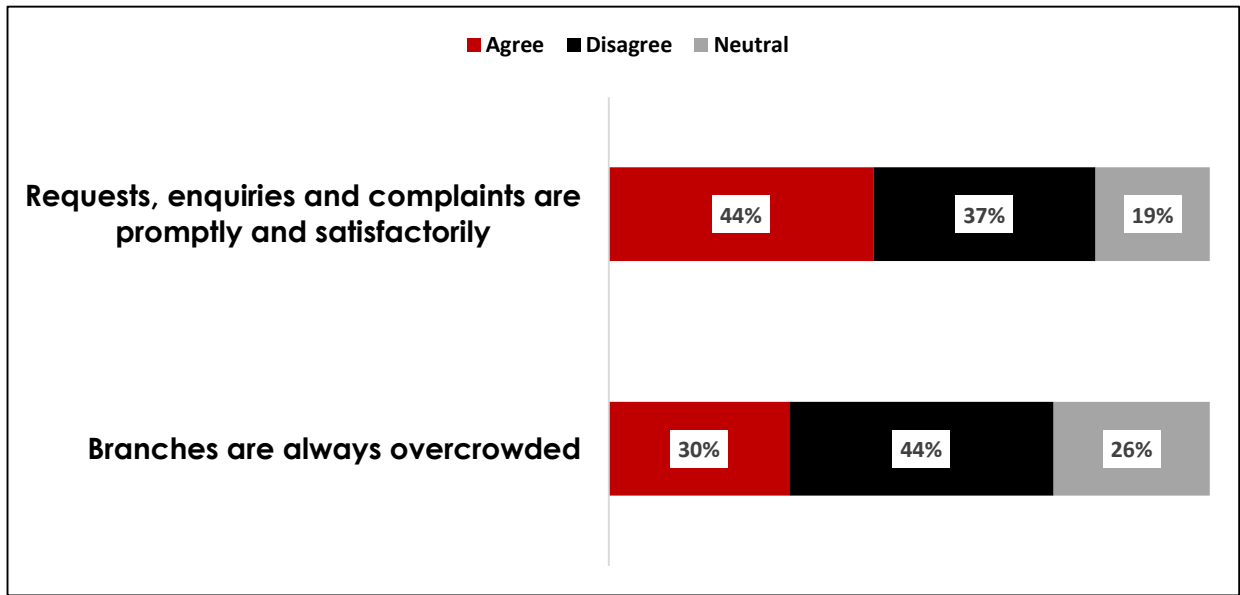
# Overview of Ratings 1/9

To what extent do you agree with the following statements:



# Overview of Ratings 1/9

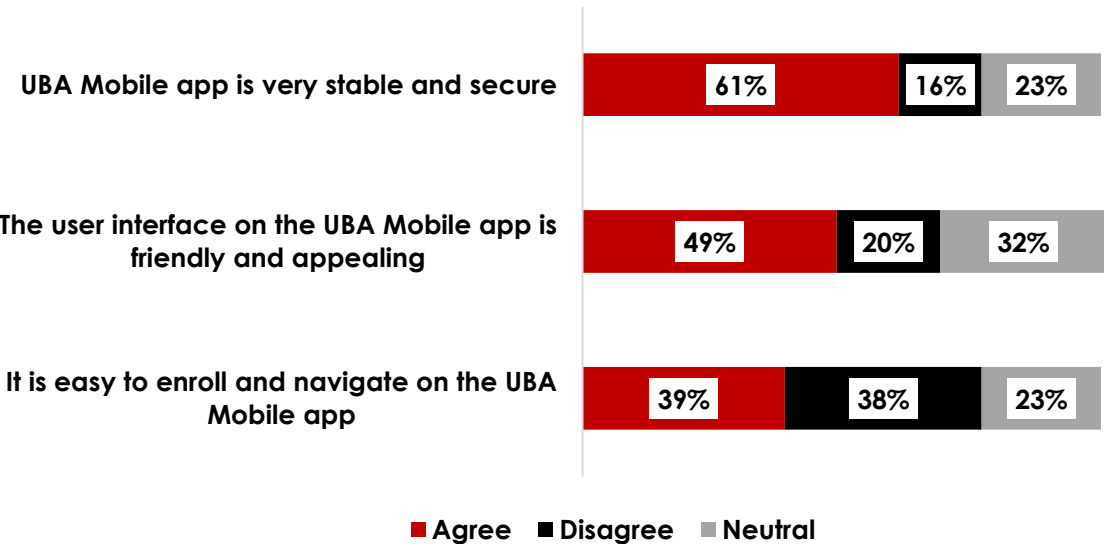
To what extent do you agree with the following statements:



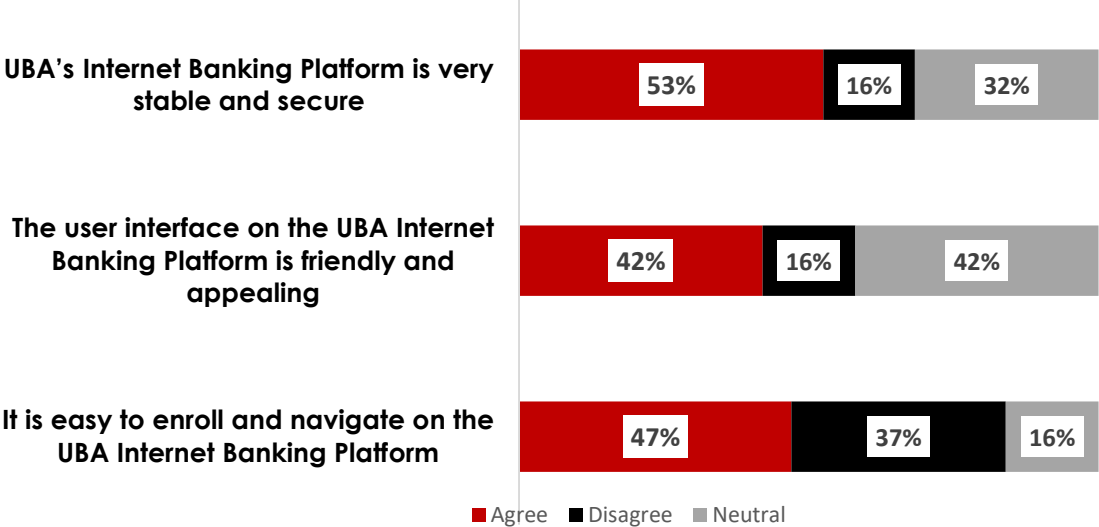
# Overview of Ratings 1/9

To what extent do you agree with the following statements:

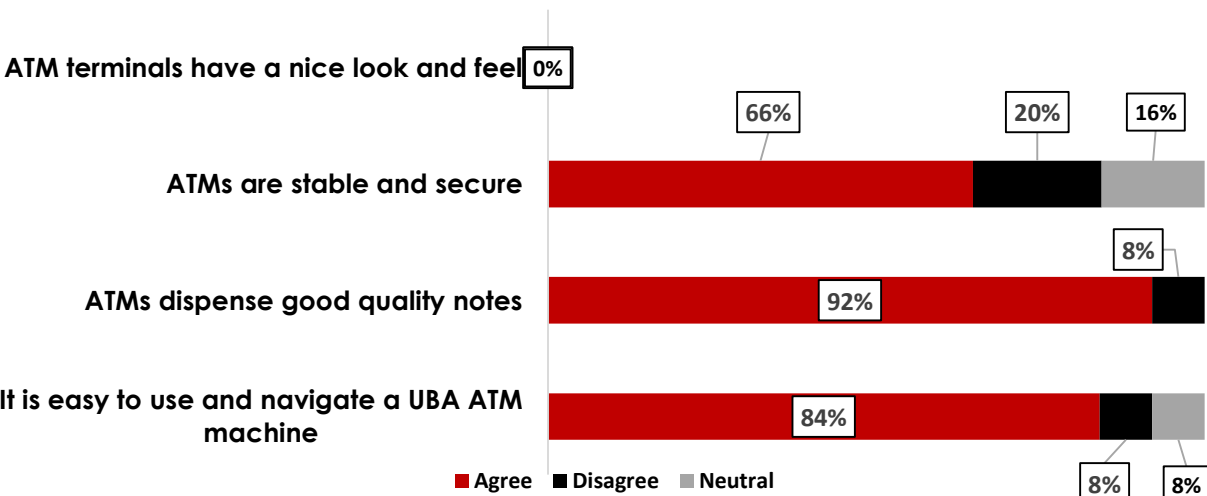
## UBA MOBILE APP



## INTERNET BANKING



## ATM



MAGIC BANKING : N/A

## Verbatim Comments - "What can we do to improve your experience with UBA"

- Take into account the feedback you are doing when you launch these kinds of surveys. The staff is not ready to satisfy the customer within a significant period of time.
- SMS, Better App, Fast Salary Processing, Better Support Service
- Facilitate your customers to quickly get their final identifiers in order to manage their accounts via the Internet by being in any continent. It's been 10 months since I'm one of your customers, but it's impossible for me to handle my accounts via the Internet because I have not always had my identifiers while the services related to me invoiced each month.
- Although this can reduce some workstations, deposit machines should be put in place. We would not have to hang out in agencies especially at this pandemic period. Thank you.
- Arrange the reception and promptness to resolve customers' worries. Customers should feel considered and their complaints that welcome to account managers and not an emement.
- Opening of an account Improve, the interest rate of savings improve, withdrawal of money improve and intensified communication .
- Too much waiting during payments, no credit possibility for personal accounts
- Professionalize Train your agents in reception, in use
- In your agencies put special crates for the pre-paid card because we come for withdrawal it seems that we are not important
- 
- More visibility. More physical proximity, agencies are rare. Link more and more our accounts to our phones.

- Thank you for starting by improving the quality of your agents. They are often unpleasant! They often forget that they are there firstly to serve customers and not the opposite.
- Increase the validity of prepaid visa
- The quality of welcome is to be improved. Leave customers outside due to insufficient space in the Branch is not eligible.
- It is necessary to make the services requested, for example until today we do not rule our problems of TPE and SMS alert despite several complaints made
- The waiting time of repayments is too long and it blocks us for us who are abroad we can have an emergency if by misfortune the distributor deconne at the time of the transaction we must wait more than 45 days to be reimbursed it's boring while we in France it lasts 5 to 7 days that's why my notes summarizes my dissatisfaction but otherwise the transactions are very fast

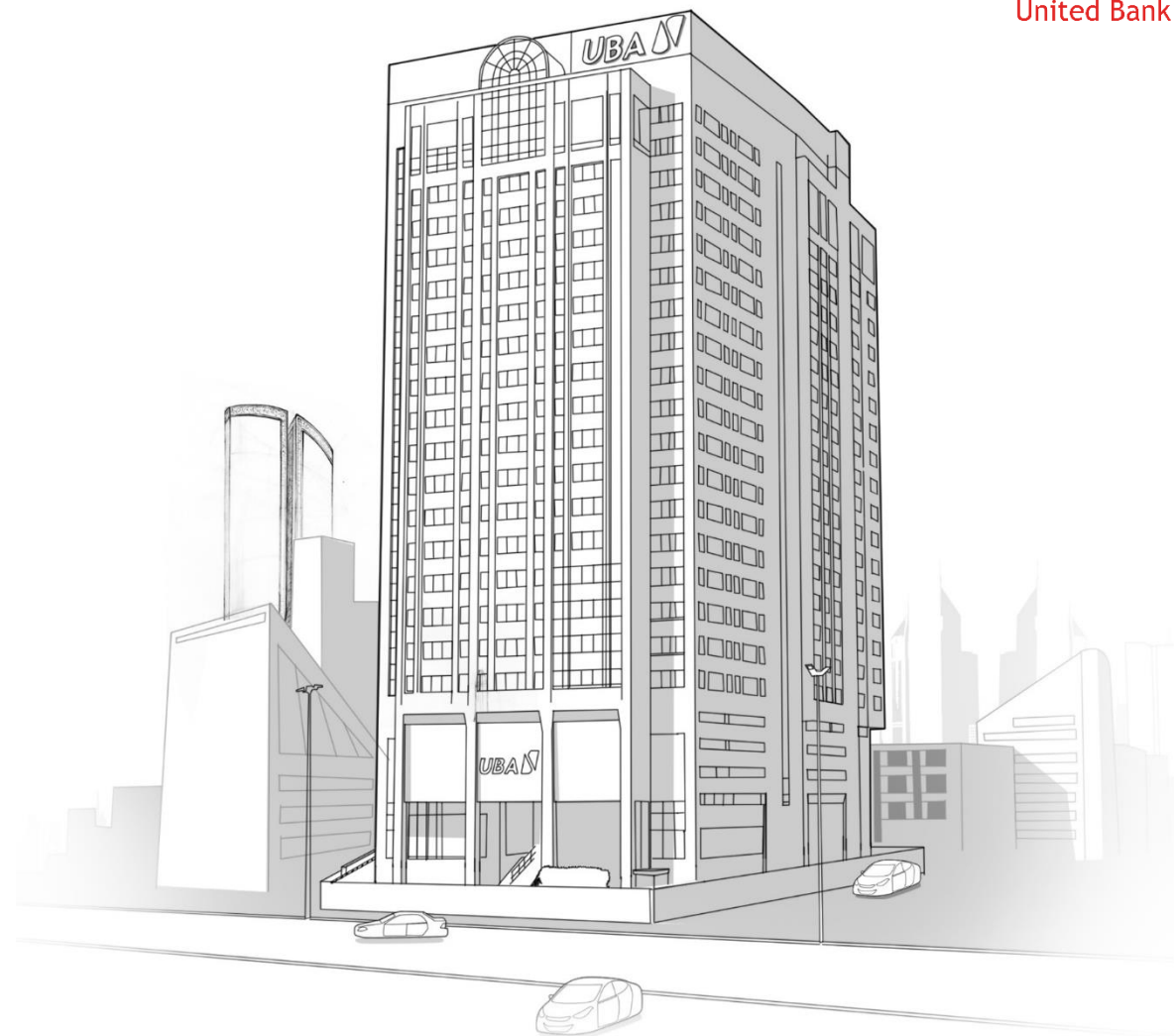
### Commendations

- I do not have reproach about your work, being in Europe I receive my money from my visa card, I make my purchases without worry
- I have exactly any idea but I all I can tell you is that you are already doing your best to satisfy us
- Good evening, I am very happy to have been chosen to participate in the survey to change or improve the services of your sublime company. I think that in my humble opinion, UBA is a good company and its services are comfortable

## Action Items

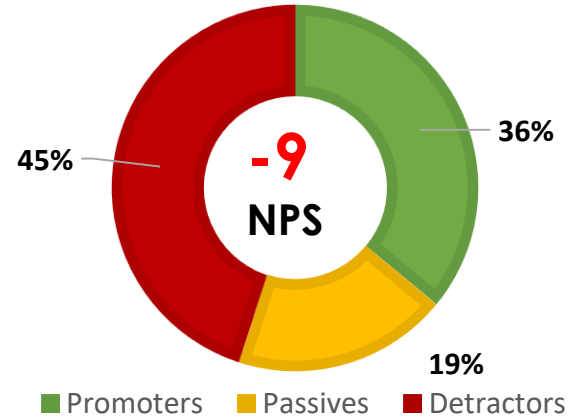
CHALLENGE	RECOMMENDATION	RESPONSIBILITY
Poor relationship management	<ol style="list-style-type: none"> <li>1. Redefine RMs KPIs with a focus on connect with a customer</li> <li>2. Relationship management training</li> <li>3. KPI score on good relationship management should be enforced</li> </ol>	Retail banking / performance management / UBA Academy
Poor quality of services	<ol style="list-style-type: none"> <li>1. Front officers training (on etiquette, customer care &amp; follow up)</li> <li>2. Apply sanction for poor service</li> <li>3. Provide for badges with the staff name</li> <li>4. Tracking for a better complaint management system</li> </ol>	UBA Academy / Human ressources / HOP / HCX / CFC
Customer education & update on products features	<ol style="list-style-type: none"> <li>1. Communicate more on products ( mini video, podcast...)</li> <li>2. Secure proper product knowledge by staff ( with assessment if possible)</li> <li>3. Organize product review &amp; update sessions with marketing team</li> </ol>	MCC / UBA Academy / Products holders
Difficulty in accessing loans	<ol style="list-style-type: none"> <li>1. Educate marketing staff internaly on loan request process for better communication with customers and excellent loan request management The reimbursement deadline has already been increased from 48 months to 60 months ( from a benchmark done in the market)</li> </ol>	Retail / Credit / Risk / OPS

# SME - Customer Satisfaction Survey



# KEY METRICS

**60%**  
**CSAT**

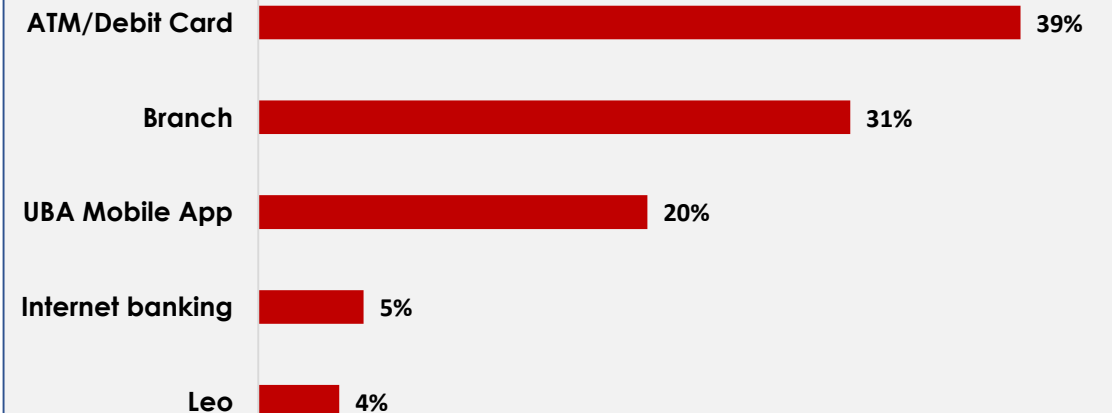


**3**  
**CES**

## Drivers of poor ratings by Detractors & Passives

- Poor Customer service
  - Functionality of E banking Channels
  - Poor Customer Education
  - Rate & charges
  - Poor relationship management

## PREFERRED CHANNEL FOR TRANSACTION



## Key Highlights – SME

**73%** of respondents consider UBA as their primary bank.

**39%** of respondents prefer to use ATM/ Debit card for their transactions

**66%** of respondents feel their Relationship managers know the Bank's products and services.

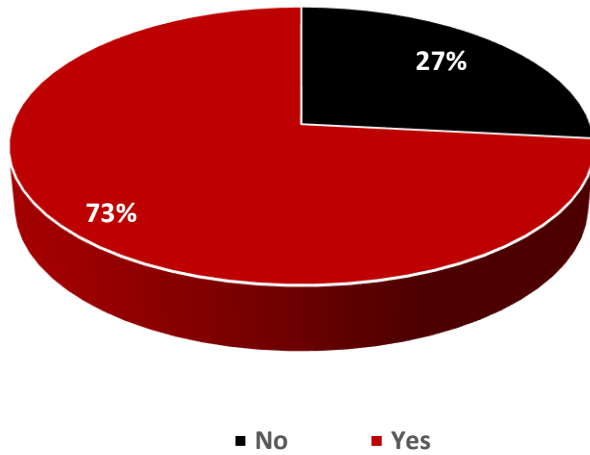
**92%** of respondents have never asked for a loan or credit facility from UBA.

Customer Service (**20%**) and Digital Banking (**19%**) are key areas of improvement for respondents.

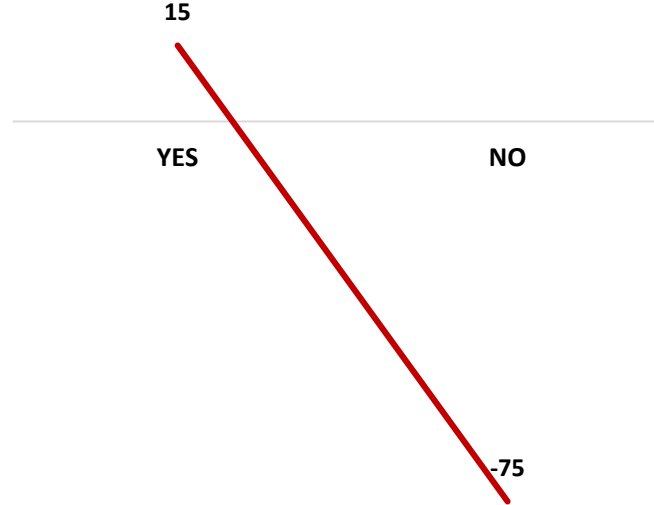
**Only 15%** of respondents do own UBA POS terminals.



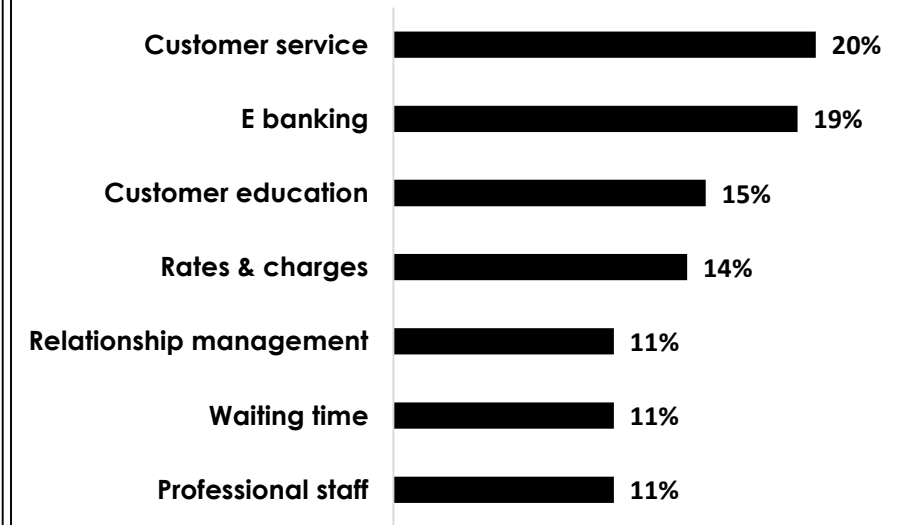
### Would you consider United Bank for Africa to be your primary bank?



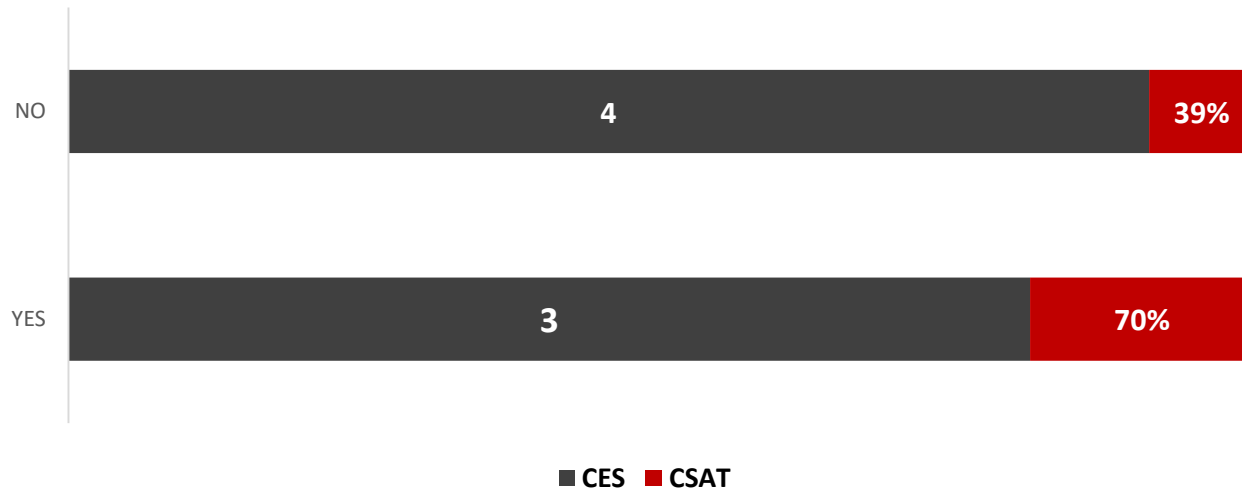
### Likelihood to Recommend Vs Primary Bank



### What can we do to improve your experience with UBA?



### CSAT, CES Vs Primary Bank

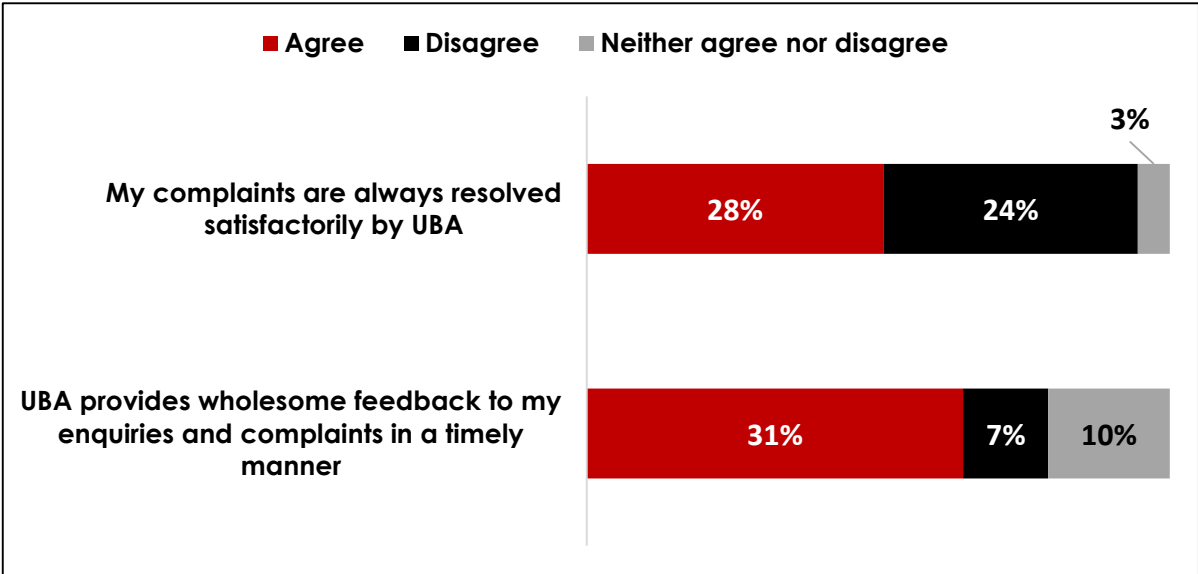
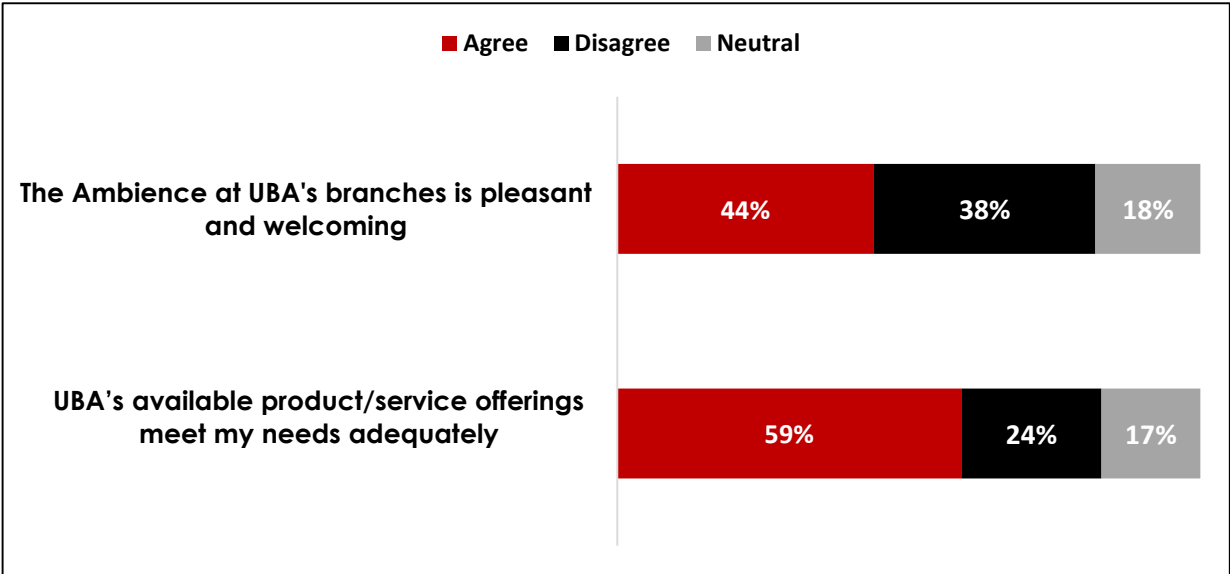
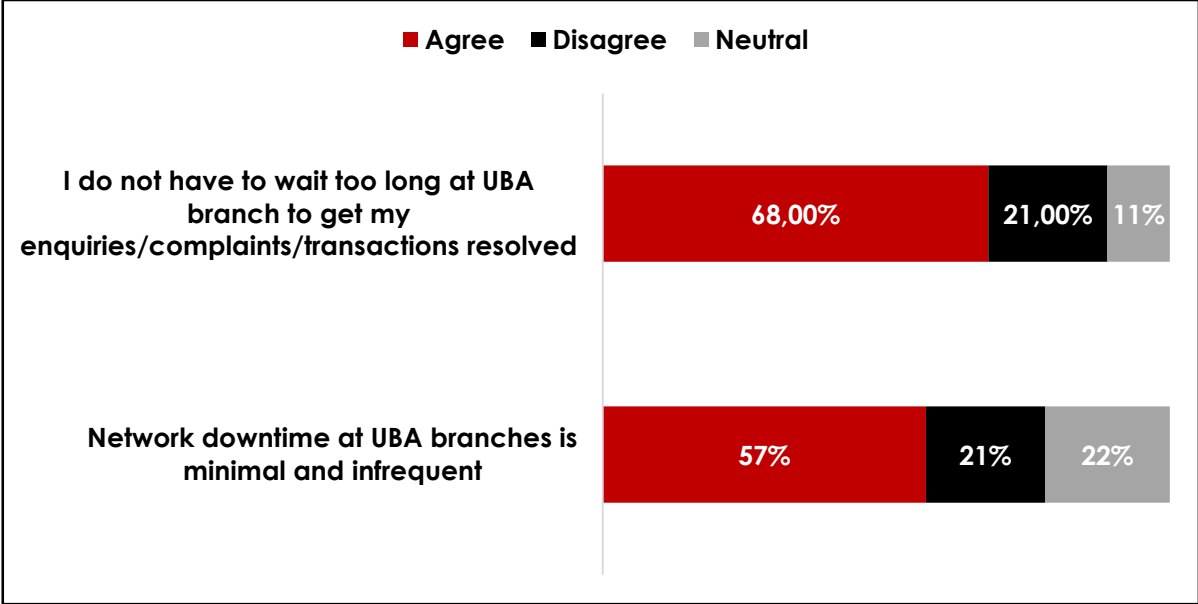
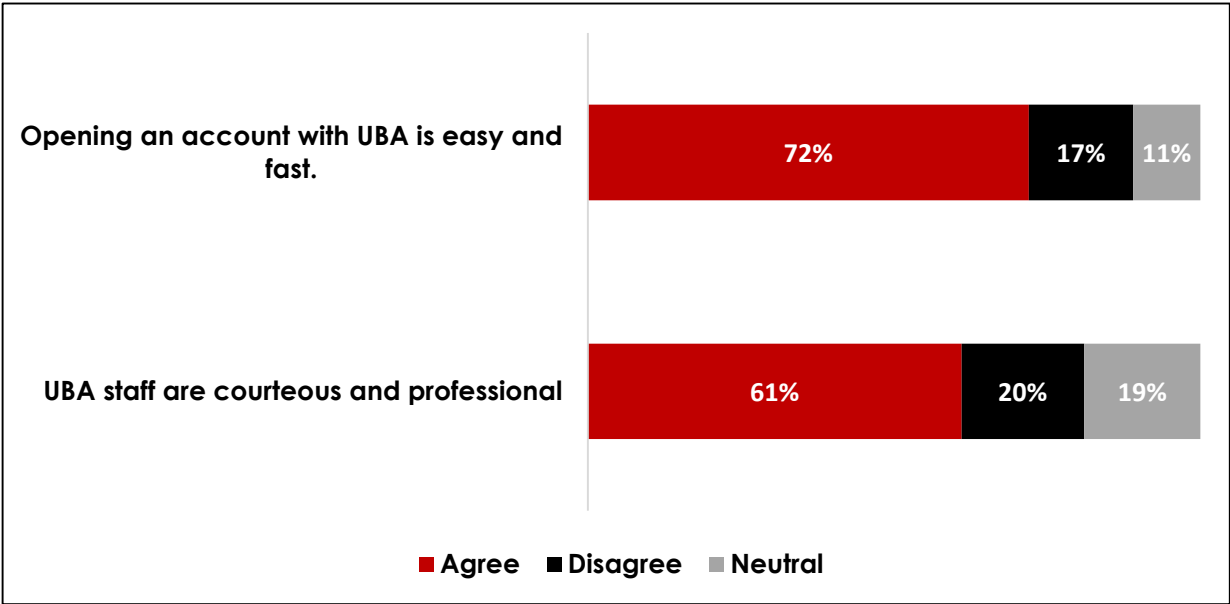


### Verbatim Comments from respondents who do not consider UBA to be their Primary Bank

- Improving your way of working you are too complicated and very slow
- Offer global opening and interoperability with other banks via digital tools
- Change your advisers. More quality of service and professionalism
- Welcome customers, explain to people the closed contract and the different services you offer before the client sign! Thank you
- Reduce the waiting time for withdrawal of money, reduce the processing time of security requests, make the amount of credits for SMEs less binding
- Improve your customer service!
- Be more Professional. Become effective and available
- Review the digital service pricing policy (e-banking and SMS). Reduce waiting times in agencies.
- Grant more loans.

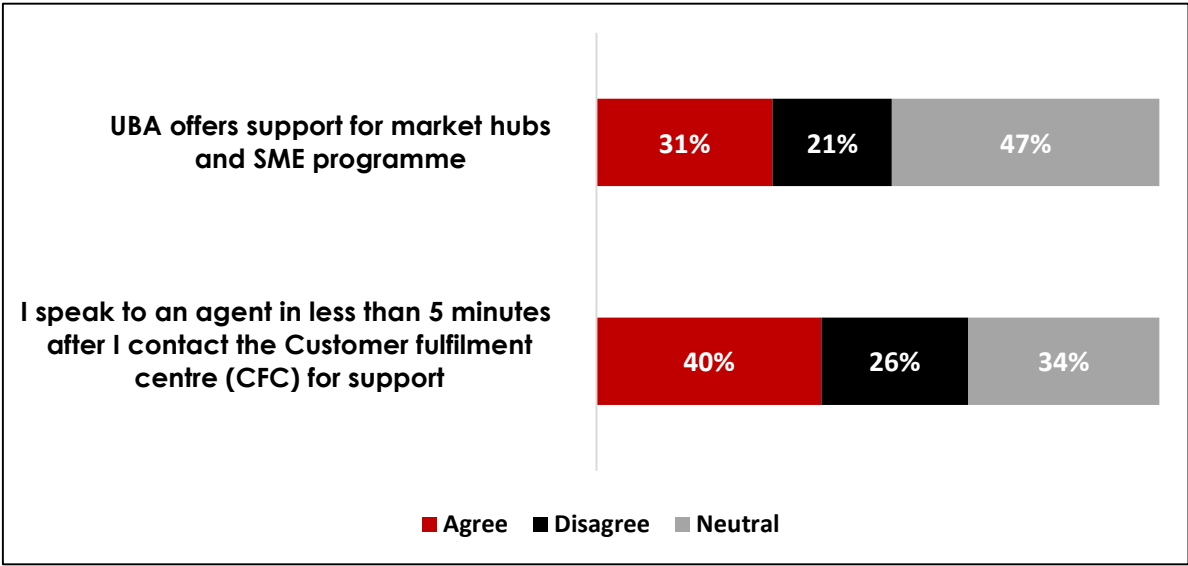
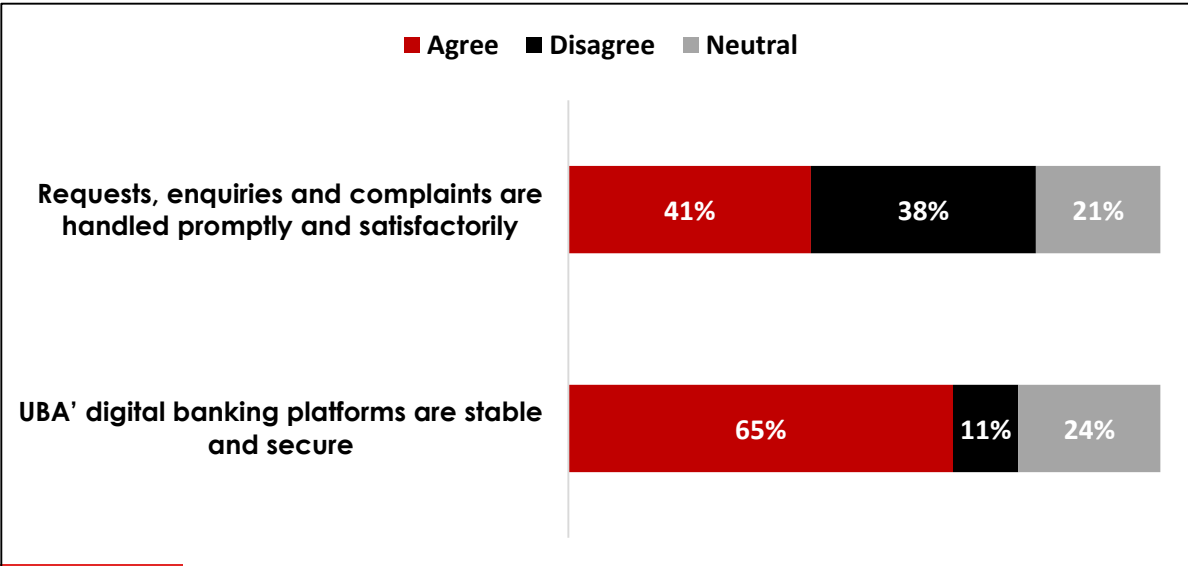
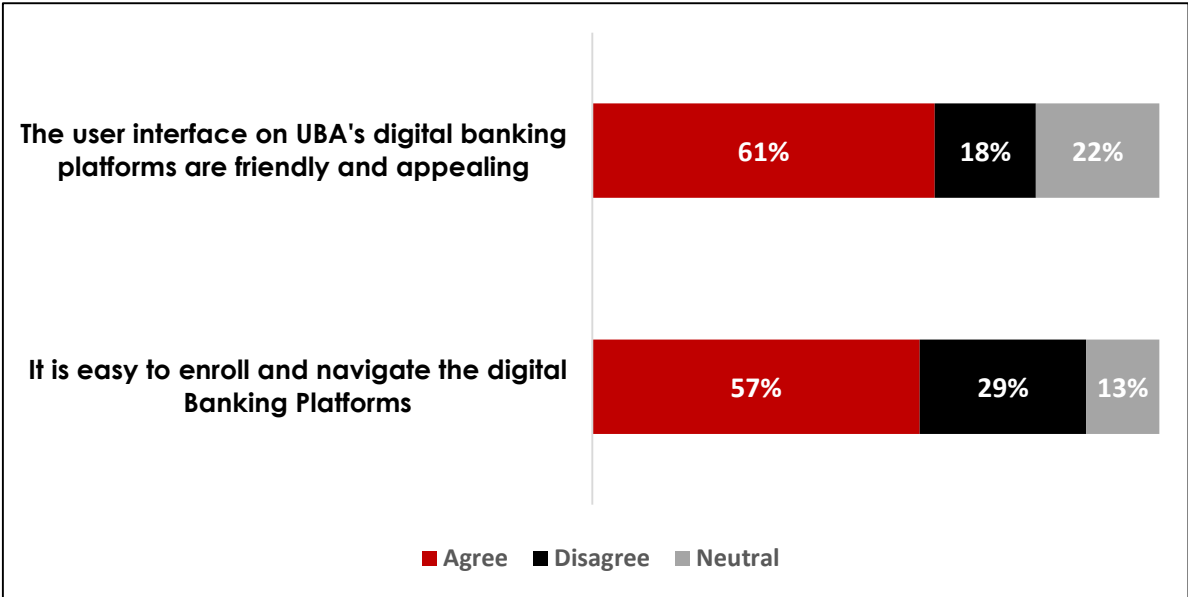
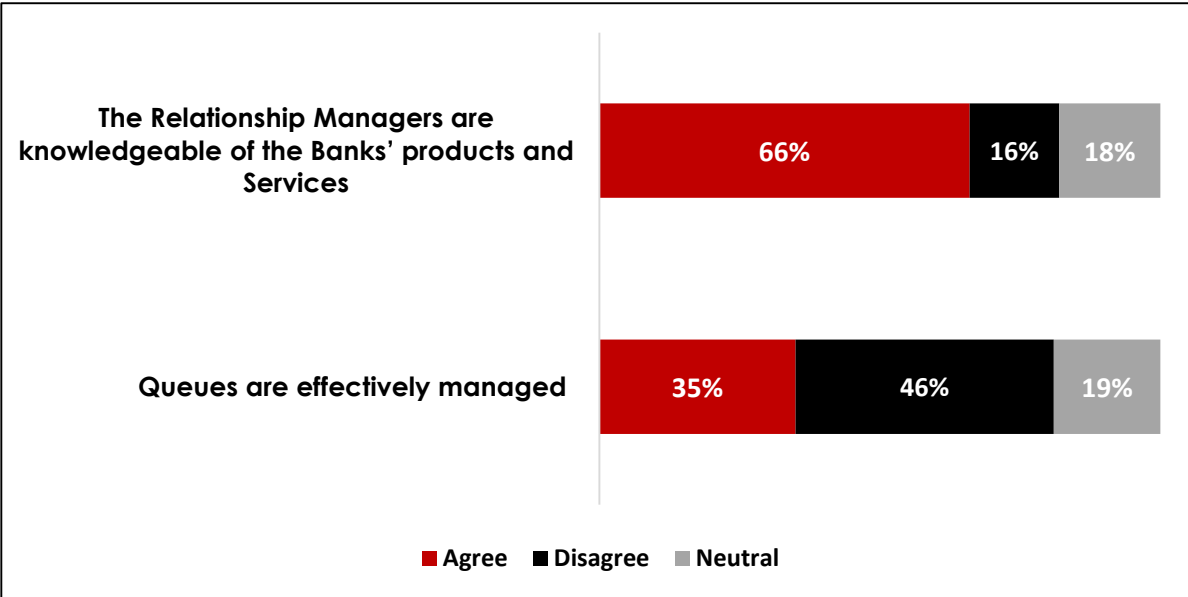
# Overview of Ratings 1/9

To what extent do you agree with the following statements:



# Overview of Ratings 1/9

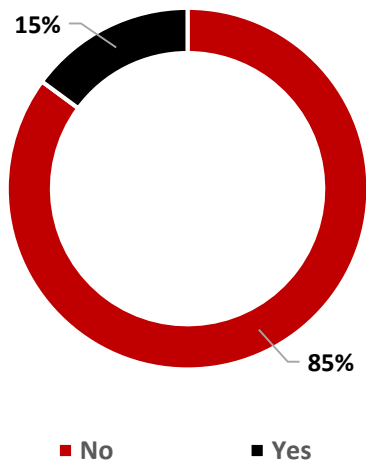
To what extent do you agree with the following statements:



# Overview of Ratings 1/9

To what extent do you agree with the following statements:

Do you own a UBA POS terminal?



It is easy to get POS supplies (paper, parts etc.) from UBA



UBA POS transactions and disputes are settled in a timely manner



The process of getting a POS Terminal from UBA is easy, fast and seamless

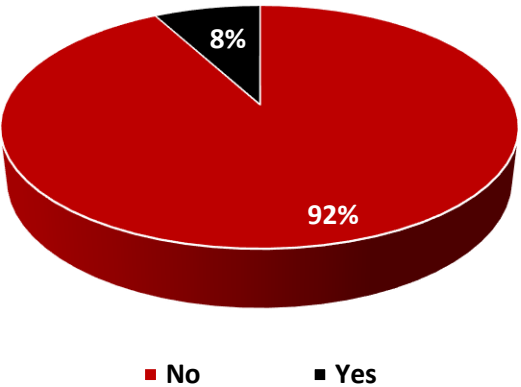


UBA provides adequate customer support for my POS terminal(s)



Agree Disagree Neutral

Have you ever applied for a loan or credit facility at UBA?



Agree Disagree

The terms and conditions of getting loans from UBA are favourable and well priced



The loan application process is easy.



# Verbatim Comments - "What can we do to improve your experience with UBA"

- Give the opportunity to open a bank account in one day, it takes time with you!
- Easy access and allow customers to easily connect to the online bank
- Be faster with transfers
- Form your agents. They lack professionalism
- Treat all customers fairly and have more professionalism in the reception. listen to customers
- To be listening and to know how to accept the ideas of others
- Have a customer service more able to manage the customer without looking at his status or social rank. The Bank services could be satisfactory if the staff was less selective in the client category.
- Improve receptions at the counter to avoid prolonged hours of waiting, because time is the money
- The bank should strengthen agents at the fund and take the time to communicate often, during technical problems, for example.
- Have much more welcoming customer loaders and above all respect the time you give to a customer I explain if a customer opens a savings account and that you say that the savings account will be available on Tuesday it is necessary that Tuesday the savings account No need to run the customer for two weeks
- Finding the mechanisms or solutions that could reduce waiting times especially in city center agencies, Mougali and Poto-Poto
- Rigor in the treatment of sensitive demands; Pay attention to your customers' emails abroad; regularized to obtain credits. Trainees who do not master the functioning of accounts should not be to care for members because they disoriented us.

- The staff at the reception must be welcoming and kind to listen to customers and not when you are overwhelmed or overwhelmed by the work do not overly manage customers
- Customer service is an indispensable customer satisfaction tool. It meets the specificities of a request, to accompany in the act of purchase and to respond to possible questions and dissatisfaction after purchase.
- Just improve the internet connection to allow fast processing of operations
- Creating other UBA agencies at North District to Talangaï, Mikalou, Nkombo, Massengo etc ....
- Be a little faster to plant treatments and well communicate on products from the entrance to the customer
- Inform the customer potential All the details before any contract signature. Avoid extracting people for a service that has not been subscribed beforehand.
- Facilitate access to Internet banking for those abroad, also the application does not work
- Make sure that the ladies working at Poto-Poto customer service are smiling and that they have politeness to customers.

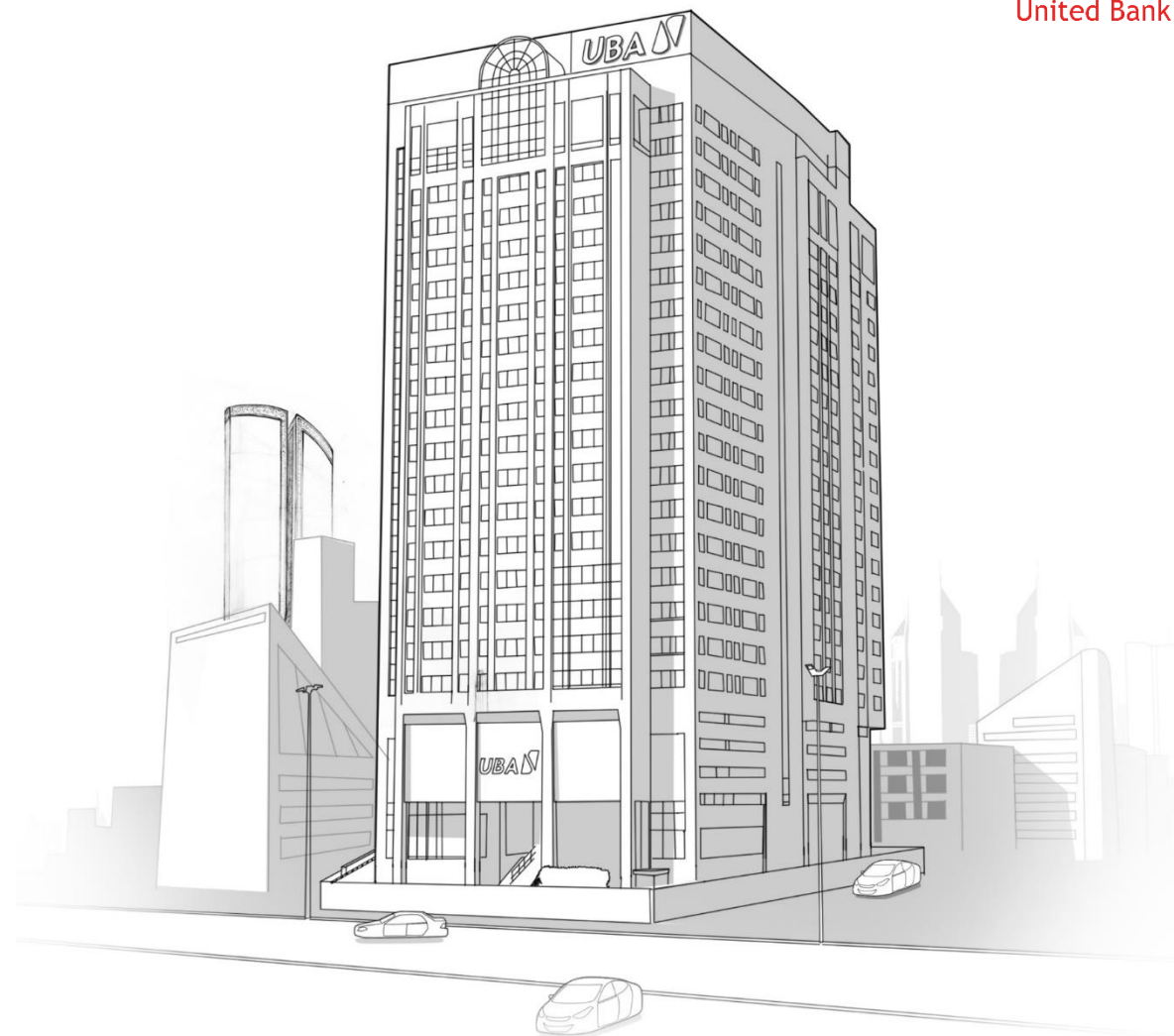
## Commendations

- Honestly until now I do not have to complain
- Continue only on the same momentum by improving yourself with the progress of new technologies. Thank you

# Action Items

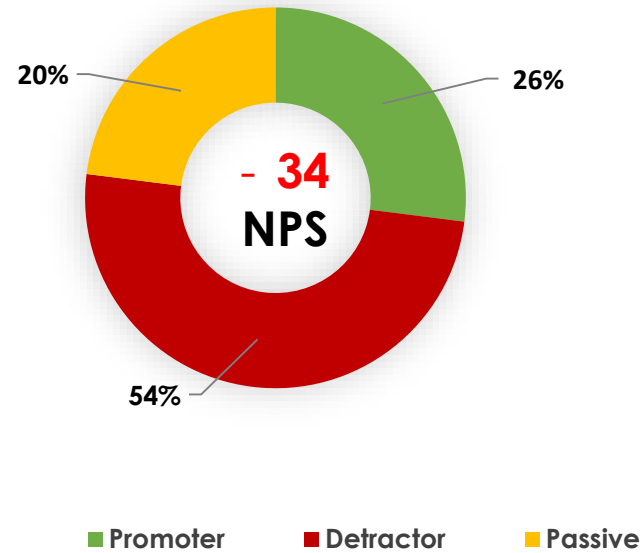
CHALLENGES	RECOMMENDATION	RESPONSIBILITY
Poor quality of services & Customer service	<ol style="list-style-type: none"> <li>1. Always re-emphasize the need for excellent service delivery</li> <li>2. Training (on etiquette, customer care &amp; follow up) and relationship management</li> <li>3. Enforce Customer Experience reward and sanctions application</li> </ol>	Corporate banking / performance management / UBA Academy
Functionality of the e-channels	<ol style="list-style-type: none"> <li>1. Follow up for resolution of all digital related concerns submitted to Group</li> <li>2. Constant tracking of failed transactions rate for continuous corrections</li> <li>3. Continuous monitoring of platforms</li> </ol>	RO/RM ( Corporate Bank)/ IT / E banking support
Poor Relationship management / Engagement	<ol style="list-style-type: none"> <li>1. Redefine and emphasize on customer care protocol ( updating customers when necessary in a proactive way)</li> <li>2. Relationship management training 2</li> <li>3. Enforce Customer Experience reward and sanctions application</li> <li>4. Continuous staff training &amp; Drive Connect with a customer</li> </ol>	All heads specially & UBA Academy /
Poor Spread of UBA POS	<ol style="list-style-type: none"> <li>1. Deploy survey for customer feedback ( formal users included)</li> <li>2. Analyse database of non functioning POS, rebuilt the relationship and deploy more Pos</li> </ol>	E Banking
Customer education & update on products features, products rates & charges	<ol style="list-style-type: none"> <li>1. Communicate more on products via social media ( mini video, podcast...)</li> <li>2. Improve on mailing for update on products and services : SMS to customers</li> <li>3. Secure proper product knowledge by staff ( with assessment if possible)</li> <li>4. Organize product review &amp; update sessions with marketing &amp; digital team</li> </ol>	MCC / UBA Academy / Products holders & All heads
Difficulty in accessing Loans.	<ol style="list-style-type: none"> <li>1, Review loan request process</li> <li>2. Educate marketing staff internaly on loan process for better communication &amp; follow up with customers. Promote excellent loan request management</li> </ol>	Retail / Credit / Risk / OPS / Corporate Bank

# Corporate - Customer Satisfaction Survey



# Key Metrics Summary

**53%**  
CSAT



**3**  
CES

## Drivers of poor ratings by Detractors & Passives

- ❑ Poor relationship management (**44%**)
- ❑ Difficulty Accessing loans & credit (**19%**)
- ❑ Responsiveness & quality of service (**12%**)
- ❑ Customer education (**6%**)



## Key Highlights – Corporate Banking

**55%** of the respondents consider UBA to be their primary bank,

**62%** of the respondents agree that the relationship managers have a positive attitude and willing to help.

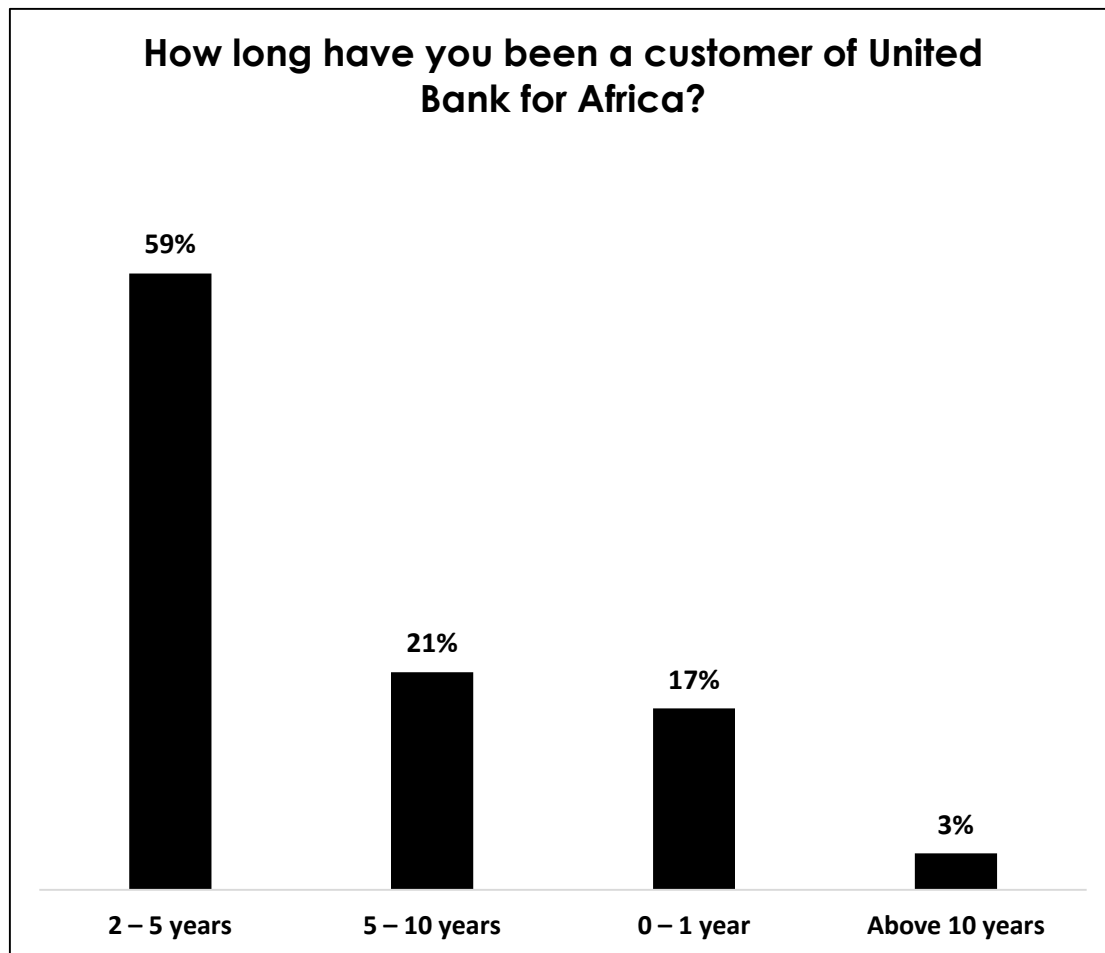
**58%** of respondents agree that UBA meets their expectations in processing trade transactions

**65%** of respondents agree that the Bank offers foreign exchange for transactions, 15% disagree, 20% are Neutral.

Relationship Management **(21%)**, E-Banking services **(21%)** and Access to loans **(18%)** are key areas of improvement for respondents.

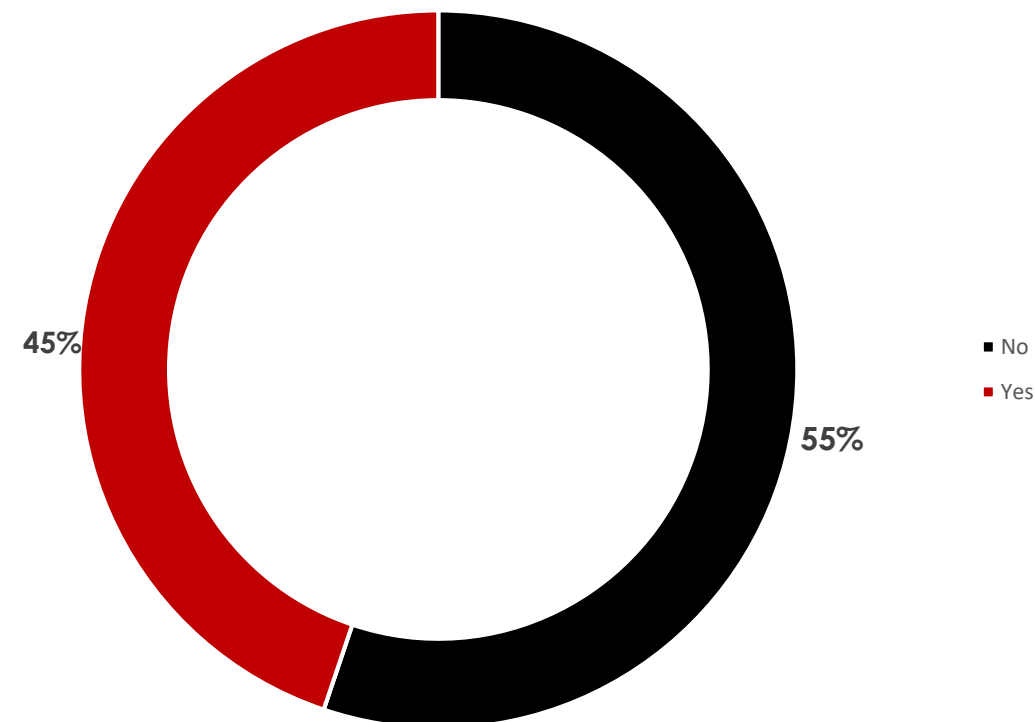
**65%** of Corporate respondents agree that the Bank offers foreign exchange for transactions, 15% disagree, 20% are Neutral.

## Overview of Ratings



**59%** of respondents who participated in the survey have been customers of UBA for 2-5 years. **17%** for 0-1 year, **21%** have been customers for 5-10 years, while **3%** have been customers of UBA for over 10 years.

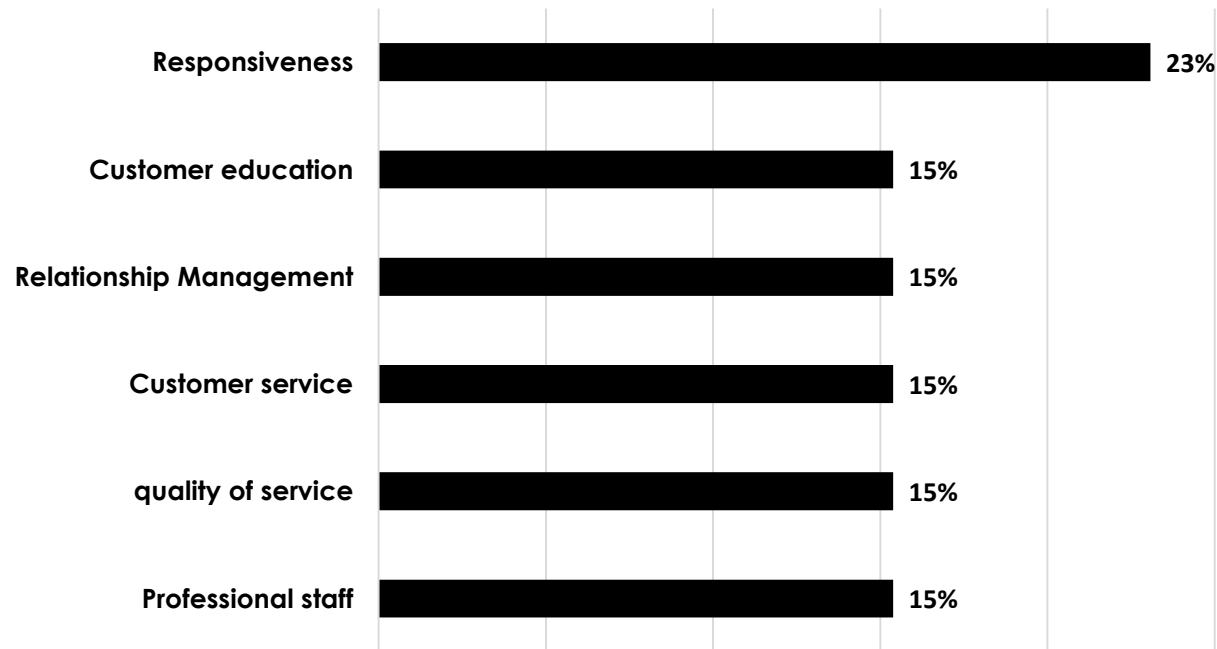
## Would you consider us to be your primary bank?



**45%** of the respondents consider UBA to be their primary bank, versus **55%** who do not consider us to be their primary bank.

Respondents who consider UBA as their primary bank had higher satisfaction and more likelihood to recommend the UBA brand (**CSAT 70%, NPS 15, CES 3**) compared to (**CSAT 39%, NPS -75, CES 4**) for respondents who do not consider UBA their primary bank.

## If United Bank for Africa is not your primary banker, what would we need to do to change that?

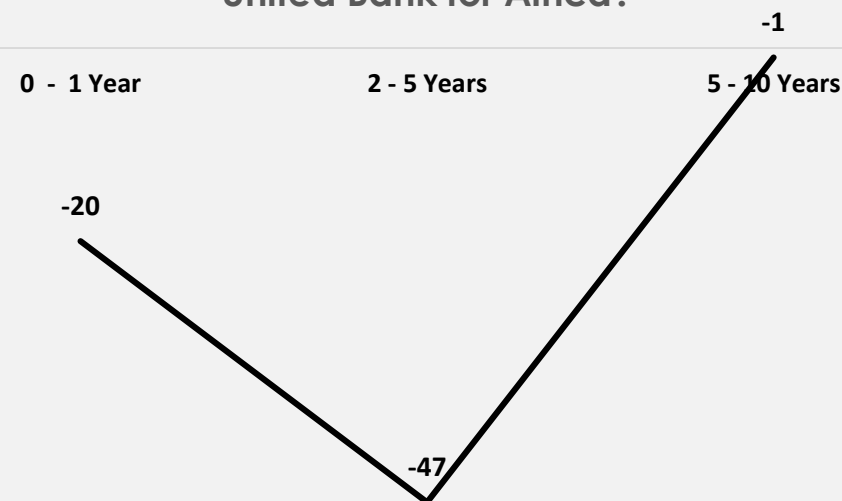


Customers who don't consider UBA to be their primary banker indicated Responsiveness (**23%**), Customer education(**15%**), Relationship Management(**15%**) and Customer service (**15%**) as key factors to switch make UBA their primary bank.

- Customers between 0-5years indicated Lack of Responsiveness (16%), Customer education (10%), Relationship management (11 %) and customer service (10%) as key factors to switch to UBA.
- Customers between 5-10 years highlighted customer service (10%), and FX process ( 10%) as key factors to switch to UBA.

## Likelihood to Recommend Vs Customer Lifetime

NPS by How long have you been a customer of United Bank for Africa?

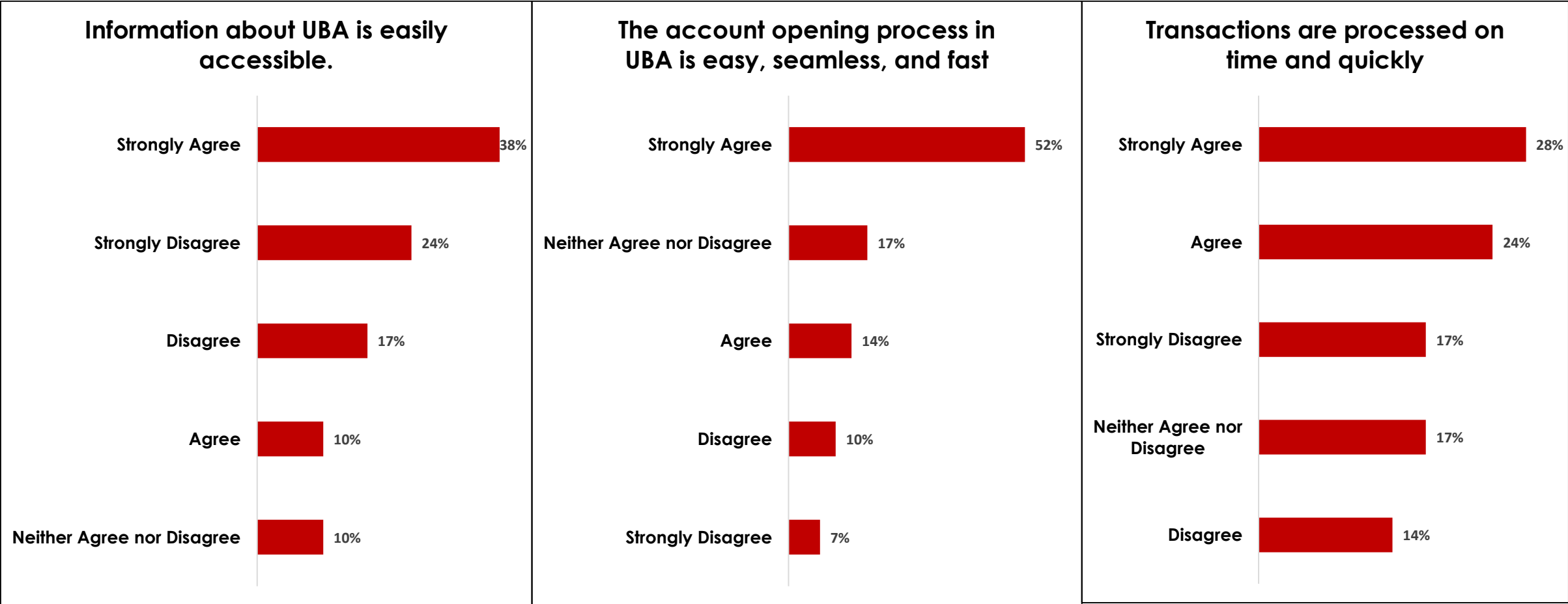


Analysis of the NPS by Customer lifetime with UBA revealed the likelihood of corporate customers to recommend the UBA brand decreased as their duration of patronage increased specially for customers banking with UBA between 1 and 5 years. Though we have not gotten to a positive NPS, the likelihood to recommend has increased for customers beyond 5 years of patronage.

There is need to have an end-to-end view of the customer journey for corporate customers to identify areas where we least meet their expectations.

Overview of Ratings 1/9

To what extent do you agree with the following statements:



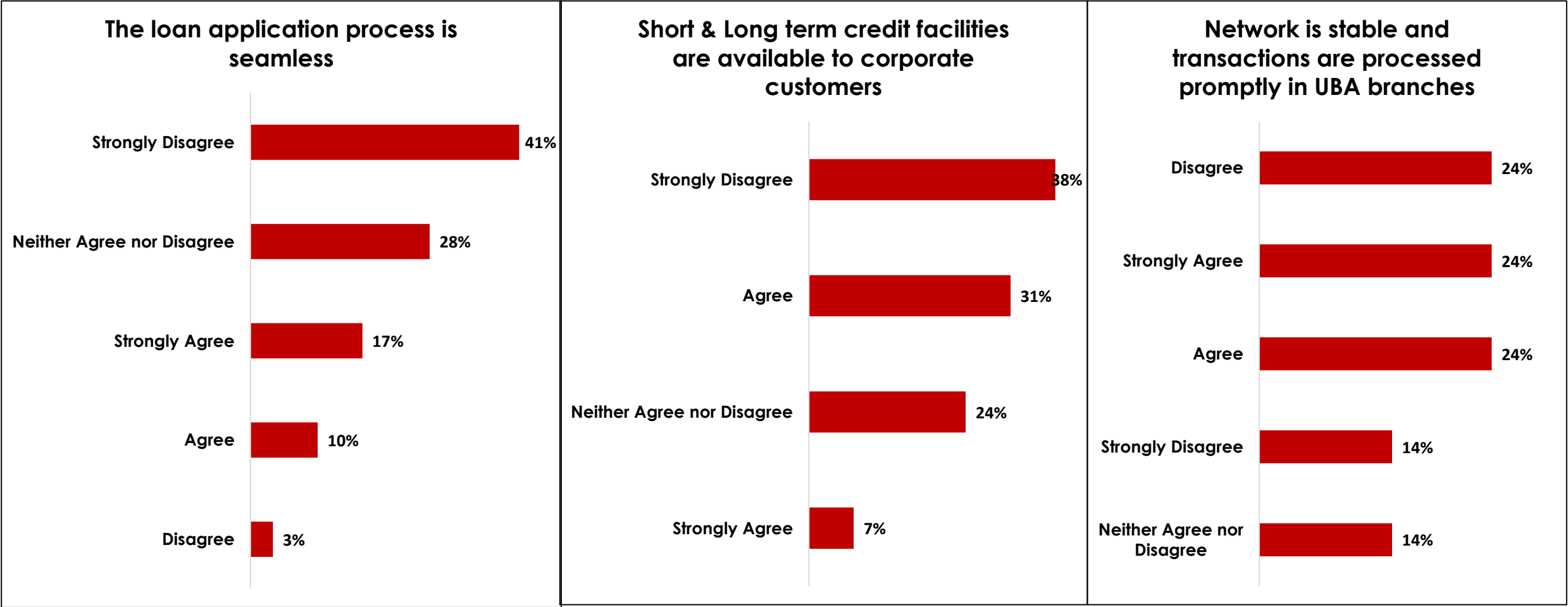
48% of respondents Agree that information about the UBA brand is easily accessible, 41 % Disagree, 10% are Neutral

66% of respondents Agree that the Account opening process is easy and fast. 17% Disagree and 17% maintained a neutral position.

52% of respondents Agree that transactions are processed on time and quickly, 31% Disagree and 17% maintained a neutral position.

Overview of Ratings 2/9

To what extent do you agree with the following statements:



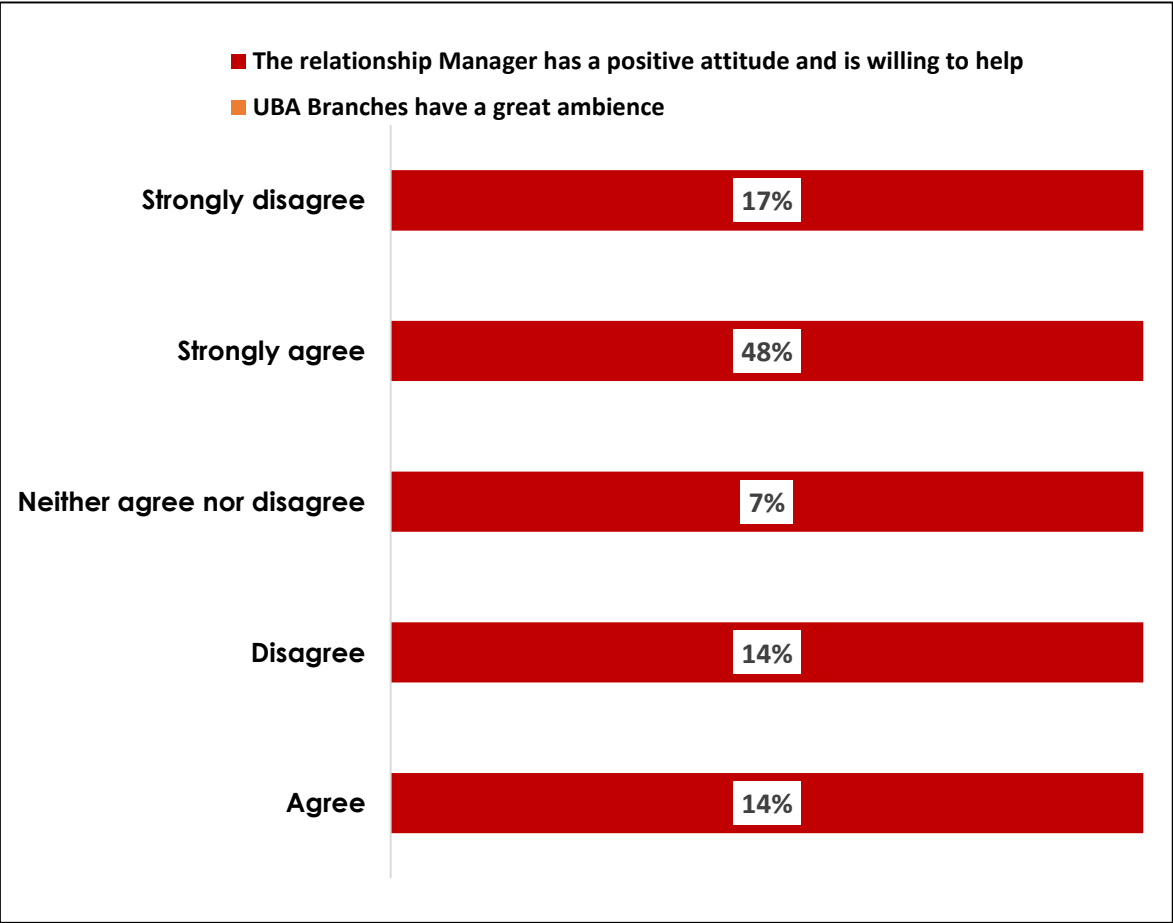
44% of respondents Disagree that the loan application process is seamless, 27% Agree, 28% are Neutral

38% of respondents Agree that Short & Long term credit facilities are available to corporate customers, 38% Disagree, 24% are Neutral.

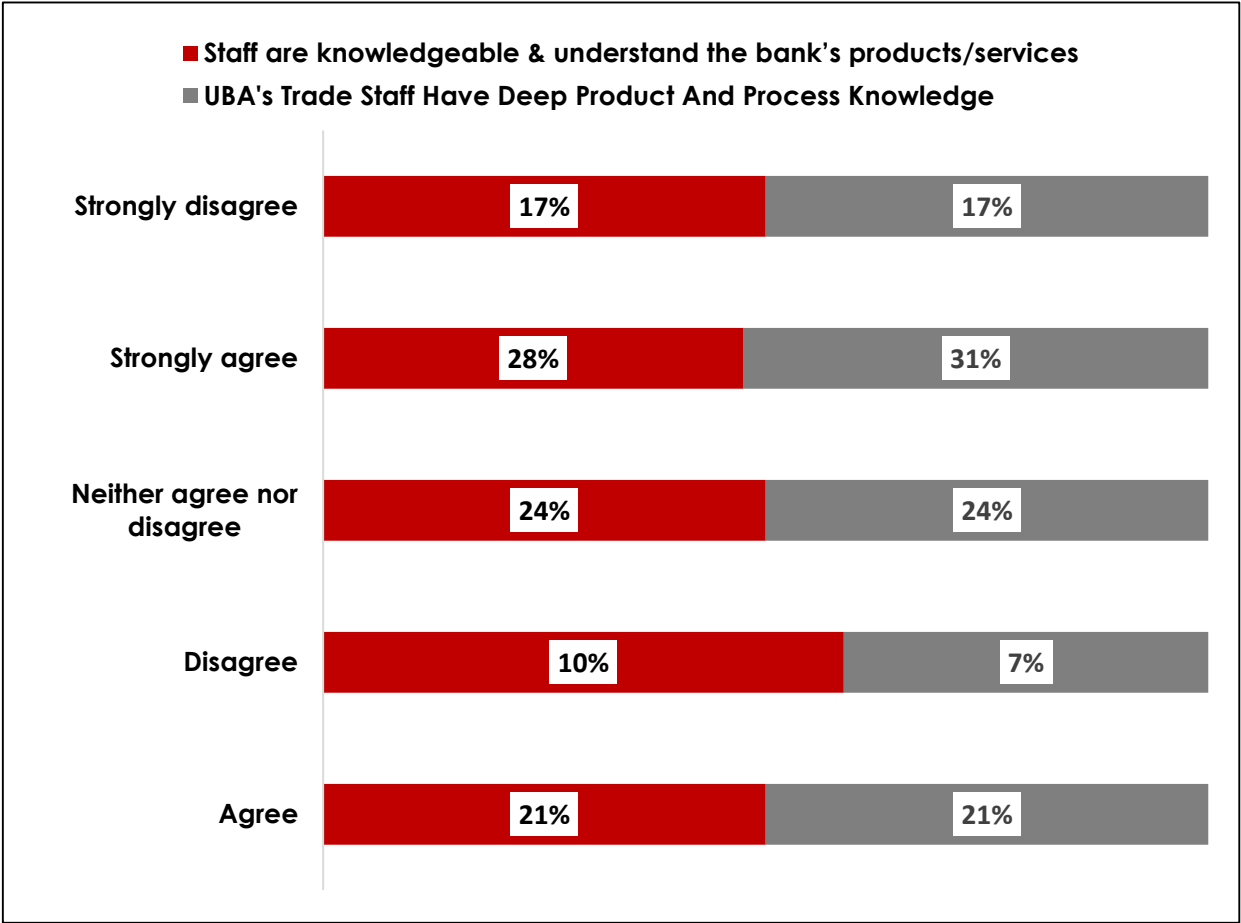
48% of respondents Agree that transactions are processed quickly and on time, 38% Disagree, 14% maintained a Neutral position

### Overview of Ratings 3/9

To what extent do you agree with the following statements:



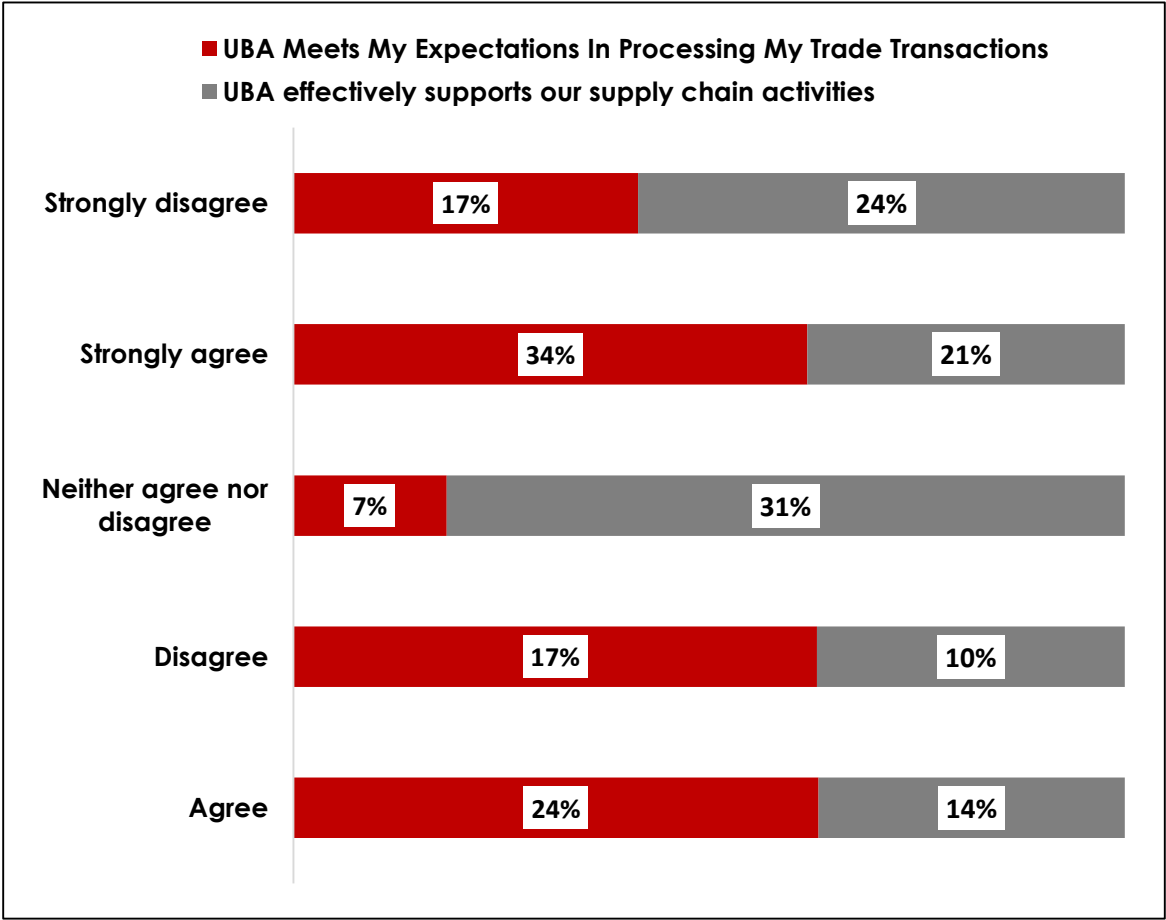
- **UBA branches have a great ambience : NO RESPONSE**
- 62% of respondents Agree that The relationship Manager has a positive attitude and is willing to help 31% Disagree, 7% are Neutral.



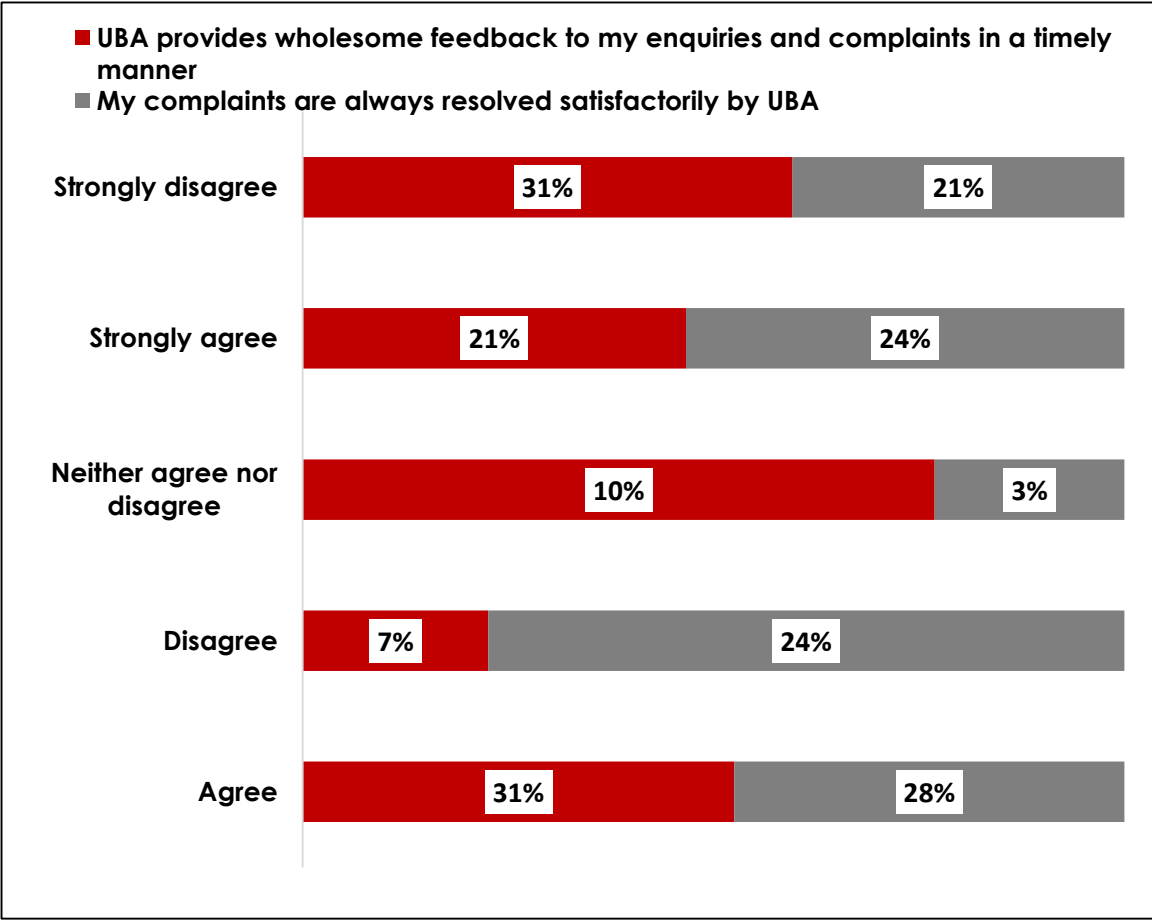
- 49% of respondents Agree that UBA Staff are knowledgeable & understand the bank's products/services, 27% Disagree, 24% are Neutral.
- 52% of respondents Agree that UBA Staff have deep product and process knowledge 24% Disagree, 24% are Neutral.

Overview of Ratings 4/9

To what extent do you agree with the following statements:



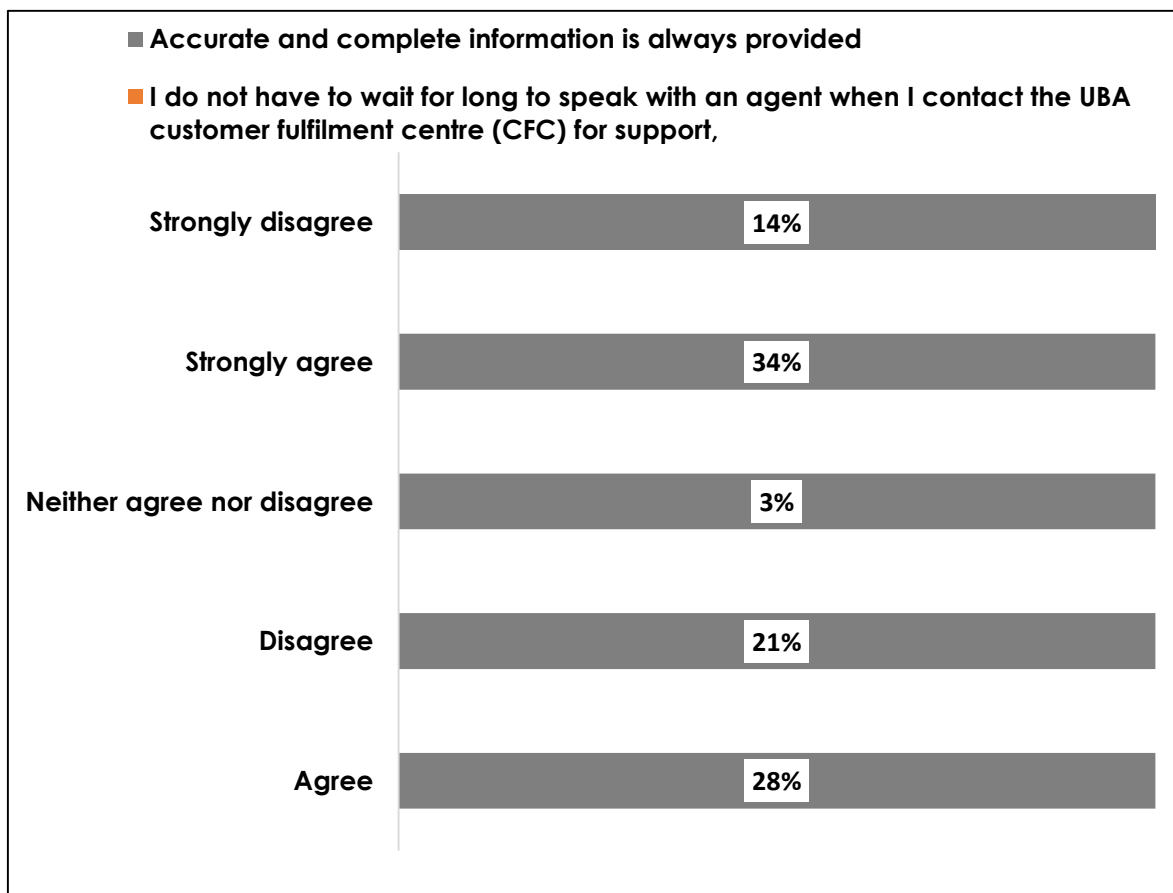
- 58% of respondents agree that UBA Meets their Expectations In Processing their Trade Transactions, 34% Disagreed, 7% maintained a Neutral position
- 35% of respondents agree that UBA effectively supports their supply chain activities, 34% Disagreed, 31% maintained a Neutral position



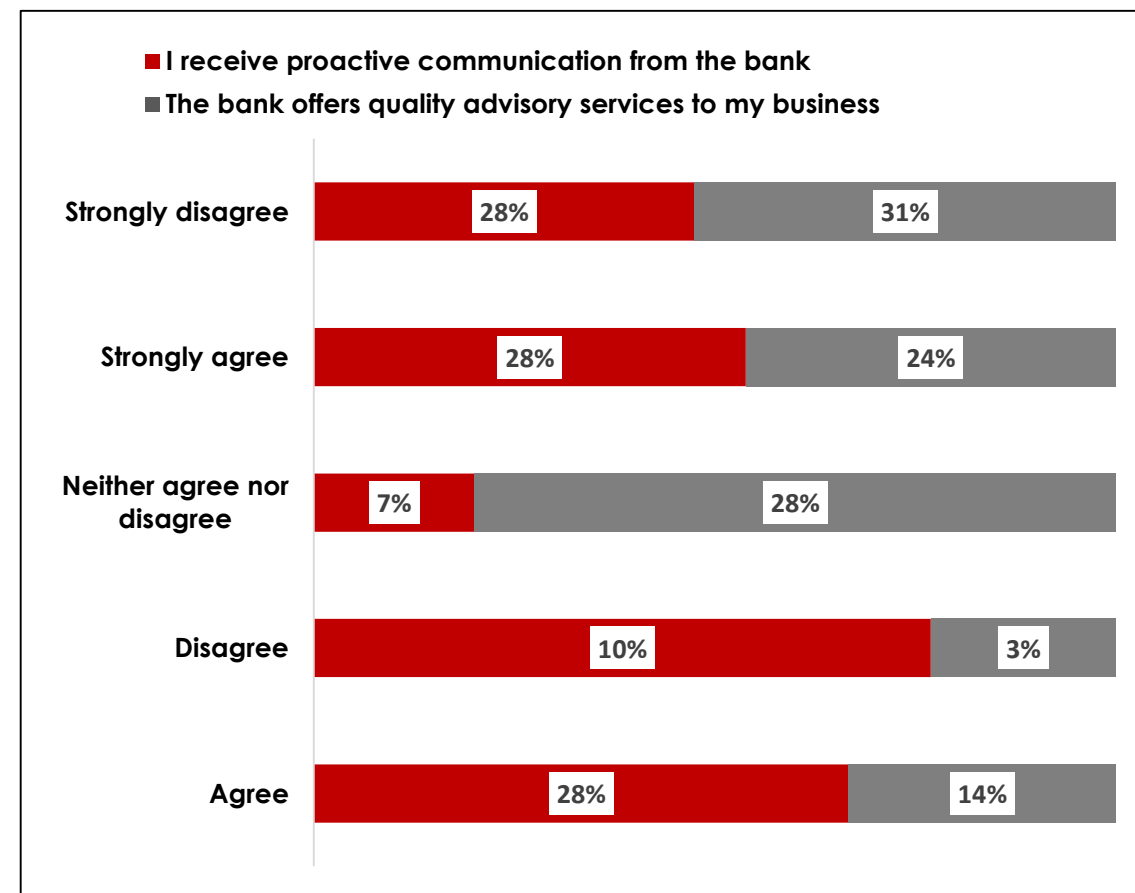
- 52% of respondents agree that UBA provides complete feedback to enquiries and complaints, 38% Disagreed, 10% maintained a Neutral position
- 52% of respondents agree that complaints are always resolved satisfactorily by UBA, 45% Disagreed, 3% maintained a Neutral position

## Overview of Ratings 5/9

To what extent do you agree with the following statements:



- I do not have to wait long to speak with an agent when they contact the UBA customer fulfilment center for support : **NO RESPONSE**
- 62% of respondents agree that Accurate and complete information is always provided, 35% Disagreed, 3% are Neutral

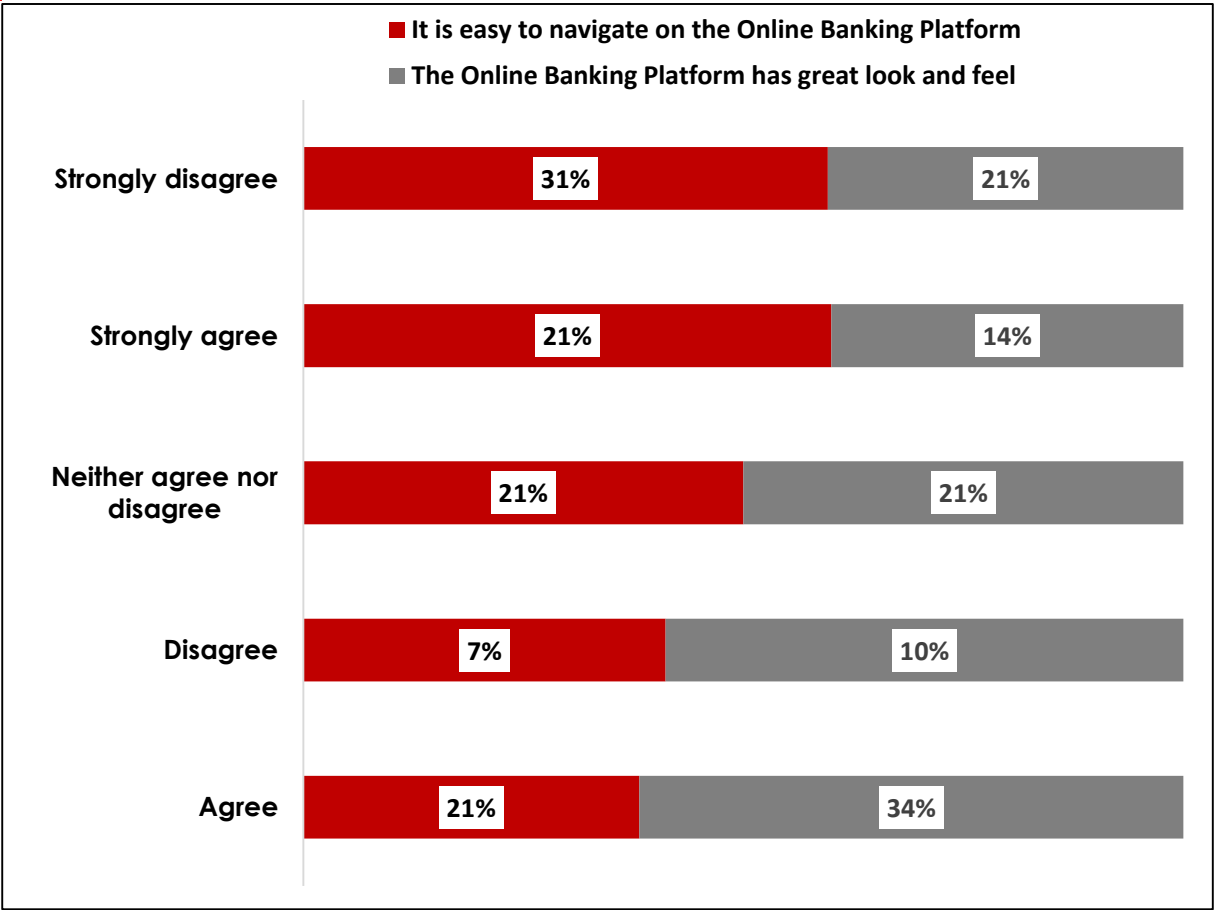


- 56% of respondents agree that they receive proactive communication from the bank 38% Disagreed, 7% maintained a Neutral position
- 38% of respondents agree that The bank offers quality advisory services to their business, 34% Disagreed, 28% maintained a Neutral position

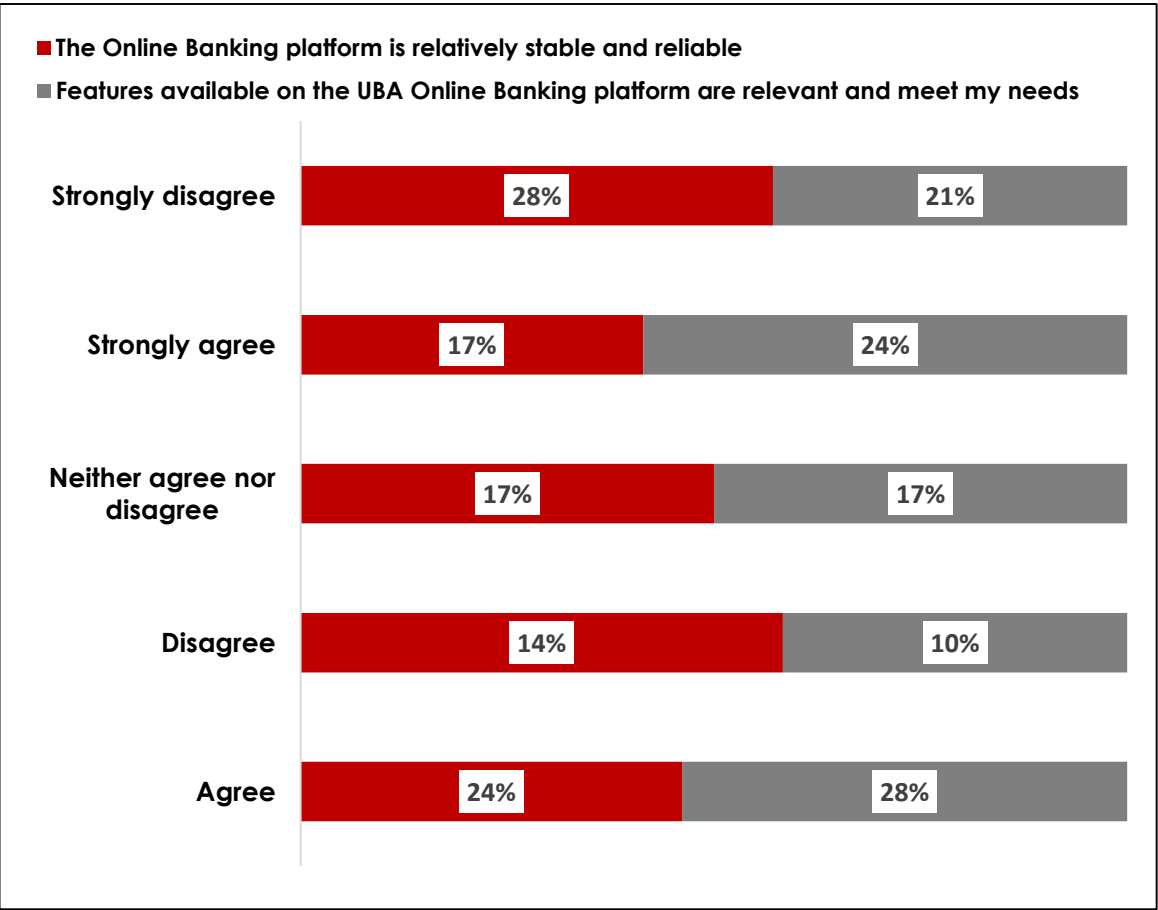


## Overview of Ratings 6/9

To what extent do you agree with the following statements:



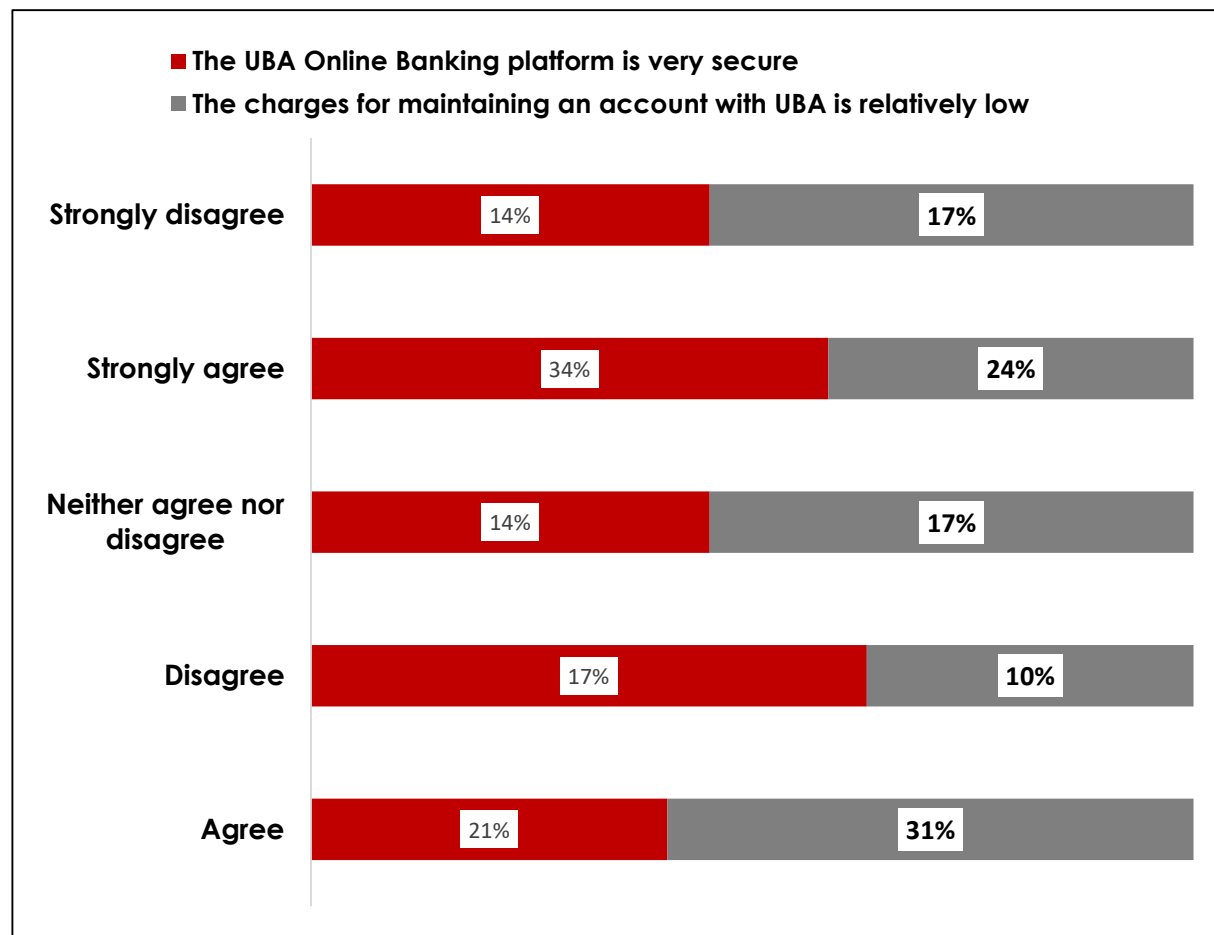
- 42% of respondents agree that It is easy to navigate on the Online Banking Platform, 38% Disagree, 21% maintained a Neutral position
- 48% of respondents agree that The Online Banking Platform has great look and feel, 31% Disagree, 21% are Neutral



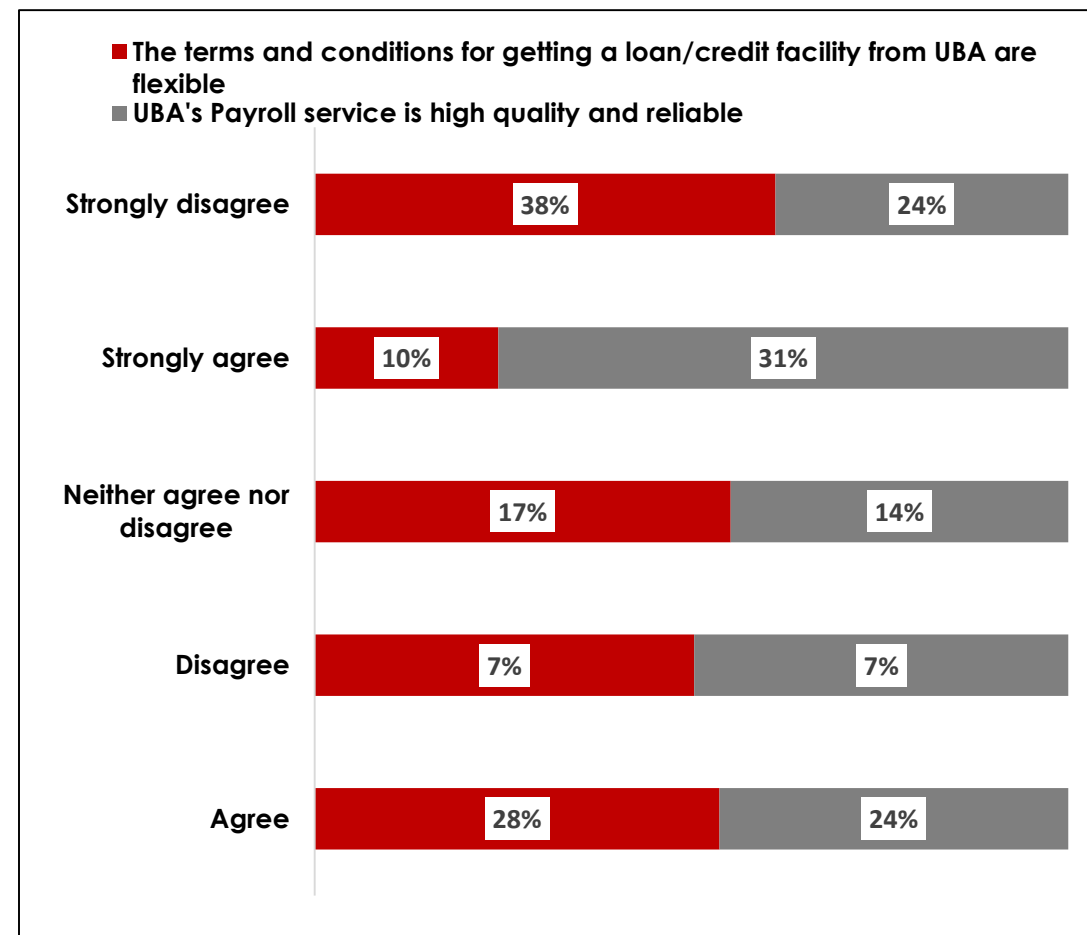
- 41% of respondents agree that The Online Banking platform is relatively stable and reliable, 42% Disagree 17% maintained a Neutral position
- 52% of respondents agree that features available on the UBA Online Banking Platform are relevant and meet their needs, 31% Disagree, 17% are Neutral

## Overview of Ratings 7/9

To what extent do you agree with the following statements:



- 55% of respondents agree that The UBA Online Banking platform is very secure, 31% Disagree, 14% are Neutral
- 55% of respondents agree that The charges for maintaining an account with UBA is relatively low, 27% Disagree 17% are Neutral



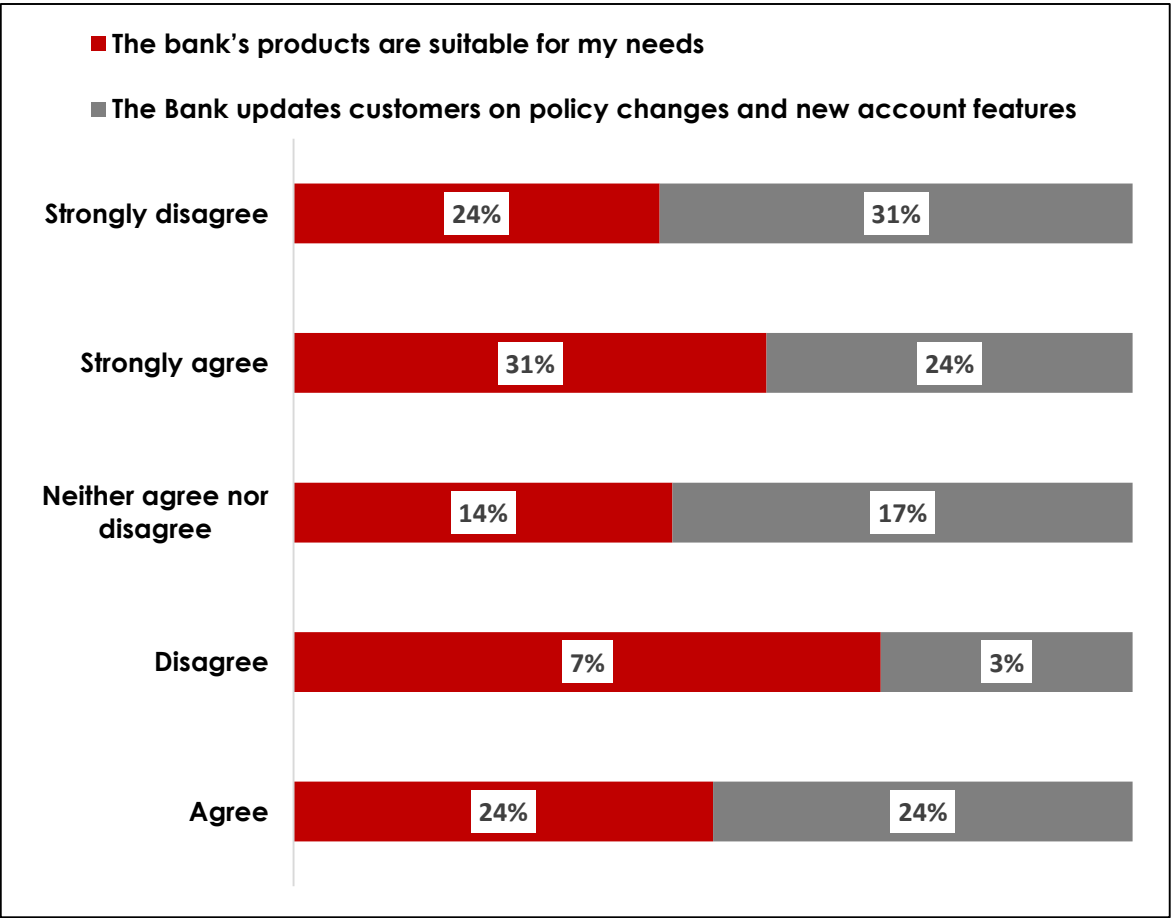
- 38% of respondents agree that The terms and conditions for getting a loan/credit facility from UBA are flexible, 45% Disagree, 17% are Neutral
- 55% of respondents agree that UBA's Payroll service is high quality and reliable, 31% Disagreed, 17% are Neutral

## Overview of Ratings 8/9

To what extent do you agree with the following statements:

- Network is always available on UBA POS devices,
- UBA POS transaction disputes are settled on time

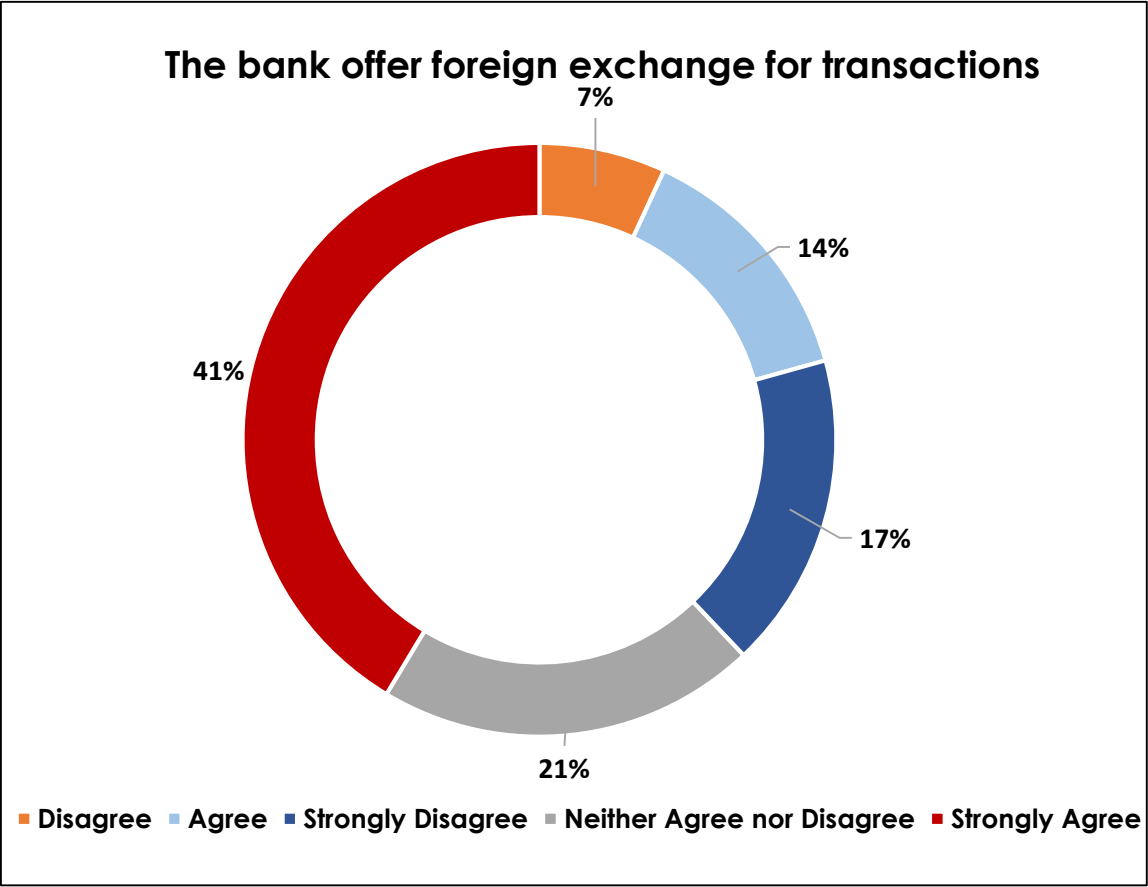
**NO RESPONSE**



- 55% of respondents agree that The bank's products are suitable for their needs, 31% Disagreed, 14% are Neutral
- 48% of respondents agree that The Bank updates customers on policy changes and new account features 34% Disagreed, 17% are Neutral

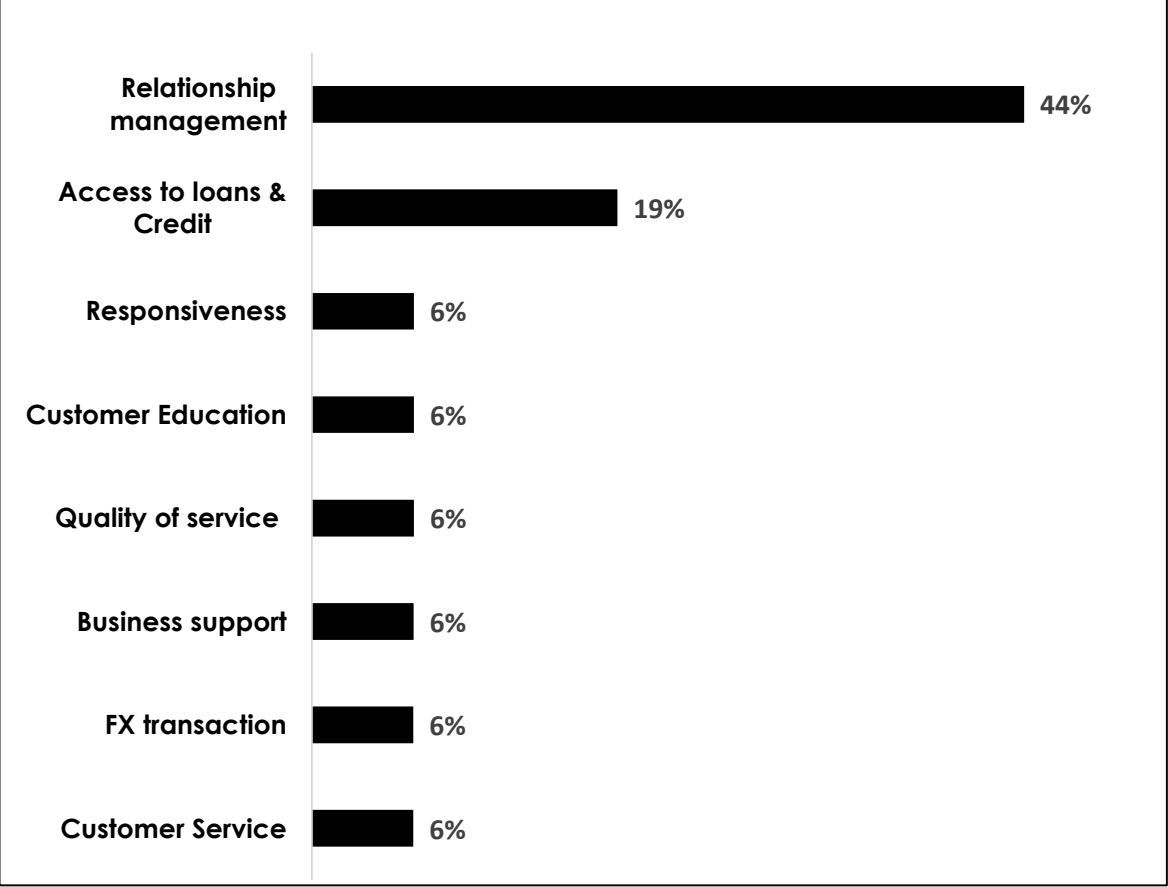
## Overview of Ratings 9/9

To what extent do you agree with the following statements:



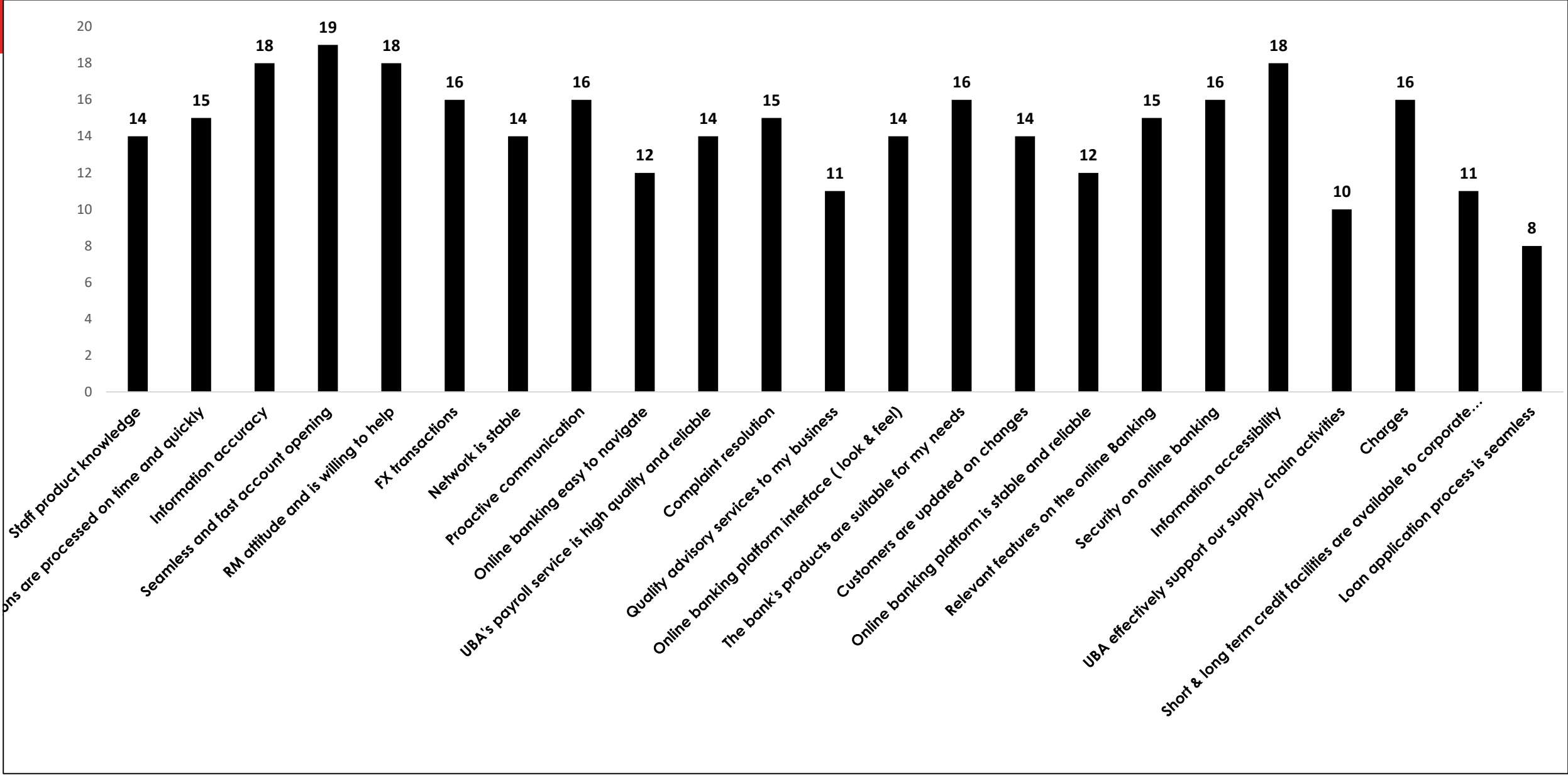
- 55% of respondents agree that the Bank offers foreign exchange for transactions, 24% disagree, 21% are Neutral.

## What can we do to improve your experience with UBA?



- 44% of respondents highlighted Poor Relationship management and Access to loan and credit (19%) respectively as a major pain area of improvement, followed by lack of responsiveness and poor customer education

# Rating Performance Summary



## Verbatim Comments - "What can we do to improve your experience with UBA"

- *Alleviate the conditions for obtaining loans especially at the managers of a society; However, by experience, UBA gives more credit to officials while they are not the only customers of the bank*
- *Communicate enough, visit the partner*
- *Put particular emphasis on the commercial, make available the customer listening service number to allow customers to easily go up their complaints following bad interactions with the commercial.*
- *Improve quality of service and respond to claims*
- *Communication and pedagogy. The customer must feel considered.*
- *The use of online account consultation*
- *Stay close to your customers and especially your staff accessible and respond to customer requests*
- *Faster beings on international transfers*
- *Yes you can focus on customer satisfaction.*
- *Expand the flow range during purchases and withdrawal*
- *Review your business support policy, inevitable puts us insecure*
- *Grants loans to commercial enterprises*
- *I had an account at home for almost 2 years, and the online service was never done but still charged. After more than one hundred call and dozens of the complaint with the Mr DREYE Account Manager, the problem still persists. Even it is never available, to have it must be paid and calls sometimes 20 times for it to respond.*

### Commendations

- *UBA is a main bank for us because during banking operations, the pragmatism of which its staff shows sufficient the professionalism of the bank.*
- *UBA is our only bank.*

## Action Items

CHALLENGES	RECOMMENDATION	RESPONSIBILITY
Difficulty in accessing Loans.	<ol style="list-style-type: none"><li>1, Review loan request process</li><li>2. Educate marketing staff internaly on loan process for better communication &amp; follow up with customers. Promote excellent loan request management</li></ol>	Retail / Credit / Risk / OPS / Corporate Bank
Poor Relationship management / Engagement	<ol style="list-style-type: none"><li>1. Redefine and emphasize on customer care protocol ( updating customers when necessary in a proactive way)</li><li>2. Relationship management training 2</li><li>3. Enforce Customer Experience reward and sanctions application</li><li>4. Continuous staff training &amp; Drive Connect with a customer</li></ol>	All heads specially & UBA Academy /
Poor quality of services & Customer service	<ol style="list-style-type: none"><li>1. Always re-emphasize the need for excellent service delivery</li><li>2. Training (on etiquette, customer care &amp; follow up) and relationship management</li><li>3. Enforce Customer Experience reward and sanctions application</li></ol>	Corporate banking / performance management / UBA Academy

# Overall Action Items

RETAIL	
CHALLENGES	RECOMMENDATION
Poor relationship management	<ol style="list-style-type: none"> <li>1. Redefine RMs KPIs with a focus on connect with a customer</li> <li>2. Relationship management training</li> <li>3. KPI score on good relationship management should be enforced</li> </ol>
Poor quality of services	<ol style="list-style-type: none"> <li>1. Front officers training (on etiquette, customer care &amp; follow up)</li> <li>2. Apply sanction for poor service</li> <li>3. Provide for badges with the staff name</li> <li>4. Tracking for a better complaint management system</li> </ol>
Customer education & update on products features	<ol style="list-style-type: none"> <li>1. Communicate more on products ( mini video, podcast...)</li> <li>2. Secure proper product knowledge by staff ( with assessment if possible)</li> <li>3. Organize product review &amp; update sessions with marketing team</li> </ol>
Difficulty in accessing loans	<ol style="list-style-type: none"> <li>1. Educate marketing staff internally on loan request process for better communication with customers and excellent loan request management The reimbursement deadline has already been increased from 48 months to 60 months ( from a benchmark done in the market)</li> </ol>

SME	
CHALLENGES	RECOMMENDATION
Poor quality of services & Customer service	<ol style="list-style-type: none"> <li>1. Always re-emphasize the need for excellent service delivery</li> <li>2. Training (on etiquette, customer care &amp; follow up) and relationship management</li> <li>3. Enforce Customer Experience reward and sanctions application</li> </ol>
Functionality of the e-channels	<ol style="list-style-type: none"> <li>1. Follow up for resolution of all digital related concerns submitted to Group</li> <li>2. Constant tracking of failed transactions rate for continuous corrections</li> <li>3. Continuous monitoring of platforms</li> </ol>
Poor Relationship management / Engagement	<ol style="list-style-type: none"> <li>1. Redefine and emphasize on customer care protocol ( updating customers when necessary in a proactive way)</li> <li>2. Relationship management training 2</li> <li>3. Enforce Customer Experience reward and sanctions application</li> <li>4. Continuous staff training &amp; Drive Connect with a customer</li> </ol>
Poor Spread of UBA POS	<ol style="list-style-type: none"> <li>1. Deploy survey for customer feedback ( formal users included)</li> <li>2. Analyse database of non functioning POS, rebuilt the relationship and deploy more Pos</li> </ol>
Customer education & update on products features, products rates & charges	<ol style="list-style-type: none"> <li>1. Communicate more on products via social media ( mini video, podcast...)</li> <li>2. Improve on mailing for update on products and services : SMS to customers</li> <li>3. Secure proper product knowledge by staff ( with assessment if possible)</li> <li>4. Organize product review &amp; update sessions with marketing &amp; digital team</li> </ol>
Difficulty in accessing Loans.	<ol style="list-style-type: none"> <li>1, Review loan request process</li> <li>2. Educate marketing staff internally on loan process for better communication &amp; follow up with customers. Promote excellent loan request management</li> </ol>



# Overall Action Items

CORPORATE	
CHALLENGES	RECOMMENDATION
Difficulty in accessing Loans.	<ol style="list-style-type: none"><li>1, Review loan request process</li><li>2. Educate marketing staff internally on loan process for better communication &amp; follow up with customers. Promote excellent loan request management</li></ol>
Poor Relationship management / Engagement	<ol style="list-style-type: none"><li>1. Redefine and emphasize on customer care protocol ( updating customers when necessary in a proactive way)</li><li>2. Relationship management training</li><li>3. Enforce Customer Experience reward and sanctions application</li><li>4. Continuous staff training &amp; Drive Connect with a customer</li></ol>
Poor quality of services & Customer service	<ol style="list-style-type: none"><li>1. Always re-emphasize the need for excellent service delivery</li><li>2. Training (on etiquette, customer care &amp; follow up) and relationship management</li><li>3. Enforce Customer Experience reward and sanctions application</li></ol>

# Thank you

