

## **FINCA MICROFINANCE BANK LTD. EVALUATES EMPLOYEES ON CUSTOMER CARE**

In 2010, **FINCA MFB (Pakistan)** rolled out a comprehensive “Customer Care Program” that seeks to understand the customer experience, tailor products and services to the real needs of clients and provide excellent customer service. As part of this program, employees are evaluated on how well they implement the FSP’s Customer Care Standards.

Based on the information above, FINCA MFB then developed the Customer Care Standards which govern the behavior of every bank employee. To ensure that employees take the standards seriously and apply them to their daily work, the bank evaluates each field-level employee using a Service Quality Assessment tool. The tool examines staff treatment of clients, how product information is relayed to clients, and staff personal appearance and demeanor. As part of the assessment, specialized staff called “Service Quality Assessors” contact clients to get their feedback on each of the above elements. This direct client feedback is then integrated into the Service Quality Assessment.

Each quarter, the bank’s Customer Care Department communicates the results of the Service Quality Assessments to the relevant Branch Manager and Operations Manager. If the results reveal violations of the Customer Care Standards, these managers take corrective action. Additionally, the results of the assessments are recorded as part of the KPIs of branch staff. Finally, the results of the Service Quality Assessment are mapped by branch and region, allowing branch management to understand how its own customer care compares to other branches/regions.