

**CLOSED JOINT-STOCK COMPANY "SPITAMEN BANK"**  
**ADMINISTRATION**

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**DECISION No. 131**

Dushanbe city  
2022

October 28,

**On approval of the "Manual of the CJSC "Spitamen Bank" on Customer Service Quality Management System"**

In order to bring the internal rules of CJSC "Spitamen Bank" into line with the current legislation of the Republic of Tajikistan, the Management Board of CJSC "Spitamen Bank"

**Has Decided:**

1. To approve the Manual of the CJSC "Spitamen Bank" on Customer Service Quality Management System
2. To communicate this decision to the relevant structural divisions.

Chairman of the Board	(signature)	Samandarzoda N.
First Deputy Chairman of the Board	(signature)	Hikmatov U.
Deputy Chairman of the Board	(signature)	Saifullozoda S.
Deputy Chairman of the Board	(signature)	Sharipov N.
Secretary	(signature)	Afsahov Kh.

(Round Seal: *SPITAMEN BANK - REPUBLIC OF TAJIKISTAN - CLOSED JOINT STOCK COMPANY "SPITAMEN BANK" – DUSHANBE, SHAMSI STREET 4*)

“Approved”  
by the Decision of the Board  
of the CJSC Spitamen Bank  
No. 131 dated October 28, 2022.

**MANUAL OF THE CJSC “SPITAMEN BANK” ON CUSTOMER  
SERVICE QUALITY MANAGEMENT SYSTEM**

Dushanbe – 2022

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## APPENDICES

Appendix 1 - Standard for Office Design;

Appendix 2 - Standard of Appearance and Uniform for Employees;

Appendix 3 - Employee-Customer Relationship Standard;

Appendix 4 - Electronic Communication Standard;

Appendix 5 - Standard for Overcoming Customer Objections;

Appendix 6 - Employee Behavior Standards in Conflict Situations;

Appendix 7 - Checklist.

## 1. GENERAL PROVISIONS

1.1. This manual has been developed on the basis of the “Regulations of CJSC “Spitamen Bank”, “HR Policy of CJSC “Spitamen Bank”, “Collective Agreement of CJSC “Spitamen Bank”, instructions of the National Bank of Tajikistan and other internal regulatory documents of CJSC “Spitamen Bank” (hereinafter referred to as the Bank).

1.2. This Manual is an internal document of the Bank and defines the operating procedure of the Customer Service Quality Management System.

1.3. The Customer Service Quality Management System (hereinafter referred to as the System) includes a set of related methodical, technical, informational, organizational and other tools for managing the quality of customer service.

## 2. PRINCIPLES OF SYSTEM OPERATION

The quality of customer service consists of three parts:

- **service;**
- **business process;**
- **product.**

Managing the customer service quality component consists of the following steps:

**2.1. Standardization** - the process of developing quality standards – the method of implementing each rule.

- **Service quality standards** - determine how to organize cooperation with the customer and create comfortable conditions for him in the process of cooperation with the Bank.
- **Business process quality standards** - organization and implementation of the business process; fulfillment of assigned duties, responsibility; Requirements for determining income and expenses.
- **Product quality standards** - determine how to set the price and conditions for the sale of products that are competitive and beneficial for the consumer.

**2.2. Monitoring compliance with standards** - a set of measures to assess compliance with standards, including internal and external monitoring:

- **Internal monitoring** - by monitoring the work of Bank employees and assessing the implementation of service quality standards by responsible Bank employees (employees of the Internal Control Department, Internal Audit Service, regional managers, Marketing and Business Development Department and other authorized divisions of the Bank), the results of which are recorded in specially prepared lists.
- **External monitoring** - ensured by conducting a special visit by specialists from a third-party company (hidden customer).

**2.3. Customer feedback** - a set of mechanisms for obtaining information from customers on the level of perception of the quality of service in the Bank, including such mechanisms as: (1) The procedure for reviewing and recording customer requests and (2) Continuous analysis of customer satisfaction using questionnaires. Information received from customers is considered as an indicator of the quality of service in the Bank and contributes to the improvement of service quality standards, business processes and products.

**2.4. Reporting and improving the quality of customer service**

The report - a set of reports on the results of the assessment of compliance with standards and communication with customers.

Continuous improvement of work - a mechanism for reviewing and analyzing the results of the assessment of compliance with standards and interaction with the customer, with the aim of taking measures to improve the Bank's work on the quality of customer service.

**2.5. Training employees on customer service quality standards** - is part of the Bank's overall training plan and, in accordance with it, maintains the theoretical knowledge and practical skills of employees in customer service quality standards at a high level.

**2.6. Employee motivation** - methods of motivating Bank employees to comply with customer service quality standards.

### **3. COMPONENTS OF THE SYSTEM**

#### **3.1. Quality of services (customer service)**

**Service quality standards:**

##### **3.1.1. Standard for buildings design (Appendix 1 to the Manual)**

The standards for the design of the Bank's buildings are determined in accordance with internal requirements for the organization of workplaces.

##### **3.1.2. Standard appearance and clothing of employees (Appendix 2 to the Manual):**

It defines the corporate style of clothing and appearance of employees during working hours, which should reflect the high level of knowledge and professionalism of the Bank's employees.

##### **3.1.3. Standard of communication between employees and customers (Appendix 3 to the Manual):**

It defines the process of managing relationships with customers, which includes the main points of cooperation with customers and the process of increasing customer satisfaction in the process of providing the Bank's services.

#### **3.2. Quality of business processes**

To analyze business processes, a process task technology is required, according to which the bank's activities are considered as a set of many interconnected business processes. The quality of business processes can be achieved by describing and monitoring the efficiency of business processes, statistical collection of indicators and various observations.

**Business process quality standards:** (under development).

#### **3.3. Product quality**

Product quality means a description of the Bank's product line as a whole (i.e., the presence or absence of certain products/services and their availability, the ability to customize the parameters of each product to suit the customer's needs, etc.).

**Product quality standards:** ( under development).

The procedure for processing and improving products is regulated in accordance with the Bank's internal procedures and external requirements of supervisory authorities.

### **ASSESSMENT AND MONITORING OF THE SYSTEM OPERATION**

#### **4.1. Monitoring compliance with standards**

Monitoring compliance with standards – includes a set of measures to assess compliance with standards, including internal and external monitoring:

- **Internal monitoring** - through the management of employees and assessment of the implementation of customer service quality standards by responsible employees of the Bank

(employees of the Internal Monitoring Department, specialists of the Marketing Department and specialists in the protection of the rights of consumers of banking services and other authorized employees of the Bank), the results of which are recorded on specially prepared control sheets.

- **External monitoring** - is ensured by conducting a special visit by specialists from a third-party company (hidden customer).

**4.2. Customer feedback** - a set of mechanisms for obtaining information from customers about the level of perception of the quality of service in the Bank, including such mechanisms as: (1) Procedures for reviewing and registering customer requests and (2) Continuous analysis of customer satisfaction using questionnaires, using.

Information received from customers is considered as an indicator of the quality of service at the Bank and serves as the basis for improving service quality standards, business processes and products.

### 4.3. Customer Service Quality Assessment

The overall customer service quality score includes the average score between the standard compliance assessment and the customer assessment. A five-point scale is used for assessment.

## 5. REPORTING AND SYSTEM IMPROVEMENT

The System performance report is prepared quarterly by the Head of the Customer Service Department and approved by the Head of the Marketing Department.

Report:

No	Report Type	Submission deadline	Recipients of reports	Contents of the report
1	Quarterly	By the 10th day of the month following the reporting quarter	Management Board, Regional Manager, Director of Branch, Heads of Substructures	First part: * Results of the system performance assessment and control (monitoring of compliance with standards, customer feedback, customer service assessment). * Branch rating by services; * Corrective action plan to improve customer service quality (Follow-up) Second part: * Information on system updates (new standards, mechanisms, tools, etc.)
3	Annually	By the end of the first month of the following year	Management Board, Regional Manager, Director of Branch, Heads of Substructures	

## 6. 6. TRAINING OF EMPLOYEES IN THE SYSTEM

Training of employees in customer service quality standards is part of the Bank's overall training plan aimed at maintaining a high level of theoretical knowledge and practical skills of employees in customer service quality standards, and is carried out in accordance with it.

Main requirements for training employees in customer service quality standards:

- Front and middle office employees (whose responsibilities are directly related to working with customers) undergo training at least once a year;
- All new employees undergo training as part of orientation trainings;
- Employees are trained when new standards become available or changes to existing standards occur.

## 7. INCENTIVE PROGRAMS IN THE SYSTEM




Incentive programs are a method of stimulating Bank employees to comply with customer service quality standards; they are implemented based on the results of assessing the quality of customer service, but are not limited to the following types of activities:














№	Activities	Frequency
1	Organizing branch ratings based on the quality of customer service.	Each quarter
2	Determining the best branch of the year based on customer service quality	Once a year
3	Internal support of PR via internal networks: 1. Informing about current standards and activities related to the quality of customer service; 2. Informing about the results of branch ratings for customer service quality; 3. Informing about the results of determining the best branch of the year for customer service quality.	Constantly Once a quarter Once a year

Agreed by:

Head of the Internal Control Department	(signature)	Roziqov H.
Acting Head of the HR Department	(signature)	Mirzoeva D.
Acting Head of the Legal Department	(signature)	Mirzozoda Gh.
Head of Marketing and Business Development	(signature)	Tukhtanazarova Ch.
Head of Internal Audit Service	(signature)	Ibragimov K.
Regional Managers:		
Sughd	(signature)	Musoev B.
Districts of Republican Subordination	(signature)	Rustamov Sh.
Khatlon	(signature)	Sharipov F.

Appendices to the « Manual of the CJSC Spitamen Bank on Customer Service Quality Management System»

Appendix 1 - Procedures for standardizing the appearance of offices	 Brand_book_Spitamen-Bank_NEW 2.p Brand_book_Spitamen-Bank_New 2.pdf
Appendix 2 - Standard of appearance and clothing of personnel	 Annex 2.docx
Appendix 3 - Standard of relationship between employees and customers	 Annex 3.docx

Appendix 3.1 - Direct marketing	 Annex 3.1.docx
Appendix 3.2 - First contact	 Annex 3.2.docx
Appendix 3.3 - Business analysis	 Annex 3.3.docx
Appendix 3.4 - Provision of a loan	 Annex 3.4.docx
Appendix 3.5 – Monitoring of the loan	 Annex 3.5.docx
Appendix 3.6 - Acceptance of loan payments	 Annex 3.6.docx
Appendix 3.7 - Reception of customers in the office	 Annex 3.7.docx
Appendix 3.8 - On standards of communication between employees and customers	 Annex 3.8.docx
Appendix 3.9 - On standards of relations between employees and customers	 Annex 3.9.docx
Appendix 4- Electronic communications standard	 Annex 4.docx
Appendix 5 - Standard for overcoming customer objections	 Annex 5.docx
Замима 6- Standards of behavior for employees in conflict situations	 Annex 6.docx
Appendix 7 – Checklist	 Annex 7.xlsx