Customer Interaction Management Manual

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Glossary of Terms

Term	Definition
TAT	Turn Around Time
SO	Sales order
RM	Relationship manager
PIC	Project In charge
CC	Customer care
FM	Facility Management team

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1. Background

We have various customer interactions across touch points where in customer satisfaction and brand image is impacted. To ensure customer centricity by addressing customer interactions effectively there is a need to classify the nature of customer interaction.

2. Purpose

Ensure accuracy and standardization in capturing customer interactions.
Provide a detailed view of processes to be followed with regards to customer queries/ request/ grievance/complaints/Feedback.

3. Scope

All customer interactions from on-boarding of customer (SO creation) until 60 days post possession.

4. Applicability

Manual provides thorough understanding of managing customer interactions, categorisation of customer queries/requests/complaints/ grievances/Feedback and coordination with support teams for resolutions along with reporting process.

Manual shall be applicable for all the below users:

1. Relationship Managers
2. Team Leaders
3. PIC
4. New inductees in the team

5. Training and sign off process:

All applicable users as defined above (point 4) will need to be trained and acknowledgement taken from all users. This manual is a mandatory training guide for all new hires. The manual will be available on LMS/Common drive (Customer care Policies & procedures)

6. Definitions

6.1 First Time Resolution (FTR)

Interactions shall be considered as FTR if the resolution is available with the RMs and there is no coordination/follow up required for resolving customer query. Accordingly all such interactions which are not FTR shall be assigned to respective support team (SPOC).

7. Types of interactions:

7.1. Query

An enquiry by the customer requesting for the information, which does not require any system action and just requires information to be shared with the customer, is termed as a Query.

A Query majorly would be a First Time Resolution (FTR) when there is no dependency and RMs are empowered with the required data for resolution. However if the required details are dependable on support staff for providing resolution to customer same shall not be considered as FTR and will have to be resolved within 24 hours of TAT.

E.g for FTRs:

- **a)** When is my next due date?
- **b)** When is the registration scheduled?
- **c)** Will you send me a reminder for my payment?

7.2. Request

A request from a customer seeking a service, or advice like to add/delete/modify account or request for documents/receipts etc shall be treated as a service request.

Such request is characterized by the fact that the service can be provided/ be made under strict, well-defined procedural control and the guidelines specified by organisation.

E.g.:

a) I have defaulted on payment for the 1st time and hence request an interest waiver.

b) I need NOC & Bank NOC document urgently

c) If the request can be closed without any support staff same shall be considered as FTR

7.3. Grievance:

An interaction shall be considered as grievance when the services have been delivered as per set processes/agreement however the customer is not satisfied with the resolution.

Grievance's need to be handled with utmost care and RMs need to communicate clearly and effectively to customers. Grievance also needs to be reported to Deputy Managing Director.

E.g.:

a) I do not believe your architect certificate as they are your people and you don't allow a site visit.

7.4. Complaint

Communication from the customer expressing deviation to the below stated policy and procedure governing the customer interaction shall be considered as complaint.

Deviations are classified under:

- Product (Design as well as Delivery)
- Policy
- Service delivery
- Commercial
- Legal/Liasoning

Governing Policy & Procedures:

- Sell agreement
- Welcome guide
- Brochures &
- Customer care Policies & Procedures

Complaints can be submitted via call /email/letter or in person at various touch points (sites).

If need be complaints/grievance received from the customer has to be logged and forwarded to the respective support team for investigation and resolution.

Any instance of repetition of query/request will be considered as complaint if the same is post TAT as per escalation matrix.

Generic complaints about delay in possession received during outbound calling campaigns including loyalty and promotional campaigns, to be excluded from reporting.

E.g.:

a) I am satisfied with the output received last how do you expect me to invest again

Refer 15.2 Scenarios for identifying the nature of interaction for details

7.5. Feedback:

Information provided by customers concerning our product and services shall be considered as feedback.

E.g.:

a) Lodha being an organization of repute need to allow site visits

8. Complaint treatment at various stages of Customer life cycle

8.1. Pre- SO creation stage:

The complaints/grievances received from the customers prior to the client's on-boarding (SO creation stage) the same needs to be shared with the sales representative to have the concerns addressed. The Sales manager needs to close the issue in consultation with the Sales Strategist. CC team shall extend their backend support on need basis.

8.2. Pre- possession complaints:

All Pre-possession complaints falls under the purview of Customer care hence all complaint received post SO creation till post possession plus 60 days will be addressed by Customer care team.

- These complaints need to be reported to the Deputy Managing Director as per the TAT mentioned in the TAT section.
- Wherever the complaint requires an update from an internal Lodha function, the same should be attached as well.

In case of a revert pending from the relevant team, the email sent to them should be attached, and once their response is received at a later day, the update should again be sent to QAT team on the closure.

8.3. Refund Cases:

Projects that are in crucial phase such as Launch, there is a possibility that there will be multiple complaint cases due to the handover from sales to CC. For instance: Booking Refund complaints, welcome call pending etc. In such scenarios the PIC can send a consolidated MIS towards complaints received on daily basis based on each category to the Director- CC.

8.4. Multiple complaint of similar nature:

Projects where we either have MVAT/ST POC drives or communication of revision in possession date etc. which are of similar nature where we receive multiple complaint cases, the PIC can send a consolidated MIS towards complaints received on daily basis based on each category to the Director- CC.

8.5. Post possession complaints:

All post possession complaints need to be taken up with the FM team on the same day by copying the respective CC possession team member in the email.

- Possession team member to ensure a response from the FM team is received and the summary is validated in the complaint reporting email but if response not received from FM team the Complaint will still be reported to Deputy Managing Director

8.6. Snag Rectification:

Customer Care would remain as an escalation point for customers post handover until:

- The date of resolution of all snags identified during possession process, OR
- 60 days from date of possession documentation, whichever is later.

Complaints being received by CC upto 60 days from the possession date shall be followed up by CC and continued till such time the issue is resolved and a closure attained, however in case a customer highlights snags post 60 days of possession to be forwarded to on site FM. An escalation report of the same needs to be sent as per escalation matrix as mentioned below (refer point # 15).

9. Process of reporting:

Team Leaders and PICs to ensure 100% capturing of information in SFDC system and reporting of complaints.

Interaction mode:

9.1. Calls:

All interactions through incoming/outgoing call shall be captured in SFDC system. As per the interaction with customer and as defined in 16.1 disposition of customer interaction, needs to be categorised as query/request/complaint/Grievance/Feedback.

9.2. Mobile Calls:

Customer interactions received on RM/PI Mobile Phones should be captured in SFDC and channel to be selected as Mobile Phone. On receipt of calls on mobile phone from customer, RM can inform customer that he/she would call back from landline number and make an outbound call or send a SMS stating that RM would be calling from his landline number and give the landline number. Accordingly when an outbound call is

made CTI would enforce case creation and as per the nature of interaction with customer same shall be tagged as query/request/grievance/complaint in SFDC.

9.3. Emails:

All email grievance/complaints for the day to be tagged in SFDC on receipt of the grievance/complaints followed by reporting of complaint to PIs/TL/Management.

9.4. Walk-in complaint treatment:

a) All walk-in interactions related to query/service request /grievance /complaint/feedback should be captured in SFDC system with channel as WALK IN.
b) For complaints received through walk-in, a daily customer walk-in / visit sheet (annexure 1) shall capture reasons for visit. Serially numbered Customer Visit Forms (CC) will capture customer interactions of walk-ins.
c) The serially numbered visit form with time and customer name shall be filled in by the receptionist and handed over to customer/RM respectively.
d) Receptionist will send the tracker to the RMs (annexure 2) at day end that will provide an update with the number of customer that had visited us for the day, list of customer who had come to share a complaint/grievance. RM needs to capture the essence of the visit form on SFDC.

10. Treatment of repeat interactions:

Repeat interactions for the same query/request/grievance/complaints reporting can be avoided if they satisfy the following criteria:

- The email / complaint has already been responded to, in line with the policy, and thereafter, there is a repetitive complaint from the customers on the same issue, meaning that the customer is objecting to the policy and not the service being provided.
- In case of any fresh issue being highlighted, the same should be reported as a complaint, with a reference given to the earlier recent complaint.

11. Quality Audit:

The QAT team based on the process capability, historical trend and bandwidth available will conduct random audits to identify any complaints that have not been reported to the Director.

11.1. Sample to be audited:

QAT team shall audit emails/calls/SFDC cases/walk-ins etc as per data available for RMs.

Frequency: Weekly audit

11.2. Feedback &RCA:

Cases where complaints are not reported are reviewed with the PIC and Root cause analysis developed to avoid reoccurrence.

11.3. Calibration Sessions:

To ensure that there is synchronization in the audit findings by the QAT as well as the PIs/central audit team, calibration session shall be conducted for the same cases audited by the QAT team. Central audit team shall be empowered to calibrate with QAT team for the audit conducted by QAT within a week. This will ensure uniformity amongst the QAT & central audit team.

Head of QAT/ Customer care VP will intervene and take a final call in case of any calibration issues with Customer care/ QAT/ Audit team with regards to classification of the complaint.

12. Timelines for reporting:

Duration of complaints received	TAT for reporting	Receiver
Before 3pm of working day	EOD	Deputy Managing Director, & QAT
Post 3pm of working day	Next business day	Deputy Managing Director, & QAT
Critical / Legal complaints with summary	Next business day	Deputy Managing Director, & QAT

Annexure 1

Email subject line for complaints: <Project name><Complaint for DD/MM/YYYY> <Customer name>

Email subject line for Legal: <Project name><Legal Case/Notice for DD/MM/YYYY> <Customer name>

Annexure 2 :

All the following fields need to be detailed while sharing the complaint details to management:

Field	Description of the complaint in detail
Date of complaint	Date on which complaint is received from customer
Name of the project & flat details	Customer project & flat details
Customer name	customer Name
Booking Date	
Booking status	Registered / Not Registered
Total CV	
Amount of CV received	%age of CV received
Complaint Status	Open /closed
Mode of complaint	Email / Walk-in / letter /legal notice /call
Complaint Type	
Complaint type 1	
Complaint type 2	
Criticality	High /Medium/Low
Dependency on Internal Lodha Functions	No /Yes (if Yes mention which department)
Complaint description	Description of the complaint in detail
Resolution provided/action taken/in progress	Action taken to resolve customer issue

13. Source, mode of interactions and ownership

A customer interaction can be logged via any of the following modes:

- Incoming Call
- Incoming Letter
- Incoming E-mail
- Walk in

For interactions received through letter/email/walk-in details of the same needs to be captured immediately on SDFC for the accurate date & time of receipt of complaint.

14. TATs (Turn Around Time):

For any dependency/clarification for any query or service request the RM needs to ensure that he complete reply has been given to customer within 24 hours of receipt of the query. However if the resolution is available same needs to be resolved as FTR (First time resolution) with complete details.

Turnaround Times have been defined as per nature of the interaction:

Complaint type	TAT (in hrs)	Description
Query/Service Request	24 hours	For all customer queries and service request same needs to be replied with complete details to customer.
Financial	144 hours	Legal
Non Financial	72 hours	All except financial complaints

Note: TATs shall be reviewed at regular intervals.

15. Escalation Matrix

Level	Assignee	Rule
L1 (TL)	Team Lead	If more than TAT
L2 (PIC)	Manager	If more than TAT + 2 days
L3 (CC Heads)	CC – Head	If more than TAT + 4 days
L4 (Director)	CC - Director	If more than TAT + 6 days

NOTE : Business days only, holidays are not included

16. Customer Interactions

Customer queries have been broadly classified under the below foremost categories Request Type-L1:

1. Welcome calling
2. Registration Related
3. Updation of info on systems
4. Schemes/Initiatives/Events/Campaigns
5. Document Related
6. Collections Related
7. Possessions Related
8. Cancellation Related
9. Customer IT Tools
10. Transfers
11. Misselling
12. Legal case
13. Brokerage Related

Categories are further classified as per scenario for bringing uniformity in categorisation as below:

- Query
- Request
- Grievance
- Feedback
- Complaint

16.1. Disposition of Calls:



14.1_Complaints Matrix_2014_CTI.xls **(Double click the icon for data)**

16.2. Scenarios for identifying the nature of interaction:



14.2 Workflow Matrix with scenarios **(Double click the icon for data)**