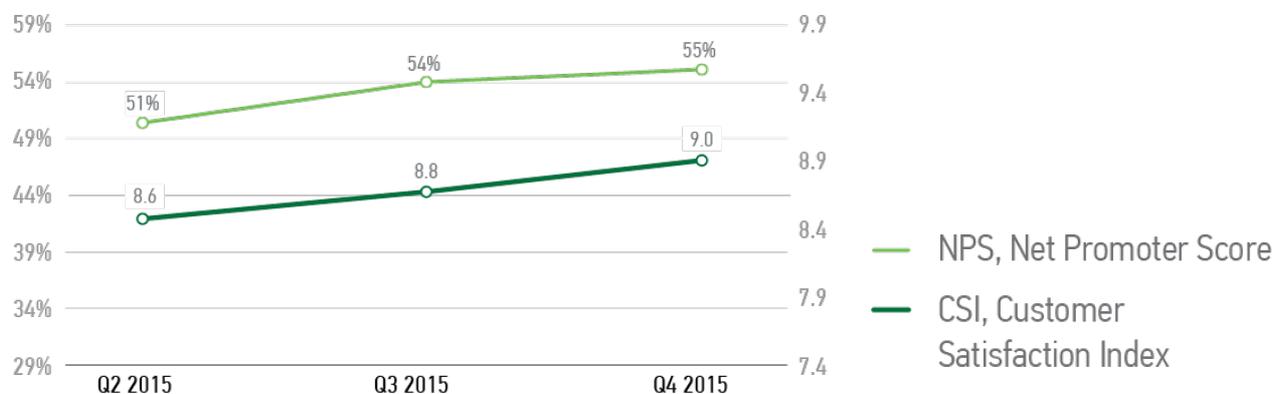# Client satisfaction survey

We analyse client feedback on a regular basis in order to monitor our efforts to build an excellent client experience. Our key metrics used include the Net Promoter Score (NPS) and Customer Satisfaction Index (CSI). These are designed to demonstrate the degree to which our services meet customers' expectations.

Previously, these surveys were conducted among randomly selected members of the general population. We changed our method in Q2 2015 and now perform our surveys among customers in our internal databases. This practice improves the targeted orientation of surveys and takes each customer opinion into account. The survey results are uploaded into our databases. This allows us to go back to clients who gave a low service rating, in order to find out the reason for their dissatisfaction and resolve the issue. Stable growth was observed for both indices in 2015. At the end of the reporting period, 55% of respondents were willing to recommend Sberbank to their friends and relatives (NPS index). The average score for answering the question "How satisfied are you with the bank's customer service?" was 9 points (with 1 for "absolutely dissatisfied" and 10 for "very satisfied").

| Results of Sberbank customer satisfaction surveys in 2015

In addition to general surveys, we also analyse our customers' satisfaction with specific product processes. We embrace customers from different segments at all stages of their interaction with Sberbank and in various service channels. In this way, we evaluated the following processes in 2015:

- ✓ change of personal data;
- ✓ receipt and servicing of credit and debit cards;
- ✓ receipt and servicing of mortgage loans;
- ✓ complaints handling, etc.

Customer feedback is used to develop recommendations on transforming the observed processes.

Involving employees in a client-centred model

We are working with our employees to make them devoted to Sberbank's values in the area of customer service, and to teach them the best client-centred practices. For this, the following events were implemented in 2015:

- ✓ creation of the main principle of the client-centred model ("I deal with the customer in the same way that I would wish to be treated") and the "Golden Rules" of service were identified for all channels and segments;
- ✓ meetings held with the management of the central administration with the teams of all territorial banks to explain in detail how to achieve the "Everything for the Client" value and what the client-centred approach entails;
- ✓ creation of a unique database of customer cases, based on a crowdsourcing platform within the bank-wide competition "We create the best customer experience". This included 6 thousand stories of customers being helped, with discussion by over 90 thousand staff;
- ✓ launch of training courses for customer service (in particular "Service for All," "Metrics of Customer Experience: NPS and CSI," "Client Segments," "Instruments for Managing Customer Expectations," "Effective Communication of Service Managers"), with more than 100 thousand employees participating or almost 70% of the total number of employees of the retail banking business.

The Group's subsidiary banks also engage in a dialogue with their customers and develop feedback mechanisms aimed at analysing different target audiences and processes via telephone questionnaires, online polling, and face-to-face interviews.
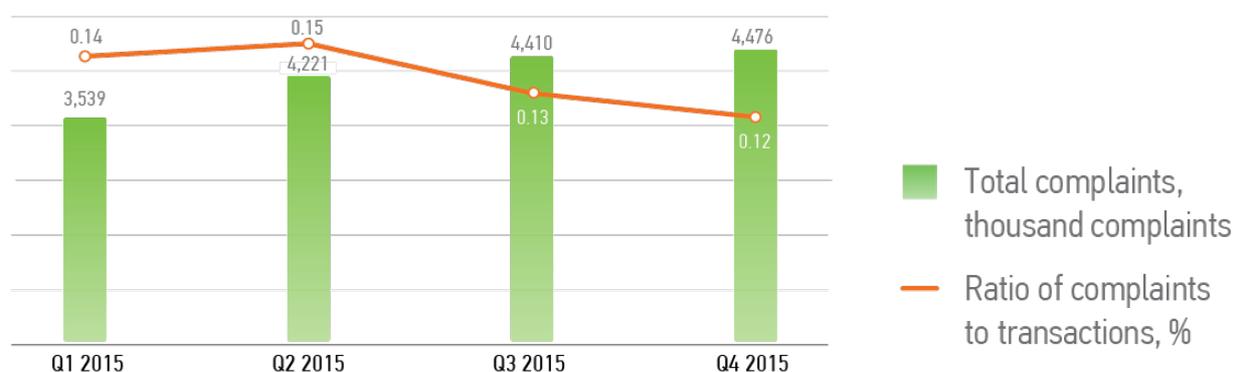
Subsidiary bank	Description	Coverage	Results
Sberbank Ukraine			
Welcome call	Telephone survey of customers who have been serviced by the bank for up to three months	5%—7% of new clients	95 out of 100 points
BPS-Sberbank			
Brand health	Face-to-face interviews with local residents to determine the level of brand awareness and brand health	1,600 respondents	54% of customers recognise the brand without prompts, 87% can recognise the brand when prompted
Satisfaction with the complaints handling process	Telephone survey	377 interviews (the first wave) and 217 interviews (the second wave)	Based on the first and second wave results, 49% and 46% of customers respectively noted that they were satisfied with the complaints handling process
Sberbank Kazakhstan			
Customer satisfaction with quality of services and loyalty research	Customer satisfaction surveys covering the time of servicing, professionalism of bank employees and treatment of customers, telephone survey	8.7% of customers	4.6 points out of 5
Cetelem			
Customer voice	Telephone survey of customers who were serviced by the Contact Centre during the reporting period to identify their level of satisfaction with the services received	9,700 customers	86% of customers are satisfied with services, 88% of respondents are satisfied with waiting time and 86% of customers are satisfied with replies
DenizBank			
NPS	Telephone survey covering different retail customers, small businesses, and users of banking services for farmers	15,000 customers	39% of customers are willing to recommend the bank to their friends
Sberbank Europe			
Contact Centre report (Slovenia)	Telephone survey of customers to determine their overall customer service experience and degree of satisfaction with the quality of information obtained	2,700 customers	4.8 out of 5 points

Handling customer complaints

When analysing customer complaint trends, we consider the number of complaints against the total scope of banking transactions. The use a specific ratio, which takes into account growth in the number of transactions, forms the basis for unbiased findings related to our performance. This ratio declined gradually throughout 2015.

	Q1 2015	Q2 2015	Q3 2015	Q4 2015
Total complaints, thousand complaints	3,539	4,221	4,410	4,476
Ratio of complaints to transactions, %	0.14	0.15	0.13	0.12

The most frequent complaints submitted to Sberbank and other Group members in 2015 included:

- ✓ issues with the use of self-service machines and remote banking channels (issues with depositing money at ATMs, transaction rejection, etc.);
- ✓ customer service;
- ✓ suspected fraud;
- ✓ complaints related to bank products (amount of service fees, interest rates, and loan repayment procedures, etc.).

When responding to such complaints, we focus primarily on pre-claims settlement of any issues. This helps us to increase the number of complaints resolved "here and now" and reduce the complaint-handling load.

Service managers were hired in 700 subdivisions in 2015 to maximise the efficiency of pre-claims issue handling. About 85% of all issues are solved by service managers and most of these claims are solved immediately when the customer submits his/her complaint. Other issues are transferred fo handling by the claims service. In order to increase the pre-claims handling scope, we are continuously improving service managers' competencies a extending their authority.

A separate area of business is minimisation of the number of the most frequent complaints related to self-service machines. To this end, in 2015 we increased the number of ATMs with the "Reconciliation" automatic system installed. This system helps to resolve the failure of any transactions due to technical issues and processing system failures. In particular, this tool facilitates automatic completion of problem transactions without involving Sberbank specialists.

Robust growth of the database of mobile applications and online banking users encourages a fast response to any customer question relating to remote service channels. In particular, we launched a pilot Sberbank Online Expert line in 2015 in our Unified Distributed Contact Centre (UDCC). The line is intended to handle customer complaints related to mobile applications and develop the relevant expertise of frontline contact centre personnel.

We also handle complaints posted on social networks. The Pulse system is efficient at tracking down customer feedback about Sberbank's subdivision from four sources: Foursquare, Instagram, VKontakte, and Flamp. Over 1,500 reviews about Sberbank have been identified since the system was launched, with all negative feedback considered and a relevant response developed. We also monitor any high-profile complaints addressed to the bank's management in social networks. A total of 150 identified issues were solved in 2015.

In turn, the Group's subsidiary banks and companies implemented the following measures aimed at handling complaints in 2015:

- ✓ preventative measures to improve the functioning of self-service machines, as part of which maintenance companies checked the degree of wear of ATM assemblies and modules;
- ✓ updates of mobile applications and remote services based on customer feedback, customisation of information messages and instructions for ho to be more user-friendly;
- ✓ implementation of an accelerated decision-making procedure for disputed transactions;
- ✓ amendments to service standards that stipulate more detailed information to customers about product conditions;
- ✓ improving the complaints handling process, including development of templates and reply standards, shorter periods for responses to specific complaints, etc.