

## MECHANISM FOR DEALING WITH CUSTOMER COMPLAINTS IN THE TRADE BANK OF IRAQ ACCORDING TO ISO 10002:2018/CASE STUDY

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### ABSTRACT

*The research aims to determine the level of application of guidelines in accordance with ISO 10002:2018 in the Trade Bank of Iraq. The research problem is the lack of awareness of the importance of the system in dealing with customer complaints. The research depended on a case study approach and the checklist as a data collection tool, in addition to conducting interviews and observations. The research results were summarized in the fact that the bank applies the guidelines at a rate of (66.4%). The most important conclusion the bank's weakness in taking systematic measures to deal with complaints and how to solve them. The research recommended that the bank develop a plan to implement ISO 10002:2018 guidelines to ensure effective handling of complaints submitted by the bank's customers and to continuously improve their satisfaction.*

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### 1. INTRODUCTION

The production of high-quality products has become a necessity due to the ever-changing demands of life and the increasing awareness of consumers, which has made organizations compete with each other in order to delight the customer. Banks, as service organizations, seek to achieve quality in their banking services and enhance customer satisfaction, which has made banks interested in dealing with their customers' complaints efficiently and effectively, addressing them and considering them as opportunities for continuous improvement. This is done by developing a system for dealing with complaints within banks, and here the importance of ISO 10002:2018 (Quality Management - Customer Satisfaction / Guidelines for Handling Complaints - Within Organizations) appeared, as it ensures the

establishment of an effective system for dealing with complaints. ISO 10002:2018 includes a set of guidelines for customer satisfaction and dealing with complaints. Customers interact with employees, place and product while producing and consuming the service. As a result, they provide high quality services in good place (Soylu & Taştan, 2020). The required quality of service contributes to achieving and improving the customer's sense of satisfaction, as the quick and positive response towards the customer contributes to improving the relationship with him, and this has a positive role in the survival, growth and continuity of the organization (Ahmed et al., 2023). Customer satisfaction includes the fulfillment of his expectations, desires regarding the product or service provided (Rashed & Azzam, 2023). Active listening to customers is one of the basic principles of dealing with their complaints. Customer service representatives must sincerely listen to

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them, acknowledge their concerns, and express compassion by showing understanding and empathy. Organizations can establish a relationship with customers and foster a positive climate for resolving complaints (Ajibola, 2021). Commitment to timely complaint handling is critical so organizations should strive to respond to complaints promptly, acknowledge receipt, provide an estimated timeframe for resolution, prompt action, and regular updates throughout the process as this builds trust in customers and makes them feel that their issues are being handled seriously and effectively (Magatef et al., 2019). Customer complaints are defined as negative feedback from the customer (Şahin et al., 2018). Amos (2016) indicated that it is a formal expression of dissatisfaction or concern raised by a customer regarding a product, service or experience. İbiş and Çöp (2019) indicated that organizations should define their strategies and work to improve themselves and increase customer satisfaction. Customer complaints are an important form of feedback about the organization's products and services. Erdem and Özlem (2017) indicated that dissatisfied customers submit complaints to the organization either directly or indirectly. Complaints are generally classified into four categories: voice complaint channels (face-to-face), written complaints, telephone complaints, and electronic complaints.

Abraham (2017) study of customer complaints in the last three years at the Commercial Bank of Ethiopia revealed weaknesses in the bank's complaint handling strategy because most customers were dissatisfied with the bank's practices and felt disappointed when they filed complaints. While the study (Lovetta, 2021) was conducted at Ayaba Hotel Bamenda to find out if customers face any problems and how the hotel handles customer complaints, it was found that some customers who faced problems and filed complaints were satisfied with the way complaints were handled and others were dissatisfied, indicating that the hotel does not have a system to detect customer dissatisfaction or satisfaction. While (Oranusi et al., 2021) in a study conducted in deposit bank branches in Umuahia, Awka, Abakaliki, Enugu and Owerri in Abia State and Anambra State, Ebonyi State, Enugu State and Imo State in the geopolitical zone of South-East Nigeria, revealed that handling complaints well contributes to customer retention because it achieves customer satisfaction. Therefore, customer complaint management and feedback strategies are very effective marketing strategies to ensure customer retention in the Nigerian banking sector. While the study by Muraru& Mwanzia (2023) in Consumer Federation of Kenya (COFEK) concluded that complaints handling is important in ensuring consumer protection and that service quality levels and COFEK's capacity to monitor consumer complaints have improved.

The standard (ISO 10002:2018) focuses on customer satisfaction and complaints management within organizations. This standard is considered part of the family of standards (ISO 10000) for quality management

that focuses on several different aspects and includes many specifications such as ISO 10001 for (Guidelines for the rules of Conduct in Organizations), ISO 10002 (Guidelines for Handling Complaints in Organizations), ISO 10003 (Guidelines for Resolving Disputes Outside Organizations), and ISO 10004 (Guidelines for Monitoring and Measuring Customer Satisfaction). The international standard, ISO 10002:2018, Guidelines for Dealing with Complaints in Organizations, was the third edition entitled (Quality Management - Customer Satisfaction - Guidelines for Dealing with Complaints in Organizations) (Alavi & Abootalebi, 2021).

Most Iraqi banks aspire to implement an effective system that contributes to achieving customer satisfaction and takes into account the handling of their customers' complaints in a way that achieves their satisfaction. Therefore, banks often rely on the ISO 10002:2018 specification in building a complaints management system. Therefore, this research contributes to revealing the extent of the application of the complaints handling system in the Trade Bank of Iraq according to the guidelines of the international standard ISO 10002:2018.

## **2. DEALING WITH COMPLAINTS**

Complaint handling refers to the structured and consistent approach adopted by organizations to address and resolve their customers' complaints and it involves receiving, documenting, investigating and taking appropriate action to address concerns or problems. The aims of handling complaints is to reach a satisfactory solution for the customer while improving his overall experience and preventing similar complaints in the future. Complaints handling can be viewed as a customer-centric process that emphasizes the importance of actively listening to customers, acknowledging their concerns, and providing timely and effective solutions. Complaints handling is a multifaceted process that can be defined from different perspectives (Kabue, 2019). Complaints provide useful and important feedback that allows organizations to identify areas for improvement and corrective actions and enhance customer satisfaction. Also, dealing with complaints includes the organization's commitment to address customers' concerns and negative responses (Mensah, 2016). Complaint handling is defined as collecting and analyzing customer complaints to identify trends, root causes, and areas for improvement through which complaints are viewed as valuable feedback that can lead to taking corrective and preventive measures to improve the quality of the product or service (Bengül & Yılmaz, 2018). Complaint handling is a learning opportunity that involves analyzing customer complaints to identify systemic problems, gaps in processes, or areas where improvements can be made to address the underlying causes of complaints and implement changes to prevent similar problems in the future, leading to a cycle of continuous improvement (Ateke & Kalu, 2016). We can define dealing with complaints as identifying the causes of complaints and

extracting strategic changes in work practices from them that can be communicated across all levels of the organization and providing unified guidelines to improve the quality of service to prevent recurring failures and reduce complaints over time.

Dealing with complaints effectively in the organization has many benefits that lead to improving the overall performance of the organization towards its customers, as (Obasi et al., 2020) indicated that dealing with complaints contributes to improving the customer experience because resolving complaints positively makes the customer experience good and thus increases their trust and improves the brand reputation. Effective complaint handling can also be a differentiator, with organizations known for their complaint resolution processes and customer-centric approach gaining a competitive advantage. Torres (2016) indicates that dealing with complaints contributes to resolving problems effectively, which makes the organization work to analyze the root cause and implement corrective actions to prevent the recurrence of such complaints. Further employee engagement, it improves their understanding of customer needs and promotes a customer-centric culture within the organization. ISO 10002:2018 provides guidance on engaging employees in handling complaints and leveraging their expertise to increase customer satisfaction. Wolde (2018) indicates that dealing with complaints contributes to customer engagement. When customers feel that their voice is heard and appreciated in the complaint handling process, this increases the organization's image with the customer, and thus they provide their feedback, participate in surveys, and offer their suggestions to improve product quality. We also note that dealing with complaints contributes to improving the positive brand reputation and building customer trust, as organizations that deal with complaints well are trustworthy.

Some basic and important practices for handling complaints are (Afriyie et al., 2016; Ogonu & Nkpurukwe, 2018; Schwab, 2015):

- **Rapid Response:** Responding to customer complaints in a timely manner and assuring them that their complaints are being taken seriously, which shows that the organization values customer feedback and is committed to finding a solution.
- **Respect and Professionalism:** Treat customers with respect and maintain professional behavior while handling complaints, avoiding the organization becoming defensive or confrontational and demonstrating understanding and readiness to find a solution.
- **Investigation and analysis:** By inventorying all relevant information and facts, and analyzing the root causes of the problem to determine which problems need to be addressed.
- **Continuous improvement:** Recognize complaints as opportunities for improvement, regularly review and analyze complaint data to identify trends, recurring problems, or areas for process improvement, and implement necessary changes to

prevent similar complaints in the future and enhance overall customer satisfaction.

- **Staff training and support:** Providing comprehensive training for staff involved in handling complaints, equipping them with the necessary skills, including active listening, problem solving and conflict resolution, and providing ongoing support and guidance to ensure their ability to handle complaints with confidence.
- **Feedback:** Create feedback with customers to collect their input on the complaint handling process, their suggestions for improvement and make adjustments accordingly.

Managing and dealing with complaints achieves a set of goals for organizations, including (Stauss & Seidel, 2019):

- Increase the competitiveness of the organization.
- Increase profitability by ensuring customer satisfaction is restored.
- Reducing the negative effects of customer dissatisfaction.
- Use indicators of operational weakness to make improvements.
- Stabilizing threatened relationships with customers.
- Increase the frequency and intensity of purchasing.
- Create new promotional influences through positive word-of-mouth communication

### 3. RESULT

To reach an accurate determination of gap size between iso 10002:2018 guidelines and the current reality of dealing with complaints at Trade Bank of Iraq, the checklist was used and the tripartite scale was adopted to diagnose the level of application by determining relative weights, and the weights approved for each paragraph of the standard and according to the level of application and documentation ranged from (0-2) and according to the expressions (Agree = 2, Neutral = 1, Disagree = 0) . This data was analyzed quantitatively, results were obtained, and an appropriate interpretation was found. The following equations were adopted to extract the percentage of conformity, as follows:

- **mean** = 
$$\frac{\text{Total (weight * frequencies)}}{\text{Total repetitions}}$$
- **Percentage of conformity**  

$$= \frac{\text{Weighted arithmetic mean}}{6 \text{ (highest score on the scale)}}$$
- **Gap size** = 1 – percentage of conformity

The results of Table 1 and Figure 1 reveal that the degree of application of ISO 10002:2018 indicators in the Trade Bank of Iraq reached (1.32) with a conformity rate of (66.4.0%) and a gap size of (33.6%). This indicates that the bank has a system for handling complaints in accordance with the specification's guidelines, but that system needs to be improved to be effective and achieve

the objectives for which the system was designed and to contribute to achieving customer satisfaction.

The results also revealed that the item (Commitment and Policy) had the highest application rate (83%) and a gap size of (17%), indicating the interest of the bank's senior management in the complaints handling system. While the item (Assessment and Investigation of Complaints) had the lowest compliance rate (23%) and a gap size of (77%), as the bank does not rely on conducting audits and evaluations of the complaints handling system due to the lack of auditors and experts specialized in handling complaints. It is worth noting that the training programs implemented by the bank do not include training programs to enhance the knowledge and skills of employees working in the field of handling complaints.

The results of Table 1 revealed that the Trade Bank of Iraq has a policy that stipulates the bank's commitment to achieving customer satisfaction and adopting complaints as a tool to determine the level of quality of banking services, diagnose weaknesses in them, and work to improve them. The bank also suffers from a lack

of training for its employees, especially employees who are in direct contact with customers. The reason for this is that the bank does not rely on periodic reviews to measure the efficiency of its human resources. The bank has clear steps for handling complaints, with a time frame for implementing each step of handling complaints. However, the bank does not have an effective system for receiving complaints as quickly as possible, which makes the customer dissatisfied with the bank's handling of complaints submitted to it by a customer. Although the bank has a system that deals with complaints, the bank is still evaluating that system, which indicates that the bank has not improved that system in a way that achieves efficiency and effectiveness in dealing with customer complaints.

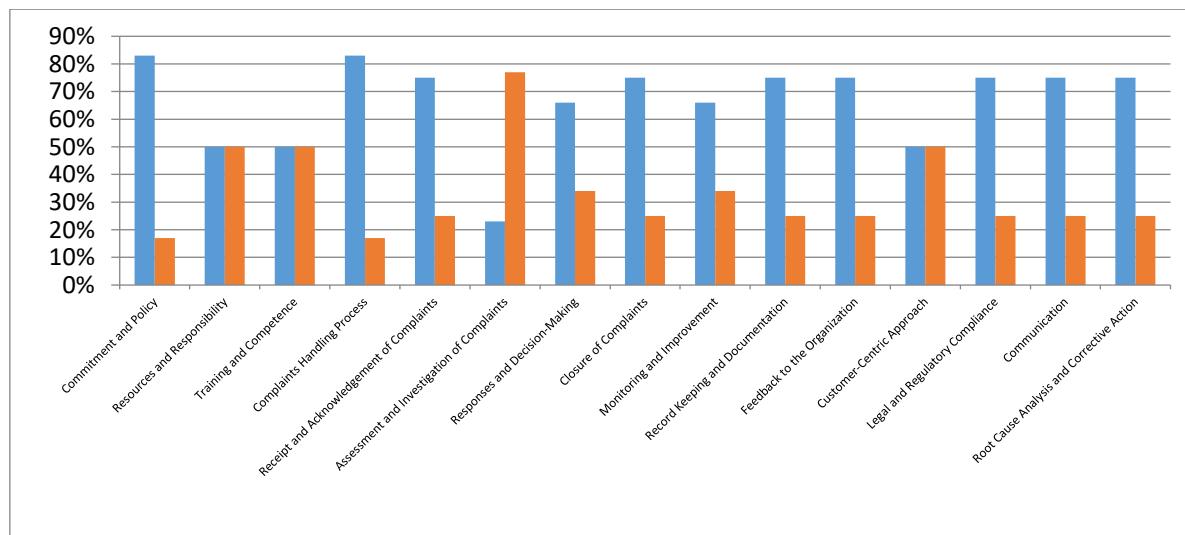
After the complaints are processed by the bank, the bank does not communicate with the service provider and clarify the procedures that have been taken, which enhances the complainant's confidence in the bank, which has a negative impact on customer satisfaction.

**Table 1.** Conformity rates and gap size for applying the ISO 10002:2018 guidelines at Trade Bank of Iraq

No.	Paragraph	Agree	Neutral	Disagree
	<b>Commitment and Policy</b>	2	1	0
1	The organization has a written complaints management policy		✓	
2	The policy includes a commitment to customer satisfaction and continuous improvement	✓		
3	Top management's commitment to the complaints process is clearly communicated	✓		
	Frequencies	2	1	0
	The result	4	1	0
	Mean	1.66		
	Percentage of conformity	83%		
	Gap size	17%		
	<b>Resources and Responsibility</b>	2	1	0
4	Specific team or individuals assigned for complaints handling	✓		
5	Adequate training provided to these individuals			✓
6	Regular review of resources to ensure effectiveness.		✓	
	Frequencies	1	1	1
	The result	2	1	0
	Mean	1		
	Percentage of conformity	50%		
	Gap size	50%		
	<b>Training and Competence</b>	2	1	0
7	Staff training programs include skills for effective communication, problem solving, and customer service.		✓	
8	Periodic assessment of staff competence in complaints handling.		✓	
	Frequencies	0	2	0
	The result	0	2	0
	Mean	1		
	Percentage of conformity	50%		
	Gap size	50%		
	<b>Complaints Handling Process</b>	2	1	0
9	Clear procedures for receiving, tracking, and resolving complaints.	✓		
10	Steps for managing both verbal and written complaints.		✓	
11	Defined timelines for each step of the complaints process.	✓		
	Frequencies	2	1	0
	The result	4	1	0
	Mean	1.66		
	Percentage of conformity	83%		
	Gap size	17%		

<b>Receipt and Acknowledgement of Complaints</b>		2	1	0
12	System to acknowledge receipt of complaints promptly (e.g., within 24 hours).		✓	
13	Mechanism for recording details of the complaint and complainant	✓		
Frequencies		1	1	0
The result		2	1	0
Mean		1.5		
Percentage of conformity		75%		
Gap size		25%		
<b>Assessment and Investigation of Complaints</b>		2	1	0
14	Criteria for assessing the complexity and severity of complaints.			✓
15	Transparent process for investigating the complaint.		✓	
16	Documentation of findings and conclusions.		✓	
Frequencies		0	2	1
The result		0	2	0
Mean		0.66		
Percentage of conformity		23%		
Gap size		77%		
<b>Responses and Decision-Making</b>		2	1	0
17	Procedures to ensure responses are consistent and fair.		✓	
18	Communication of decisions to the complainant in an understandable format.	✓		
19	System for documenting the rationale behind decisions.		✓	
Frequencies		1	2	0
The result		2	2	0
Mean		1.33		
Percentage of conformity		66%		
Gap size		34%		
<b>Closure of Complaints</b>		2	1	0
20	Confirmation from the complainant regarding the resolution of the complaint.		✓	
21	Procedure for closing complaints in the system.	✓		
Frequencies		1	1	0
The result		2	1	0
Mean		1.5		
Percentage of conformity		75%		
Gap size		25%		
<b>Monitoring and Improvement</b>		2	1	0
22	Regular analysis of complaint patterns and trends.		✓	
23	Periodic reviews of the complaints handling process for improvements.	✓		
24	Implementation of changes based on the analysis.		✓	
Frequencies		1	2	0
The result		2	2	0
Mean		1.33		
Percentage of conformity		66%		
Gap size		34%		
<b>Record Keeping and Documentation</b>		2	1	0
25	Record Keeping and Documentation		✓	
26	System for easy retrieval of complaint records for analysis.	✓		
Frequencies		1	1	0
The result		2	1	0
Mean		1.5		
Percentage of conformity		75%		
Gap size		25%		
<b>Feedback to the Organization</b>		2	1	0
27	Mechanisms to share insights from complaints with relevant departments.	✓		
28	Use of complaint data to drive changes in products, services, or processes.		✓	
Frequencies		1	1	0
The result		2	1	0
Mean		1.5		
Percentage of conformity		75%		
Gap size		25%		
<b>Customer-Centric Approach</b>		2	1	0

29	Regular training and updates to staff on the importance of customer-centricity		✓	
30	Mechanisms to gauge customer satisfaction post-complaint resolution.		✓	
Frequencies		0	2	0
The result		0	2	0
Mean			1	
Percentage of conformity			50%	
Gap size			50%	
<b>Legal and Regulatory Compliance</b>		2	1	0
31	Regular reviews to ensure the complaints process is compliant with current laws and regulations	✓		
32	Updates to the process in light of changes in legal requirements.		✓	
Frequencies		1	1	0
The result		2	1	0
Mean			1.5	
Percentage of conformity			75%	
Gap size			25%	
<b>Communication</b>		2	1	0
33	Clear external communication channels for customers to lodge complaints.	✓		
34	Internal communication to ensure staff awareness of the importance of complaint handling.		✓	
Frequencies		1	1	0
The result		2	1	0
Mean			1.5	
Percentage of conformity			75%	
Gap size			25%	
<b>Root Cause Analysis and Corrective Action</b>		2	1	0
35	Procedures for conducting root cause analysis for systemic issues.	✓		
36	Process for developing and implementing corrective actions.		✓	
Frequencies		1	1	0
The result		2	1	0
Mean			1.5	
Percentage of conformity			75%	
Gap size			25%	
Mean (Total)			1.328	
Percentage of conformity (Total)			66.4%	
Gap size (Total)			33.6%	



**Figure1.** Conformity rates and gap size for applying the ISO 10002:2018 guidelines at Trade Bank of Iraq

#### 4. CONCLUSIONS

The results of the research through analysis of the checklist showed that there is a large gap between the actual reality at Trade Bank of Iraq and the clauses

according to (ISO10002:2018). The bank suffers from weakness in taking systematic procedures with regard to dealing with complaints and how to solve them. The bank does not rely on classifying the complaints received in terms of their importance (confidential, urgent, and

normal), as the problems are classified based on the level of communication between the customer and the bank's senior management. Therefore, there are urgent complaints, but they are neglected due to the lack of direct communication between the customer and the senior management. Submitting complaints depends on the form announced on the bank's official website and there is no clear and documented system for how to deal with these complaints. The bank relies on taking corrective measures rather than preventive measures. The bank must rely on preventive measures by integrating the complaints handling system with the activities of the bank's approved risk management system. The risks and opportunities are not identified during planning to identify potential non-conformities and the appropriate tools are not used to solve problems and determine the

root causes of non-conformities. Trade Bank of Iraq must establish procedures for dealing with complaints and these procedures must be documented and distributed. It is also necessary to determine the resources necessary to achieve this modify the procedure as needed, determine responsibilities and authority, develop employees' skills in dealing with customers and make the necessary improvements to the approved system.

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