Institute of Policy Analysis
and Research - Rwanda

Improving Service Delivery in the Financial Sector: A Case Study

Improving Policy, Impacting Change

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Date of Publication:	January 2010
Place of Publication:	Kigali, Rwanda
Published by:	Institute of Policy Analysis and Research-Rwanda

Authors:	Professor Abbott Pamela, Research Director, IPAR
	Gloria Lwakabamba, Research Fellow, IPAR

Acknowledgement

The research on which this report is based was part funded by Rwanda Development Board who also facilitated us in carrying out the research. We acknowledge their support.

We acknowledge the support of the Strategic Planning Unit in the Office of the President in providing us with information on the 2009 Government Retreat.

We would like to acknowledge the work of the research assistants from higher education institutions that helped us with the data collection and the support of the Rwanda Institute of Policy Analysis and Research Technical Board.

Finally we would like to acknowledge all those who participated in the research, the key informants, senior managers of financial institutions, managers and employees of financial institutions and users of financial services. Without their collaboration the research for this case study of the financial sector would not have been possible.

The Institute of Policy Analysis and Research-Rwanda alone remains responsible for the content of the report.

Preface

Improving customer service delivery has been signalled as a key Government priority. It has been recognised, at the highest levels, that poor service delivery puts at risk Rwanda achieving its ambitious targets to become a middle income country by 2020. This is one of two reports from IPAR as outcomes from the project on customer service. The other is a report to Government: *Developing Customer Service Delivery: Development with a Smile?* In addition we have also developed a *Toolkit* that service providers can draw on to support actions to improve service delivery.

We trust that this report and its recommendations together with the *Toolkit* will enable the Financial Service Sector, (and other service sectors), to improve customer service delivery and aspire to deliver world class service.

Antonia Mutoro
Executive Director

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Executive Summary

Introduction

Poor service delivery is endemic in Rwanda and it is seen as the worst in the region. Our case study of the financial sector confirms the findings from earlier research that there is a lack of an embedded value of customer service excellence in Rwanda. Neither management nor front-line workers consistently take responsibility for delivering good customer service. The islands of good practice stand out as untypical of the general experience.

There is a general tolerance of poor service delivery by Rwandans and expatriates quickly adapt to accepting poor service delivery which is often tolerated because of a lack of an alternative. Complaints are often not resolved to the satisfaction of the complainant and there are rarely formal complaints procedures in place.

Managers and customers are vaguely aware that service delivery needs to be improved but do not understand what steps need to be taken to improve service delivery. Service providers do not have policies, practices and procedures or strategies in place for customer relations management and there is little evidence of a commitment to the enhancement of the quality of service delivery.

Yet providing good customer service makes business sense. Organisations that are focused on their number one priority delivering excellent services to their customers are more profitable.

Organisational Development

The main barriers to businesses achieving higher levels of customer service are an emphasis on achieving short term goals, a lack of commitment by senior managers and a lack of training (Cook 2008). To embed good customer service in the corporate culture of a service provider requires senior managers to put considerable time and effort into building customer-driven organisations.

Customer service delivery will only be improved by developing and building quality organisations that are outcome focused and customer centric. Business performance (customer service) requires a planed approach to setting and communicating business objectives and developing people to deliver them. The service provider has to be focused on delivering customer service as do all the employees from senior management to the cleaners.

Customer service delivery involves a chain of dependencies within a supplying organisation. Front-line staff depend on back-room staff, and staff in general depend on management to deliver to customers. Internal service delivery has to be improved before service delivery to customers can be improved.

There is also a chain of dependency between service providers. If service delivery is to be improved in a country them all providers have to improve their delivery.

Investing In People

Employees who feel valued by their employer and have some control over their work deliver better customer service. Micro management needs to be avoided and workers trusted and given delegated responsibilities appropriate to their role. Front-line workers in the service sector are engaged in emotional labour and a key element of their work role is managing their emotions. Emotional management needs to be recognised as a skill and employees need to be trained in emotional labour as well as the technical aspects of service delivery.

Drivers of Customer Satisfaction

There are three main drivers of customer satisfaction, the quality of the product, the quality of service delivery and perceived value for money (cost-benefit analysis). Whilst often the main focus is on the quality of service delivery research suggests that the quality of the product (that it meets expectations) and value for money are more important drivers than the quality of service delivery *per se*. Satisfied customers are more likely to return than dissatisfied ones and more likely to recommend the service to others.

Customer service excellence is meeting customers' expectations. Organisations need to drive customer-focused change within their organisations. To provide service excellence organisations need to have customer insight (understand who their customers are and what their needs are), to build a customer-focused organisational culture, to deliver what they promise (the product) and to provide timely, professional and polite service delivery.

Case Study of Customer Service Delivery in the Financial Sector

Our case study research in the financial sector found that service delivery was generally poor. The main drivers of poor service delivery were a lack of a clear commitment by senior management, no policies or strategies in place for customer service delivery, little training of staff in customer service delivery, no mechanisms for getting feedback from customers and no formal complaints procedures in place. There was poor provision of information for customers and potential customers and little information readily available on products and services. Service delivery was slow due to procedures as well as poorly motivated and inattentive staff. There was a culture of blame with managers blaming poor service delivery on staff and staff blaming it on the attitudes of customers and poor support for them. Many customers felt that service delivery was poor but were at a loss to know what to do about it.

What Needs to be Done

Organisations need to develop clear policies to continuously improve service delivery and strategies for implementing them. They need to monitor implementation internally and by getting feedback from customers. They need to ensure that they remain focused on their number one priority delivering excellent services to customers.

Financial service institutions need to review their service delivery and find ways of addressing customer concerns as a matter of priority. Quick wins will come from finding ways to reduce the time service delivery takes, providing customers with more information on products and services and ensuring that customers are treated equitably. Banks in particular need to provide better signage and orientation for customers. Taking steps to improve the moral and skills of staff will also improve service delivery as will managers taking responsibility for the quality of service provision.

Recommendations

- Policies, practices and procedures should be reviewed and developed to ensure that organisations are focused on their core business, the delivery of services to their customers.
- Process mapping should be undertaken periodically to ensure that all internal departments are working together and are focused on the organisations number one priority, service delivery excellence.
- Organisations need to ensure that they understand the needs of their customers and potential customers and the specific needs of the different segments of their customer base.
- Formal complaints procedures should be put in place by every provider and an independent Financial Services Ombudsman Service should be established to mediate when a provider and a customer cannot reach mutual agreement over the resolution of a complaint.
- Regular mechanisms should be put in place to gain an understanding of the experiences of customers of service provision (journey mapping, surveys, customer feedback), and for responding to the concerns of customers.
- Regular staff satisfaction surveys should be undertaken and consideration given as to how the concerns of staff can be addressed to improve levels of staff satisfaction.
- Customer charters should be put in place specifying the level of service delivery that customers can expect.
- Service level agreements should be concluded with businesses and other organisations that are

providers of services.

- Staff at all levels should be trained in service delivery and senior managers should periodically work in a customer delivery function. All staff should be made aware that it is literally customers/ service users who pay their salaries.
- Staff recruitment, reward and promotion procedures should include training in skills and competencies in customer service delivery, as appropriate. Staff at all levels should have their performance managed to ensure they are performing to standard.
- Signage and orientation for customers should be reviewed and improved as necessary.
- Clear information should be provided for customers on products and services available on web sites and in service outlets.
- Service delivery in outlets should be reviewed to consider how service delivery can be provided in a timely manner.

Improving Customer Service Delivery

Introduction

In this report we set out our findings into the drivers of service delivery in the financial sector in Rwanda in order to recommend to that sector the policies, practices and procedures it should adopt in order to improve service delivery. The Financial Service Sector is fundamental to any economy and it is essential that it provides an excellent service for its customers, business as well as personal.

It has been recognised that if Rwanda is to build its social and economic development on the service sector it is essential that a value of service delivery becomes embedded in the country as a whole. For this to be a reality organisations have to become service centric, they must be focused on their number one priority, providing customers with excellent services. To do this they must understand what the key drivers of service excellence are and ensure they are focused on meeting the expectations of their customers. They must strive not only to deliver world class service but to ensure that they seek to continuously improve service delivery. Good service is meeting customers' expectations; excellent service is exceeding customer expectations. Being a World Class Service Provider is becoming customer centric through transforming the processes through which service is delivered. In a globalised world customers increasingly expect world class service excellence *(Cook 2008)*.

Service providers must also be aware of the customer segments they serve and tailor their services to meet the needs of different client groups. The Financial Services Sector serves a number of different client groups and it is essential that it provides services and products to meet the needs of its different customers. One size does not fit all. The needs of family enterprises are not the same as SMEs and large business have yet different needs. The needs of personal customers are different from those of business clients and there are segments within the personal client group.

Customers are good for business, being a customer focused service provider makes good business sense. It is not only that firms with high levels of customer satisfaction increase their profitability and are less likely to go out of business in an economic downturn, but that customers are literally what makes pay day possible. Satisfied customers are more likely to repeat business and to make recommendations than dissatisfied ones, and it is less expensive to keep existing customers than attract new ones. Customer loyalty is a prime determinant of the long-term financial performance of firms *(Jones and Scarce 1995)* and this is especially true for the service sector where customer loyalty can substantially increase profits *(Reichheld 1996)*. Satisfied employees are more likely to deliver good customer service and delivering good service is rewarding for employees and increases their job satisfaction *(Figure 1).*

Figure 1: Why firms Need to Satisfy Customers

- The main reason customers change providers is because of poor service delivery.
- Service driven organisations can charge up to nine per cent more for their products and services and grow twice as fast as the average company.
- It costs about five times as much to attract a new customer as to keep an existing one.
- Raising customer retention rates by five per cent could increase the value of the average customer by 25 –85 per cent.
- The probability of selling services to a new customer is 1in 16 compared with a probability of selling to an existing customer of 1:2.2.
- It is easier to get present customers to buy 10 per cent more than to increase the customer base by 10 per cent.
- Loyal customers who refer others to the service provider generate business at very low cost.
- Ninety one per cent of dissatisfied customers will not use the service again.
- The average business looses between 10 and 30 per cent of its customers every year.
- For every customer who complains there are 26 others who do not bother.
- While over 95 per cent of unhappy customers do not complain to the service provider they typically tell at least 15 other people, while satisfied ones will tell six at most.
- Customers approve of customer satisfaction surveys.

(Source; Cook 2008)

Delivering good services requires applying customer insight and focusing on what is delivered as much as on how the service is delivered. Deep insight into customers needs can reduce the time and money spent on contact that has no value and ensures that services are relevant and easy to use. Attention needs to be paid to internal processes and the internal customer as well as external customers. Customer journey mapping is an especially useful tool for uncovering blockages in service delivery and internal departments not working together to deliver services to external customers *(see Toolkit).*

Dealing effectively with customer complaints when service delivery fails is also important. Failure to deal with negative outcomes can result in losing customers, negative word of mouth and decreased profits. Dealing effectively with complaints provides an opportunity for organisations to please and retain customers. Yet research shows that most customers are dissatisfied with how their complaints are dealt with *(Bitner et al 2000)*.

Delivering Excellent Customer Service

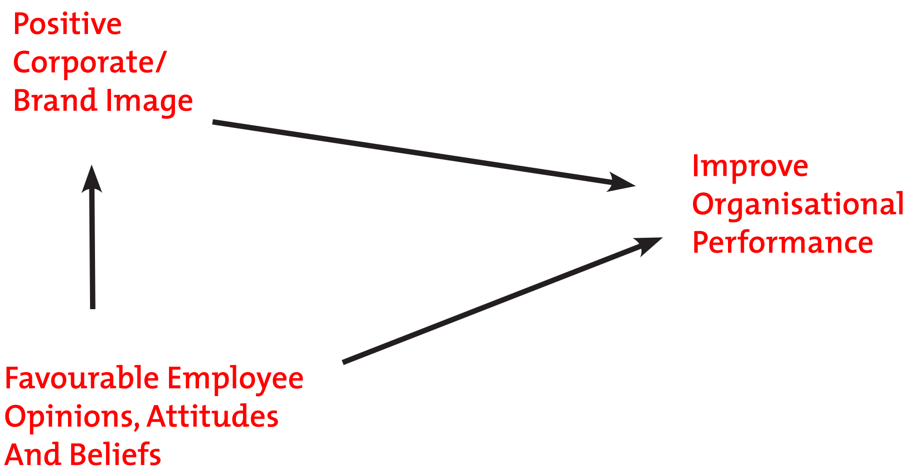
Quality services are delivered by quality organisations. Customer service excellence is dependent on having service organisations that are focused on their core business, delivering excellent services to customers:

- where those who work within the organisation demonstrate appropriate values and understanding as well as knowing how the operations and procedures meet customers' needs and expectations;
- that have an in-depth understanding of their customers' needs gained through consultation, monitoring and evaluation;
- that communicate with customers by proving accurate and detailed information and keeping them informed;
- that deliver the service they promise, in a timely and efficient manner, and deal efficiently with any complaints;
- where front-of-house staff and others who deal directly with customers are professional and polite.

Customer service is provided by the organisation, and responsibility for delivery lies with all employees and ultimately with senior managers. Senior managers are responsible for policies, strategies, practices and procedures for customer service delivery and enthusing staff. Often front line workers are seen by managers as responsible for customer service and frequently they are the ones who are trained in delivery and the ones blamed by managers and customers if service is poor. They are the representatives of the company that customers engage with. Good customer service by front line employees tends to be delivered when employees have some control over how they do the job, including having adequate time to interact with the customer, and feel valued by their employer *(Sturdy 1998)*.

Organisations need to value their staff. Staff who feel valued perform better than those who are not, and work harder. Satisfied employees care about the quality of their work, are more committed to the organisation, are more likely to stay and are more productive *(Figure 2)*

Figure 2: How Employees Drive Organisational Performance



However, customer service is provided by the whole organisation. Poor service delivery and customer relation management is mostly due to a lack of internal communication, co-ordination and co-operation, that is, to a lack of internal customer service *(Benseler 2006)*. Good customer service is provided when striving for continuous improvement and excellence in service delivery is embedded as a core value of the service provider and the service provider is focused on delivering excellent service to the customer. It is especially easy for internal departments to lose sight of the purpose of the organisation and then fail to deliver a service to the front-line workers thereby endangering the quality of service provided by the service provider to its customers *(Figure 3).*

Figure 3: The Service/Value Chain

INTERNAL SERVICE QUALITY
↓
EMPLOYEE SATISFACTION
↓
EMPLOYEE RETENTION
↓
EXTERNAL SERVICE QUALITY
↓
CUSTOMER SATISFACTION
↓
CUSTOMER RETENTION
↓
PROFIT/VALUE

However, front line workers are expected to engage in 'emotional labour' and to manage their emotions *(emotion work)* in their engagement with customers *(Hochschild 1979, 1983)*. Employees are expected to understand the customer's situation and treat them in a professional and courteous manner even in the face of rude, abusive and aggressive behaviour by the customer. Employees are expected to manage their 'presentation of self' in order to give a socially desirable performance and it needs to be recognised that this requires conscious effort and work *(Bolton and Boyd 2003)*. Employers and customers expect front line service workers to follow rules, scripts and norms for interaction with customers and the delivery of services. To do this, they need to be trained in customer service delivery, and to be supported in delivering front line services by the back-room operations and by management.

The Key Drivers of Customer Satisfaction

A satisfied customer is one whose expectations are met, or exceeded, who experienced good service delivery, who felt they were treated equitably, and who thinks that she/he got good value for money. The key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs). The relative importance of each of these varies across services but the two main drivers of overall customer satisfaction are core service delivery (what is delivered) and perceived value (a perception by customers that they got 'value for money') *(Figure 4).* Customer satisfaction with service delivery is significant but a less important driver *(McDougall and Levesque 2000; Szmanski and Henard 2001).* Customers also expect to be treated equitably.

It is clear that significant attention needs to be paid what is delivered and the organisational processes in delivering services. Competent, polite and friendly staff are important but significantly less so than the delivery of the core service, that customers get what they want.

Figure 4: Key Drivers of Customer Satisfaction

Loyalty or Switching Intentions

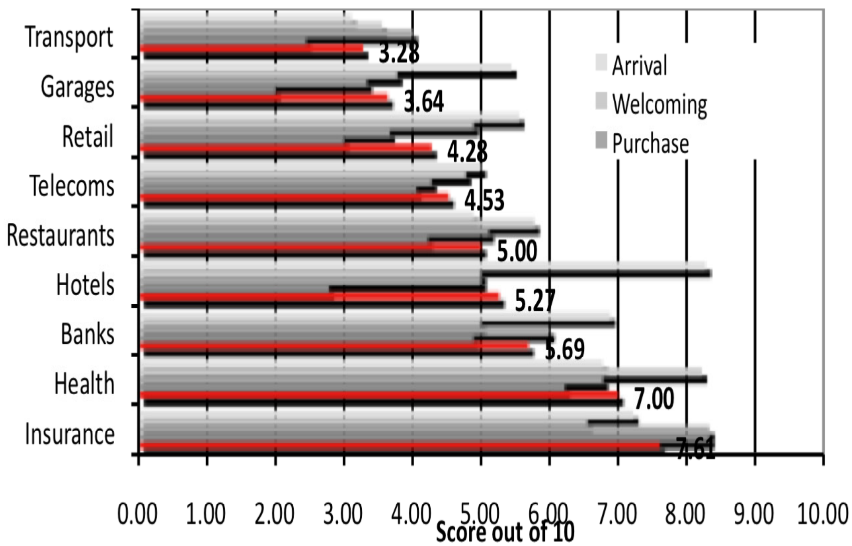
Service providers should focus not only (or even mainly) on front-line service delivery (staff behaviour) but on ensuring that they deliver what they promise (and they do not promise what they cannot deliver), and on treating customers equally (or making the basis for unequal treatment clear and justifiable). A bank for example should not publish unrealistic times for how long a decision on a request for a loan will take or if it provides a better level of service for some groups of clients than for others the criteria for inclusion in a group should be made clear. It goes without saying that the services offered should be designed to meet the needs of customers.

Customer Service Delivery in Rwanda

Levels of customer service delivery in Rwanda have been found to be poor and in urgent need of improvement *(Abbot and Lwakabamba 2010: IPAR 2009).* There is a need to improve customer service and streamline service delivery, by reducing the administrative requirements and burden, and to have enforceable client charters *(Twagira 2009)*. Poor service delivery by key service providers, including financial services, impacts negatively on the ability of other providers to deliver a quality service.

Poor service delivery by the financial services sector is seen as a major constraint by business with about 70 per cent expressing concern about service delivery *(Foster 2009)*. Although our previous research *(IPAR 2009)* found the financial service sector performed comparatively well with personal customers (see Figure 5) other research has found that the sector is seen as being slow, to take too long to deal with applications for loans, to take decisions in an arbitrary way, to be open to bribes, to provide inadequate information on services and products available and for there to be long waiting times in banks *(Foster 2009; TNT Research Surveys 2009)*.

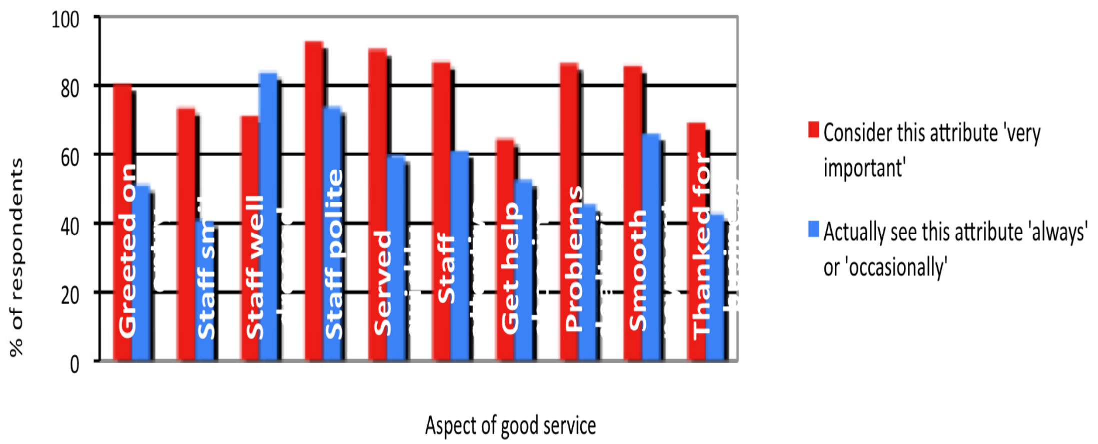
Figure 5: Customer Satisfaction by Sector and Aspect of Performance



(Source: IPAR 2009)

The aspects of direct service delivery (how the service is delivered) of most concern to customers in Rwanda are managing the purchase and the impression on departure but there is a significant gap between what customers expected and the service they received *(see Figure 6)*. One survey also found that about 50 per cent of customers complain about service delivery to at least one provider every month but that only about a quarter of those who complain are satisfied with how their complaint is handled *(IPAR 2009)*. Indeed the biggest gap between expectations and delivery was with having problems dealt with. Just fewer than 90 per cent of respondents thought that problems being dealt with were important but only about 55 percent thought that this happened at least occasionally *(Figure 6).* This suggests that levels of dissatisfaction with what is delivered (the product) and value-for-money may also be relatively low.

Figure 6: Gap between Expectations and Experience of Customer Service



(Source: IPAR 2009)

The very limited research on customer satisfaction with service delivery in Rwanda has tended to focused on how the service is delivered rather than other key aspects of service delivery, what is delivered and value-for-money. However, it is possible to come to a number of tentative conclusions on the basis of the research:

- customer service is not only generally poor but is also poor compared with other countries in the East African region. Poor customer service is seen as a problem by the business sector as well as the general population;
- there is a general lack of understanding by Rwandans of the level of service delivery they should expect. In other words most Rwandans are prepared to put up with poor service delivery because they know no better. Customers, including Rwandans, who have had experience of service delivery elsewhere are generally much less satisfied with service deliver in Rwanda than those who do not (Doing Business 2009; Financial Sector Business Needs 2009; IPAR 2009);
- the main concerns of the business sector are not with how the service is delivered but with information about the services available, a lack of explanations for decisions, inequitable treatment and slow service delivery both in terms of processing applications and for day-today transactions.

Customer Service Delivery in the Financial Sector

Introduction

In this chapter we report on a critical case study we undertook to research the drivers of service delivery in the financial services sector in Rwanda (Appendix 1 lists the main providers of financial services in Rwanda). The aim was to gain a greater understanding of the drivers of service delivery in Rwanda to support the development of policy recommendations for improving quality and standards. Previous research had suggested that the financial services sector provides a comparatively good level of customer service delivery in Rwanda *(IPAR 2009)*, and it is one of the key sectors supporting social and economic development.

The research was carried out in November and December 2009 in Kigali the capital city and financial centre in Rwanda. The head offices of the main financial institutions are located in, and the majority of banked people in the country live in, Kigali. We did a cost benefit analysis of conducting the research in Kigali only versus conducting outside Kigali. From our analysis, we decided to concentrate in Kigali as it is the capital city and main financial centre. If customer service does not work in Kigali then it would not work in the other provinces. The research was carried out in the three districts in Kigali.(Nyarugenge, Kicukiro and Gasabo).

Methods

We used a range of methods, including interviews, focus groups and observation/participant observation. We used qualitative methods because we wanted to get an in-depth understanding of the views of service providers, key informants and customers of the quality of service provided by financial institutions in the country. Observation/participant observation enabled us to observe and experience the ways customers are handled. Service providers were also asked to provide copies of any policies, practices and procedures they have in place to assure the quality and standard of customer service delivery as well as details of any training they provide for employees in customer service.

We developed agendas for the interviews and focus groups (Appendix 4). The agendas were developed in English and translated into Kinyarwanda and finally checked by being back-translated into English. Interviews and focus groups were conducted in English or Kinyarwanda depending on the preference of the informant(s). The key informant and manager interviews were carried out by IPAR-Rwanda researchers. The employee and customer focus groups, and observation and participant observation by research assistants trained by us at a three day workshop, working under the supervision of an IPAR researcher.

All interviews and focus groups were recorded and transcribed. The transcripts for interviews/focus groups conducted in Kinyarwanda were translated into English. The observation schedules were written in English. The transcripts were analysed using Framework (Ritchie and Spence 1993). This is an approach specifically developed for applied or policy relevant qualitative research in which the objectives of the research are set in advanced and shaped by the information required to address a policy issue. The key themes for the analysis were agreed by the team at a one day workshop. The IPAR-Rwanda researchers then developed charts summarising the key information for each category of respondent *(IPAR et al 2010).*

The research used theoretical sampling both in terms of sites where the research was conducted and those asked to participate in the research. We used theoretical sampling to ensure that we included representatives of the key groups that could provide information on the standard and quality of the delivery of financial services in Rwanda (Appendix 2). Informants included key stakeholders (from both financial and non financial sectors), users of financial services, managers of institutions providing financial services and employees of the commercial banks. The users were sampled through Umuganda. In total our sample included:

- thirty five Key Informants/stakeholders from financial and non financial sectors, including heads of corporations, audit firms, government bodies such as Rwanda Revenue, and international corporations working in Rwanda (Appendix 3);
- managers of key financial institutions, including banks, microfinance institutions and insurance brokers. A total of 30 managers were interviewed including, two heads of insurance brokers, eight heads of microfinance institutions and twenty branch managers of banks.
- focus groups with bank employees, one in each of 19 branches covering seven commercial banks. The majority of the employees who participated in focus groups were in their early 20s;
- eight user focus groups held during Umuganda in 3 districts (Nyarugenge, Kicukiro and Gasabo). Respondents were in their mid -twenties to early sixties and included doctors, farmers, civil servants, students, business men and women, farmers, employees of insurance companies, NGO workers, drivers, mechanics and employees of security firms among others;
- observation and participant observation of service delivery in banks, Western Union branches and foreign exchange bureaus.

All informants gave verbal informed consent and were informed that no individuals would be named in published reports and that the reports would be written in such a way as to protect the identities of informants. They were also informed that no organisation would be named in a published report without their specific permission but that in that some cases (e.g. monopoly providers) it might not be possible to write reports so organisations could not be identified. All observation/participant observation took place in public space.

Findings

Overall Evaluation of Service Delivery

There was a general consensus that the Financial Sevices Sector offers poor service delivery in Rwanda compared to other countries in the region. The culture of customer service delivery was said, by the key informants for example, to be very substandard. It was suggested Rwandans have not yet embraced a culture of customer retention as found in the developed world. Although some customers thought that service delivery had been improving others felt it remained very poor and was in need of considerable improvement. Both affluent and less affluent users reported that good service delivery was important to them but indicated that service delivery in Rwanda is generally poor and slow. There are exceptions, especially providers that provide clear information for customers. Customers of banks highlighted incomplete information on the procedures and operations to guide clients and poorly motivated employees whose frustrations/aggression are transferred to clients in the form of rudeness and inattentiveness. Persistent breakdown of internet, few staff on front desks and language problems were also said to affect service delivery. Our observation confirmed that there is little information and guidance available for customers on services and products without waiting in lengthy queues. We also observed that customers often have to join more than one queue if they want to do more than one transaction, for example, paying in a cheque is done at a different tell to cashing a cheque. Even collecting cheque books can mean joining more than one queue as cheque books for accounts in different currencies are issued from different counters.

Bank customers were generally dissatisfied with the lack of orientation for customers as well as the lack of clear information on the criteria for getting a loan and the procedures for applying for one. Those using corporate banking and VIP (high class business people) services did, however, experience better service delivery because they are allocated focal point managers who attend to their needs. Again our observations confirmed the lack of clear signage in banks and of written information on loans.

A majority of the informants were also dissatisfied with the service provided by insurance companies indicating that the companies make it very difficult for clients to make a claim. Micro-finance institutions, most frequently used by less affluent people and especially women, were said to offer poor services because of nepotism, lack of clear communication about interest rates and bank charges, and the granting of loans to a group rather than to individuals with all members of the group being jointly and individually responsible for the repayment of the loan.

Foreign exchange bureaus were reported as providing a good service although they were not always able to change money into currencies they advertised as available. Our observation confirmed that the level of service provided by foreign exchange bureaus is generally good but that the majority cannot change Rwandan francs into foreign currencies other than the US$, although they display exchange rates for a number of major international currencies.

All Managers acknowledge that good customer service delivery is important and beneficial to their institutions. They suggested that: it enhances the credibility of an institution; a satisfied customer will buy again and will encourage others to use the service; it is a sure way of maintaining clients, and no customer no business. Some said that they train and encourage their staff to be nice to clients by welcoming them, greeting them, satisfying them and so on, but as one of them said: *there're no guarantees that front office staff behave the same way*. However, they also recognised that customer service in Rwanda is still very poor compared to other countries like Kenya, Uganda, Tanzania and South Africa. As one manager put it: *Rwandans still have much to learn from other countries*.

Employees were also aware that customer service is poorer in Rwanda than in neighbouring countries. An employee told us, for example; *compared to neighbouring countries, service delivery is still at a low level because in other countries, customers are well attended to whereas in Rwanda smiling at customers is very rare, even though Rwandans are gifted with good smiles*. However some were concerned to provide good customer service delivery saying, for example: *we take care of our customers, because if we do not do so, they would not be back*. However, while most said that they have been trained in how to deliver a good level of customer service attitudes to customers was generally poor with few having a positive attitude.

Our observation/participant observation confirmed that levels of customer service are not always adequate in financial institutions. We found only one instance of a bank having staff greet customers on arrival and direct them to the appropriate service. Other banks did have service desks but these were not always clearly signed, although signs indicating different services were generally visible. Waiting times to be served varied between banks, in some it was acceptable but in others waiting times were unacceptably long. This was due both to an inadequate number of tellers and slow service. We found that service delivery was generally slow in banks, tellers were slow in counting money and many lacked basic computing skills. The computer systems in many banks were slow and we observed instances when the system broke down. We also noted that many customers were waiting to have personal cheques cashed rather than use the ATM machines suggesting that banks are not encouraging the use of this service which would save waiting times for all customers. In some banks inexperienced tellers were being trained on-the-job and this increased the time it took for customers to be served. We did, however, find that staff were generally polite and appropriately dressed.

Policies, Practices and Procedures

The research found that few financial institutions have formal policies, practices and procedures in place on service delivery. Some of the banks provided boxes for customers to provide feedback and have an employee in charge of customer service but there was little evidence that they make use of the feedback. Managers said clients can complain to any member of staff, and that customer services officers are charged with handling customers' complaints. However, it is clear that banks do not have standard procedures and none of the banks provide written information on how a customer can make a complaint. When complaints are made about junior staff action is generally taken but senior staff seem to be immune from being investigated. Consumers reported switching banks in case of dissatisfaction with service delivery. As one informant in a focus group put it: *When customers are dissatisfied with service delivery, they have no one to complain to because the one to be blamed cannot be the judge. In case of dissatisfaction with the service in a given bank you just quit and join another bank.*

Training of Employees in Customer Service and Rewarding Staff

Most key informants reported a general problem of a skills gap in the financial sector in Rwanda compared to other countries and the manager agreed that training in customer service delivery should be a priority. Some managers also indicated that staff recruitment procedures need to be in place so that appropriate staff are recruited to work in financial institutions and that promotion criteria should include competency in customer service delivery.

However we found that most financial institutions do not have a budget for training employees in customer service delivery skills and only about 20 percent specifically train staff in customer service with most focusing training on the technical aspects of the job as part of the initial induction. We found no evidence of ongoing training in customer service delivery or appraisals systems that reviewed staff for the levels of customer service they deliver. However, a majority of the employees said that they had been trained in customer service delivery and had learnt a lot from the training. However they also thought that they needed more and that their branch managers need to be trained in customer service delivery.

Although most managers say banks reward individual staff, departments and branches that outshine others in performance, the criteria are not specifically about customer service service. It is only customer service department or public relations department or sales and marketing department staff that benefit from rewards related to providing good customer service service to individual and corporate clients. Some bank managers, insurance broker managers and MFIs managers confessed they do not rewards staff for providing good customer service but are positive about the idea and hope to start doing so in future. Employees also thought that staff should be rewarded for delivering better customer service.

Understanding of Good and Poor Service Delivery

The key informants defined good service as recognition of clients, greetings, attention, quick service and orientation for clients. They defined poor service as, inattentiveness, favouritism, incomplete information, postponement, and delays with no apology.

Customers thought that timeliness/quick service, greetings, equal treatment, customer orientation and employee motivation were prerequisite for a good service. Generally, the clients reported timeline as the most significant factor in provision of service delivery. However, customers reported that service delivery was often poor and that they were at a loss to know how to get it improved. Especial concern was expressed about favouritism which was said to exist not only in the financial sector but also in health and other sectors in Rwanda. Who you know determines the nature of the service you get. The more you know people in a service provider/institution, the faster it becomes to be served. Clients recommended that there should be penalties for service providers who offer poor services and also suggested that an advocate office should be established to advocate for the rights of clients.

The managers understood the importance of good service delivery and considered speed of service as the most important single element of good service delivery. Some said that a quick service should come with a smile, the right attitude and mindset and above all a professional manner. Poor customer service was blamed by managers on staff not having an appropriate attitude and manner. Staff also thought that providing a quick service and attending to the needs of customers was important. However, they thought that poor customer service was due to factors beyond their control. They suggested that often there were insufficient staff on duty to provide an adequate level of service, that internet connectivity is slow, that the ATM machines are unreliable and there are frequent power cuts. They also thought that rude and offensive customers sometimes make it difficult for them to deliver a quality service.

Barrier to Improving Customer Service

Most Managers say lack of adequate training and time constraints are the major impediments to providing good customer service. Other barriers include inadequate physical and human resources to deal with the number of customers. A poor work attitude among staff also impedes improving customer service delivery. A few of the managers said lack of staff with specific expertise was a problem and microfinance institutions managers said lack of financial resources to invest in modern facilities, resources to open enough branches and resources to train staff were barriers.

External factors also impinge on the ability of banks to deliver a quality service. Internet connectivity is a major factor; it is not only slow but also unreliable. The supply of water and electricity has improved although concerns about the reliability of the electricity supply remain a challenge. Suppliers of other logistical needs are said to be unreliable, unprofessional and violate contracts of supply. Employees thought that the major barrier to providing an improved service was internet connectivity and customers also highlighted this as a major constraint.

How Customer Service Can Be Improved?

The key informants suggested a number of measures that needed to be taken if service delivery is to be improved in the financial services sector: training senior managers and front desk staff in customer service; training staff in world class service delivery and sharing best practices to improve local service delivery; empowering clients so they demand their rights; having a national campaign to increase understanding of good service delivery; and developing and disseminating models of good practice. . The managers of financial institutions also recognised the need to improve service delivery, but their main priority was training staff in customer service delivery. Equipping staff with adequate knowledge about the company and its products, increasing capital, opening more branches, offering advisory services and making it easier to access loans were also mentioned as ways of improving service delivery by managers.

Priorities for clients included faster internet, the establishment of customer service offices to address customer complaints, improved loan procedures with information on the procedures easily available, motivating employees and training them in good customer service. They also suggested that penalties should be imposed on poor service providers.

Conclusions: Drivers of Poor Service Delivery

It is evident from our case study of the financial services sector that there is no embedded value of customer service delivery or any signs of a commitment to develop customer centric institutions. There is a vague awareness that customer service delivery could be improved but plans for improving service delivery tend to focus on the symptoms (training staff to be professional and polite) and not the underlying causes.

We accept that the financial services institutions are themselves affected by poor service delivery from other institutions. There is a chain of dependence between businesses and other organisations. However, there is much that the financial service institutions can do to improve service delivery. In terms of creating a customer focused organisation the financial service institutions have barley reached the starting gate. There is little awareness of customer service delivery as a business imperative, little evidence of top team clarity and no evidence of policies, practices and procedures for ensuring quality service delivery. There was little evidence of listening to customers or staff, no systematic collecting of feedback from customers or formal complaints procedures in place. There was little evidence the interests of customers were prioritised and certainly none that targets for service delivery were in place. While there was recognition that training was important, few institutions had a budget for this and the priority for training was front-of-house staff with little recognition that senior managers needed training. While some institutions rewarded staff for good service, customer service delivery was not a key criterion and there was little recognition of competency in service delivery as criteria for recruitment or appraisal. There was a culture of blame and a lack of willingness to accept responsibility for poor service delivery. Managers blamed front- line- staff and front- line- staff blamed the customers.

Our research suggests that financial service institutions are not managed and led so that they are focused on delivering quality customer service. There is not top team clarity as to what the focus of the organisation should be, satisfied customers, and this means that organisations are not led and managed in a way which ensures that they provide an excellent service Other factors such as a lack of employee training and a lack of understanding by consumers as to the levels of service delivery they should expect are symptoms and not the root causes.

Moving forward: Delivering Excellent Service in the Financial Sector

Organisational Development

The key to improved service deliver by any organisation is for the organisation to ensure that it is focused on its number one priority of providing excellent services for customers

By this we mean a provider with a mindset and approach across the organisation that leads to a positive customer experience delivered consistently across the board driven by the top-management team. That there is support for customer-focused approaches throughout the service provider so that excellent service is delivered to all customers. That the customer is central to everything the service provider does , the provider is outcome focused on its core business of delivering to the customer and staff behave in a professional and in an appropriate manner. We mean that there is a focus is on the total customer experience: what is delivered as well as how it is delivered. We mean a commitment to customer relation management that is the core element of policy and strategic implementation.

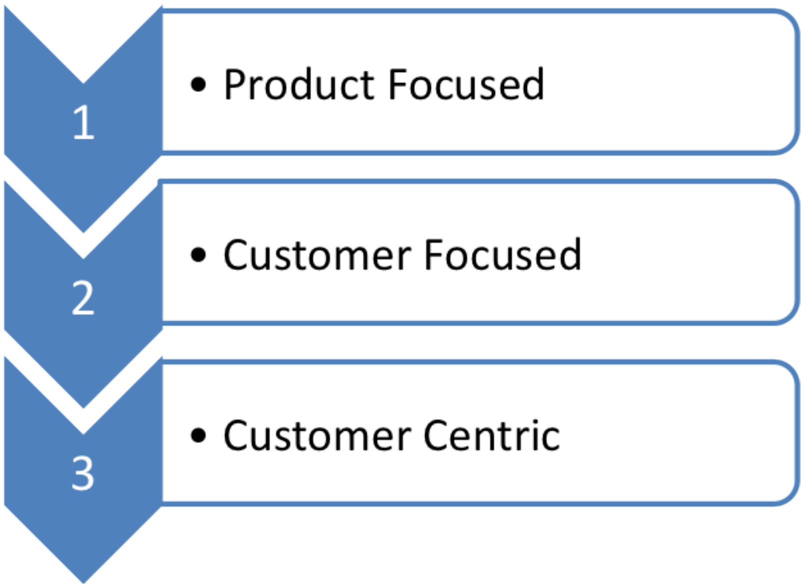
Customer focused service providers often have a charter which clearly sets out the standards of service they will provide. A charter is written as a series of quality promises related to the services rendered by the institution. The charter places a moral obligation on a service provider to render the services it claims to do and to strive to get things right first time. It effectively outlines a social contract between the service provider and the customer. A key requirement of a quality promise is that it is realistic, achievable and measurable. Potential customers must be able to understand what is being promised and customers to be able to decide if they got what they were promised. In unsophisticated markets customers may need to be educated as to what they should expect from service providers *(see Abbott and Lwakabamba 2010 for examples of customer charters).*

To improve customer service delivery it is essential to have 'customer insight' and to use that insight to improve customer service delivery. It is essential for organisations to systematically understand the needs and behaviour of their customers, broken down by customer segments. Banks for example need to understand the need of personal customers and business customers and segments within these two main groups. Insight can be gained from a variety of sources including intelligence from staff, information held on customers, usage data, complaints, complements and comments, surveys, feedback and consultation exercises. Initially organisations should start by asking themselves what they already know and consulting with their own staff. Then, they should undertake research to measure the customer experience. Organisations that have a comprehensive understanding of their customer base are more likely to deliver services aligned to consumer needs and expectations. It is important for all service providers to design services around the needs of their customers. Measuring the customer experience is of course only the first stage in service transformation and striving for excellence in service delivery. The information gained has to be analysed, strategies developed to improve the customer experience and staff and customers consulted. Then action needs to be taken to implement the agreed strategies. Monitoring and evaluation of the customer experience and the introduction of strategies for improvement are then an essential element of organisational planning and development.

Key Steps to Becoming a Customer Focused Service Provider

The challenge for business today is to transform from a product orientation to customer focus to customer centric (Figure 7). There are nine steps to becoming a customer centric service provider– steps that require a transformation in the service provider

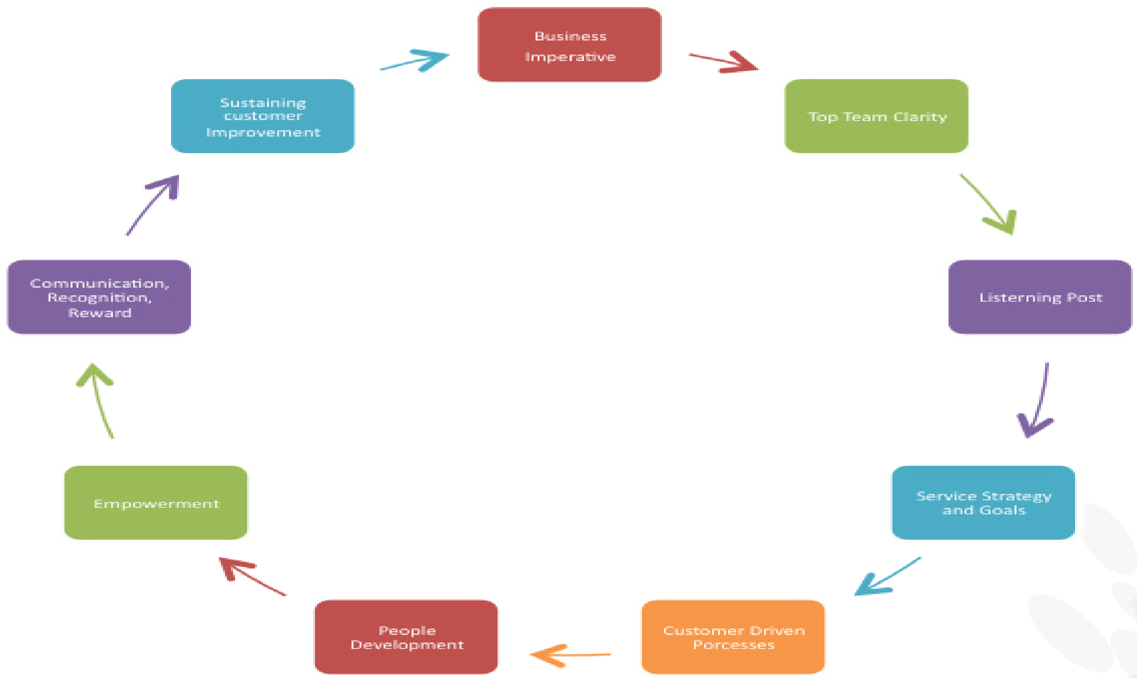
Figure 7: The Move from a Customer Focused to Customer-Centric Organisation



Creating a customer focused organisation

There are nine main stages to creating a customer centric service provider (Figure 8);

Figure 8: Creating a Customer Focused Organisation



- **Business imperative and top team clarity**

  Customer orientation needs to permeate the organisation's mission, vision, values and key objectives. Senior managers must demonstrate a strong commitment to being a customer centric organisation. They must be prepared to be managers of change and provide leadership in the face of resistance from employees. The organisation must be focused on its core objective, delivering excellent services;

- **Listening posts**

  A customer centric service measures both internal and external customer satisfaction. It is a learning organisation and it uses feedback from customers and employees to make improvement and drive change. It should discuss openly how it can do better. It should carry out regular customer satisfaction services, elicit customer feedback and have formal complaints procedures in place;

- **Service Strategy and goals**

  To be successful service orientated organisations have to have a clear strategy and a set of specific and measurable goals for service improvement and a commitment to quality enhancement. There must be a plan of action so that improvements in service delivery can be made on a continuous basis. The organisation should regularly carry out process mapping to ensure that its internal departments are working together to provide excellent service delivery to customers. It should have a customer charter setting out the service it provides for customers;

- **Customer-driven processes**

  The way a service provider does business should match the needs of the customers not its own. It should understand the needs of its customers and the different groups of customers it serves. It should listen to the concerns of customers and develop strategies to address the concerns. It should carry out customer journey mapping so that it understands where the customers are experiencing poor service delivery and take steps to rectify them;

- **People development**

  Everyone in a service provider from the managing director to the most junior employee can benefit from training and development to enhance their people skills and their attitudes and behaviour towards customers. Training should be provided so that it does not adversely impact on service delivery. The quality of leadership in a service provider is often an indicator of its customer orientation. Managers must create a companywide commitment to service improvement;

- **Empowerment**

  Giving employees responsibility for decisions affecting their work encourages a customer focus and ongoing improvement. The wearing of a uniform by staff not only enhances the corporate identity but also helps to build staff loyalty and commitment to their work;

- **Communication**

  It is essential to communicate with staff about customers and about best practices in customer service delivery as an impetus for change. It is also important to communicate with customers and keep them informed about what the organisation has done and is doing to improve service delivery;

- **Reward and recognition**

  Organisations need to create a motivating climate for employees if they want them to deliver excellent customer service. Employees need to feel valued and to be motivated. Appraisal and promotion criteria should take into account customer service delivery and special awards can be made to employees who provide outstanding customer service;

- **Sustaining a customer focus**

  Service quality initiatives should not be one-off exercises but embedded in the organisation. A commitment to continuous improvement is necessary and performance against targets needs to be regularly measured. The success of a service philosophy depends on a continuous commitment to service improvement

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Appendices

Appendix 1: The Financial Services Sector in Rwanda

1. The Money Market operated by BNR.
2. The Capital Market overseen by the Capital Market Advisory Council. [self-regulated] and related activities including: brokers, underwriters, financial service providers, etc.
3. The Foreign Exchange Market operated by forex bureaus [regulated by BNR].
4. Commercial and specialized banks [supervised and regulated by BNR].
5. Microfinance Institutions (MFIs) [deposit-taking MFIs are registered and regulated by BNR].
6. Non-Bank Financial Institutions (NBFIs) such as pension funds, insurance companies and brokers [to be supervised by BNR].
7. Equity finance and venture capitalists (e.g. RIG, REIC, Grofin).
8. Payment systems operated by SIMTEL through BNR and forthcoming private partners.
9. Public registry at BNR and forthcoming credit reference bureaus.

Appendix 2: Key Informants

- Fina Bank - Chief Operating Officer
- Kenya Commercial Bank - Chief Executive Officer
- Ecobank - Chief Executive Officer
- Commercial Bank of Rwanda - Chief Operating Officer
- Cogebanque - Director of Administration and Finance
- Bank of Kigali - Commercial Director
- Access Bank - Chief Operating Office
- Bank Populaire - Chief Executive Officer
- Development Bank of Rwanda - Managing Director
- National Bank of Rwanda - Governor
- Africa Air Rescue (AAR) Insurance - General Manager
- Sonarwa Insurance - Managing Director and Commercial Director
- Soras Insurance - Managing Director
- Corar Insurance - Managing Director
- Ernst and Young - Managing Partner
- Capital Market Advisory Council - Operations Manager
- Rwanda Revenue Authority - Deputy Commissioner General
- Ministry of Finance and Economic Planning - Chief Economist
- Private Sector Federation - Chief Executive Officer
- Nakumatt Supermarket - Country Manager
- British American Tobacco - Director of Human Resources
- MTN - Chief Finance Officer
- Simba Supermarket - Manager
- Simtel - Chief Executive Officer
- Ruma Accounting Firm - Managing Partner

- National Bank of Rwanda -Insurance Regulator
- National Bank of Rwanda - Micro Finance Regulator
- Rwanda Development Bank - Deputy Chief Executive Officer in charge of Business
- Operations and Services
- On The Frontier - Country Director
- National Social Security Fund - Director General
- Immigration - Director of Planning and Research
- Grofin (Private Equity) - Country Manager
- Private Stock Broker
- Financial Sector Expert
- Brasseries et Limonaderies du Rwanda (Bralirwa) - Managing Director
- Alliance Insurance Brokers - Chief Executive Officer
- Utmost Insurance Brokers - Managing Director
- Inkingi SA - Manager
- Rwanda Microfinance SARL - Manager
- RIM SA - Managing Director
- CFE Agaseke SA - Director General
- Goshen Finance SA - Manager
- Coopedu/Duterimbere SA - Director General
- CT Gikondo - Assistant Manager
- Vision Finance - Manager
- Al-Halaal Microfinance - Managing Director
- Blue Financial Services - Manager

Appendix 3: Branch Managers and Employees

1) Access Bank
    a) Nyabugogo
    b) Headquarters
    c) Gisimenti

2) Cogebanque
    a) Headquarters
    b) Kicukiro
    c) Gisimenti

3) Fina Bank
    a) Headquarters
    b) Remera

4) Bank Populaire
    a) Headquarters
    b) Remera
    c) Kicukiro

5) Bank of Kigali
    a) Nyabugogo
    b) Headquarters
    c) Kacyiru

6) Ecobank
    a) Headquarters
    b) Kigali Business Centre (KBC)
    c) Gisimenti

7) Kenya Commercial Bank
    a) Headquarters
    b) Gisimenti

Appendix 4: Agendas for Focus Groups and Interviews

Agenda – Key Informant (Financial Institutions)

Questions on service delivery in the financial sector

- What is your view about the service delivery in the financial sector?
- Do you provide your customers with any incentives? If yes please give examples.
- Does the government offer you/your institution any incentives? If yes please give examples.
- Do you have any means of obtaining feedback from your customers e.g.
    - Suggestion box:
    - Complaint line:
    - Customer Satisfaction Index:
    - Other?__________________
- How much of your overall business resources are allocated to the training of your staff?
- Of this training how much is specifically allocated to customer service training?
- Does your organisation operate in other countries? If YES, how does service delivery in Rwanda compare to the other countries?
- What challenges does your institution face in providing customer services in Rwanda?

Recommendations and strategy on improving service delivery in the financial sector

- What can be done to improve service delivery in the financial sector?

Agenda – Key Informant (Financial Expert)

Questions on service delivery in the financial sector

- What do you think about the customer service provided by the financial sector in Rwanda?
- How it compares in this respect with other countries, regionally and internationally?
- How do you think the financial sector can improve customer service in Rwanda?
- What do you think the barriers to improving customer service in Rwanda are?
- What do you think are the benefits to the financial sector would be to improving customer service? Why should Rwandans invest time and money in customer service?

Agenda – Key Informant (Non Financial Institutions)

General questions about your experience of customer service in Rwanda.

- What is your perception of Rwandan customer services?
- What is your definition of good and poor service delivery? Kindly provide examples of both cases?

Questions on service delivery in the financial sector

- What is your view about the service delivery in the financial sector?
- Are you aware of any complaints procedure of your financial provider? Please provide examples.
- How does service delivery from the financial institutions affect your organisation's ability to deliver?

Recommendations and strategy on improving service delivery in the financial sector

- What can be done to improve service delivery in the financial sector?

Agenda – Manager Interview

- How important do you think customer service delivery is?
- How do you feel about the service you deliver to customers? How do you feel you treat customers generally? Do you treat everyone the same?
- Can you give me some examples of good service delivery? Why do you think it is good?
- Can you give me some examples of poor service delivery? Why do you think it is poor?
- How do you think service delivery can be improved here?
- What would a customer do if they were dissatisfied with service delivery here?
- What do you think the priorities should be in improving service delivery here? Explain why these are the priorities?
- Do you provide training for your staff in service delivery? (if No, then ask) Would you consider training your staff in service delivery?
- Do you reward staff who give good service delivery and if so how? Do you think staff who give good service delivery should be rewarded?
- Do you have experience of service delivery in other countries? How does service delivery compare here with other countries?
- How do you deal with customer complaints? Do you have a complaints procedure? Do you have an employee who is responsible for customer relations?
- What are the barriers for you improving customer service delivery?
- How do you feel about the service providers (e.g. private security firms, Electrograz, MTN etc) that provide services to your organisation?
- Can you give me examples of good delivery?
- What about examples of poor delivery?
- How does poor service delivery affect your organisation's ability to deliver good customer service?

Agenda – Employee Focus Group

- How do you feel about the service you deliver to customers? How do you feel you treat customers generally? Is everyone treated the same?
- What do you think is good about service delivery in your place of employment? Can you give me some examples of good service delivery? Why do you think it is good?
- Can you give me some examples of poor service delivery? Why do you think it is poor?
- How do you think service delivery can be improved at your place of work?
- What would a customer do if they were dissatisfied with service delivery at your place of work?
- What do you think the priorities should be in improving service delivery at your place of work? Explain why these are the priorities?
- Have you been trained in service delivery? What sort of training have you had? (If NO, ask them) Do you think it would be a good idea if you had training?
- Does your employer recognise staff who give good service delivery and if so how? Do you think staff who give good service delivery should be rewarded?
- Do you have experience of service delivery in other countries? How does service delivery compare in Rwanda with other countries?
- How do you provide orientation for your customers?
- Is there anything else you would like to say about service delivery at your place of work?

Agenda – Consumer Focus Group

- How do you feel about the delivery of services generally in Rwanda? How do you feel customers are treated generally in Rwanda? Is everyone treated equally/fairly?
- Can you give me some examples of good service delivery? Why do you think it is good?
- Can you give me some examples of poor service delivery? Why do you think it is poor?
- How do you think service delivery can be improved?
- What would you do if you were dissatisfied with a service?
- Now let's talk about the financial sector, what do you think about the services provided by:
    - banks? How can it be improved?
    - insurance companies? How can it be improved?
    - micro finance institutions? How can it be improved?
- What do you think the priorities should be in improving service delivery?
- Is there anything else you would like to say about service delivery here?

Institute of Policy Analysis and Research - Rwanda

IPAR Profile

The Institute of Policy Analysis and Research is a non-profit, think-tank in Rwanda. Guided by a fundamental concern for the well-being of all Rwandans, we are dedicated to the promotion of three fundamental values:

- **Prosperity:** We believe in a Rwanda that promotes the well-being of its people through hard work to improve quality of lives and to create wealth and employment opportunities.
- **Opportunity**: We believe that every Rwandan should have the opportunity to succeed their talents nurtured and their hard work rewarded.
- **Inclusiveness**: We believe that all Rwandans deserve the chance to share in the fruits of its growing prosperity.

Because we believe that economic growth and development are impossible without sound policy and responsive governance, we seek to strengthen the evidence base available to government, civil society and offficial development partners about the pressing social, economic and political issues facing Rwanda, and to support them in providing real time solutions to the everyday challenges of our people.

We do this by conducting rigorous, thought-provoking research, disseminating ideas through workshops and conferences, maintaining an accessible information and resource centre, and training young Rwandan professionals in the skills of policy analysis. In all our work, we look to build partnerships that will ensure we have the greatest impact.

As a local (Rwanda) institution, we bring a distinctive voice to the policy debate. We use our roots in Rwandan communities to better understand how policy is experienced on the ground, so that the ideas we propose make sense from the bottom up not just from the top down

Muhima Road, NISR Building

P.O. Box 273 Kigali, Tel: 570741, Fax (250) 570 740

Email: info@ipar-rwanda.org,

www.ipar-rwanda.org