BACKGROUND OF THE PROBLEM AREA

Today in the banking industry, managements are at least taking a good step about creating positive and consistent customer experiences. However, keeping customers satisfied is critical now, since losing a customer in one business may also mean losing them in other business areas, such as wealth management. One of the ways by which better customer experience can be realized is through effective customer complaints management.

Within the banking industry, complaints management has become an integral part of business, both from a regulatory perspective and a customer service standpoint. Simply stated, complaints management is the formal process of recording and resolving a customer complaint. It means listening to dissatisfied customers and taking actions to remedy issues, where appropriate. By listening to customers, banks can develop service standards and delivery processes to meet these standards. In a transaction driven business such as banking, this represents a Herculean task, given that there are over 1.2 billion automated bank machine transactions alone annually. Managing complaints from such numerous internet based medium could be tasking.

Based on the foregoing, the banking services complaint system for Sterling bank that is being executed in this work will involve conducting customer and employee satisfaction surveys, along with business research initiatives, in an effort to establish customer loyalty. Also, the service complaints management system also has a regulatory component. This will help the organizations in assisting customers to resolve complaints against the banks. So, when a customer is dissatisfied, the system can be used as a means of handling them effectively.

SYSTEM ANALYSIS

System analysis involves evaluating the present system to see how it works and how it can be improved on. It explains the existing system in details and brings out the weakness, so as to aid the development of the new or proposed system during the system design phase. (Chiemeke & Egbokhare, 2006).

The system was analysed through the following steps:

1.   Problem Identification
2.   Feasibility Study
3.   Analysis of the present system
4.   Weaknesses of the present system
5.   The proposed system

PROBLEM IDENTIFICATON

System analysis and investigation is usually carried out when the present system is faced with problems, such problems must be identified and defined in order to find appropriate solutions. We therefore observed that the present system is not sufficient enough for recording, reporting and handling customer complaints. The system we are considering is one through which customer complaints can be easily reported and recorded and that can provide an easier way for receiving and management of customer's complaints.

FEASIBILITY STUDY

This is the stage in software development process that has to do with ascertaining the practicability and possibility of implementing the system. The cost implications including economic benefits are determined and if it's worthwhile for a project to be implemented, the project execution is then carried out; otherwise it's

left undone. A project review is done after a thorough examination of the system is carried out during the system analysis phase; the purpose of this is to state justifications for proceeding with the project execution. The problems are redefined more explicitly and the project goals and scope is pointed out more clearly based on the deeper understanding that has been gained about the present system. The present system of receiving complaints and complaints handling is inefficient because it consumes time and delays access and retrieval of files. These problems can be curbed using the web based system developed in this work.

ANALYSIS OF THE PRESENT SYSTEM

Presently in Nigeria, not all dissatisfaction in banking services are reported, which makes it difficult for banks to know if the customers are satisfied about particular services. And even when they are reported, they are totally forgotten days later because they are not recorded which makes people to easily forget about them. In keeping records of customers complaints, the manual approach is mostly used, which could be inefficient as it could be time consuming and it delays access and retrieval of files.

WEAKNESSES OF THE PRESENT SYSTEM

The problems associated with the present system are

The fact that not all dissatisfaction incidences are reported and documented.

The inefficiency of manual record keeping.

The difficulty in locating and identifying scattered complaints from different areas.

The inefficiency of handling bulk complaint forms.

THE PROPOSED SYSTEM

Having seen these weaknesses associated with the present system, the need to improve it to a more effective and efficient one cannot be overemphasized. The proposed system will be a web-based system that will collect complaints and dissatisfaction cases and also hold some vital information to help in identifying and resolving customer complaints. The records of customer complaints and the location of the incidents would be easily accessed and more conveniently. The system should enabled one to describe the nature and characteristics of the problems encountered that led to the complaint in a very clear manner in which the help desk officer will easily understand. The proposed system should have an index page that presents functionalities such as the login authentication process for the customer, search help and website contact details. A customer will be required to register his login details to navigate to the make complaint page. The complaint page should present functionalities such as describe the nature of complaint and space for the helpdesk response. This system when implemented, it will solve the stated weaknesses in the present system to a very large extent.

SYSTEM DESIGN

Web-based applications are multi-tier applications (sometimes referred to as n-tier applications) that divide functionality into separate tiers (i.e. logical groupings of functionality). Although tiers can be located on the same computer as it is for the demonstration of this system, the tiers of web-based applications often reside on separate computers. The system design used for this work comprised of a 3-tier design system which include:

The presentation: This tier offers an interface to the user.

The business/logic: This tier serves as the middleware that is responsible for processing the user's request.

The database: This serves as the repository of Pool of information.

THE FRONT TIER/CLIENT TIER (FIRST TIER)

The client tier is the applications user interface which gathers input and displays output. Users (the general public, the customer and the administrator) interact directly with the application through the user interface, which are typically a web browser, keyboard and mouse. In response to user actions (e.g. clicking a hyperlink or a button), the client tier interacts with the middle tier to make requests and to retrieve data from the information tier. The client tier then displays the data retrieved for the user. The client tier never directly interacts with the information tier.

A WEB BASED BANKING SERVICES COMPLAINT SYSTEM