CreditAccess

Grameen achieves

enhanced work

efficiency

with Zoho Desk

Zoho Desk

Overview

> The seamless multi-channel support and customer self-service portal add to Zoho Desk's commendable features.
>
> **Vinod Gowda,**
> Internal Audit Department, CreditAccess Grameen

CreditAccess Grameen customized Zoho Desk and leverages it for its audit department to track policy breaches, irregularities, and other relevant data in its branches across the country.

The Company

CreditAccess Grameen is a leading microfinance institution founded in May 1999. With 1,967 branches across India, it focuses primarily on providing micro loans to women from rural places with the aim to provide equal opportunities and inclusive development.

Backed by institutional investors, CreditAccess Grameen operates in 364 districts and one Union Territory in India. The company started as a small trust in Bangalore, but now, in just two decades, it owns the largest microfinance market share in the world. It has been awarded the "Great Place to Work" award for year 2023–2024.

The challenge

The internal audit team of CreditAccess Grameen monitors major issues across field, mid, and head offices, conducting audits with a specific instance and identifying policy breaches, which are reported to supervisors, who in turn escalate them to the internal audit team. The team then queries respective stakeholders for prompt resolution.

The sole requirement that the company had was for an effective system to streamline their internal communication. Their objective was to compile all relevant information and present it to the top management.

Initially, their approach involved using emails and Excel sheets. However, manually inputting information into Excel for every issue was time-consuming and prone to errors. There was a risk of missing emails or losing track if responses were not received. It was also difficult to know the status of all individual tickets.

Realizing the limitations, the team explored alternative solutions. Upon discovering that another department, the common help desk team, successfully customized a tool for a different purpose, they decided to adapt it to their specific work policies and processes. As a result, CreditAccess Grameen made a strategic purchase to streamline their workflow and enhance the efficiency of managing critical observations.

The solution

How Zoho Desk helps with ticket resolution within an audit team

In the company's audit department, there exist multiple layers, including the field team, state audit managers, and an audit complaints team. Furthermore, there's an intermediary level between the state audit managers and the field team, managed by divisional managers.

When issues are identified by the field team, divisional managers, or state audit managers during their visits to branch offices, they escalate these issues in Zoho Desk. Two departments were created within Zoho Desk to streamline the audit process, and a dedicated email ID was established for each department. State audit managers utilize this ID to send escalations to Zoho Desk, where the forwarding options are configured.

Consequently, when an email is sent to a specific email ID, a ticket is automatically generated within the particular department. This arrangement enhances workflow efficiency for the audit complaints team.

> Implementing Zoho Desk in my team has saved us significant time. It's exceptional how Zoho Desk consistently delivers outstanding service

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Internal Audit Department, CreditAccess Grameen

Blueprints

CreditAccess Grameen has designated three key categories: administrators, managers, and officers. Administrators manage the entire framework. The managers, on the other hand, play a crucial part in overseeing escalated issues. The officers, who are assigned to tickets through the round robin rule, work on resolving it.

Once they verify and validate the tickets assigned to them, they proceed to fill in the fields in the ticket layout and move it to "resolved" status. Following this, an automated email notification is triggered, prompting the manager to conduct a review. If the manager finds the resolution satisfactory, they can close the ticket.

CreditAccess Grameen has implemented a blueprint wherein field officers lack the privilege to close tickets after resolving them. In this structured workflow, the resolved tickets are forwarded to the manager for thorough review and subsequent closure.

Another blueprint has also been created to restrict the access to reopen a ticket without necessary approvals. And even the change in the status of a ticket triggers an email to the manager.

Round-robin ticket assignment and field layouts

After a ticket is raised by the state audit manager, it's distributed within the audit complaints team through the round-robin rule. The team members categorize the issue into predefined criteria, which include multiple categories.

Subsequently, ticket owners verify and update all relevant fields in accordance with established requirements. The administrators have also created five statuses for every ticket: Open, in progress, on hold, resolved, and closed.

There are aspects that require discussion and amalgamation before presenting the comprehensive insights to the board, department head, or management team during the end of the fiscal year. The multiple fields and layouts are instrumental in capturing the data based on ticket details. The dashboards help in organizing the relevant data and giving meaningful output through visual elements and other formats.

Dashboards and reports

In the public dashboard, the team has established a customized ticket dashboard. This includes tracking tickets by status, priority, and channel (primarily email). They're also keeping tabs on on-hold tickets, monitoring the number of agents handling tickets, and tracking open overdue tickets. Additionally, there's a focus on tracking products based on associated tickets.

The audit management team is responsible for extracting reports, primarily focusing on ticket owners and their corresponding ticket statuses, including open and on hold. Managers, who have the authority for ticket closure,

monitor analytics to ensure efficient workflow. The emphasis is particularly on addressing on-hold tickets, which is a significant concern. There's an internal target to clear on-hold tickets within a specified timeframe.

Custom functions

In their department, custom functions have been developed with a key emphasis on field layouts. Notably, they have implemented field dependencies, aligning with hierarchical structures like country, state, district, and taluk. Within the branch hierarchy, the selection of a branch ID triggers the automatic population of corresponding details, such as branch name, area, region, zone, and state.

Additionally, they have incorporated unique employee IDs, allowing seamless auto-population of employee names when a specific ID is selected.

> Zoho Desk deserves the highest praise for its intelligent automation features. The implementation of smart ticket assignments, automated responses, and workflow rules has significantly reduced our response time and improved overall efficiency in support operations.

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Internal Audit Department, CreditAccess Grameen

Knowledge base

The team uses the knowledge base extensively, featuring articles on configuring Zoho, updating fields, and other relevant topics. These articles serve as a valuable resource, particularly for new ticket owners, offering insights into the workings of the system.

Benefits and ROI

Effective ticket tracking solution

The company was able to address all of their challenges. They started tracking all tickets so that none are lost among the influx. The status of each ticket is tracked; the management team can follow up with the ticket owner if a ticket is not addressed.

Generating reports in minutes

Data collection at CreditAccess Grameen used to take days or even weeks when it was handled by a dedicated person who manually compiled information from new emails one by one. Now, they generate reports within minutes using Zoho Desk, and the employees can focus on other productive work.

Zoho Desk's scalability ensures that we can expand our support operations without compromising response quality. Moreover, the exceptional customer support provided by Zoho Desk has proven to be an invaluable asset for the smooth functioning of our operations.

Vinod Gowda,
Internal Audit Department, CreditAccess Grameen

Looking forward

CreditAccess Grameen looks forward to exploring all of the upcoming features within Zoho Desk to make its audit operations more seamless.