

SOCIAL PERFORMANCE FACTORS TO EXAMINE DURING INTERNAL AUDIT

FACTOR	SOURCES
Staff treatment of clients	<ul style="list-style-type: none"> • Client complaints data from the complaints system⁵⁷ and client exit surveys • Staff disciplinary reports • Client feedback on staff behavior, including: <ul style="list-style-type: none"> › Respect toward clients › Ability/willingness to explain products and answer questions › Delinquency/recovery handling procedures › Ability/willingness to resolve client problems › Treatment during sales (e.g., pressuring clients) › Quality of training provided to clients • Peer feedback on staff behavior, including: <ul style="list-style-type: none"> › Conduct toward clients (see above) › Adherence to staff rules and Code of Conduct including instances of violations
Staff training	<ul style="list-style-type: none"> • Review of topics covered in recent/routine training (e.g., orientation) • Checks on staff knowledge of the Code of Conduct, client rights, sanctions for client mistreatment
Portfolio/sales	<ul style="list-style-type: none"> • Growth patterns (locations; changes in trends; unusual cases; comparison with targets) • Spot checks of randomly selected staff portfolios (proper selection; proper loan decisions; check for ghost clients)

