



**BANK of ZAMBIA**

**OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS**

BOZ/EXEC/DGO/nbfis/bp

October 11, 2021

CB Circular No. : 14/2021

To : Heads of Financial Institutions and Payment Service Providers

**DEPLOYMENT OF ARTIFICIAL INTELLIGENCE IN FINANCIAL CONSUMER COMPLAINTS – CONSUMER COMPLAINTS DATA**

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Reference is made to the above subject.

The Bank of Zambia in collaboration with the African Digital Financial Inclusion Facility of the African Development Bank Group and the Competition and Consumer Protection Commission is undertaking a project aimed at acquiring and deploying artificial intelligence in managing financial consumer complaints. I wish to inform you that this Project designed to accelerate digital financial inclusion in Zambia has reached an advanced stage.

Proto and Bankable Frontier Associates (the system developers) successfully held a Go to Market Virtual Webinar on Wednesday, July 21, 2021 which accorded an opportunity for financial institutions and payment system providers to understand how the artificial intelligence complaint management system will operate.

Pursuant to this development, the system developer will undertake a research survey on consumer complaints on behalf of the Bank of Zambia and the Competition and Consumer Protection Commission. The aim of the survey is to:

- Understand the enablers in the current system of raising and resolving complaints;
- Understand the gaps in the existing complaints process;
- Identify general gaps that apply across the population – process to raise complaints, including channels, receipt of feedback, among others;
- Identify any specific gaps based on cluster attributes (location, gender, age);
- Assess the time and quality of resolution of complaints; and
- Evaluate frequency and nature of complaints.

The data from the survey will inform the design and introduction of a chatbot and AI-augmented management system for the handling of consumer complaints in a convenient and effective manner. The data will be used by the system developers to contact complainants in order to learn about the issues they experienced with your institution that prompted them to raise a complaint.

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Please note that the participation of complainants in the survey is entirely voluntary and all information shared with the system developers will be kept confidential. To this end, the Bank of Zambia together with the system developers signed a Non-Disclosure Agreement in line with the provisions of the Banking and Financial Services Act section 111, the Bank of Zambia Act section 23, the National Payment Systems Act section 29 and the Data Protection Act, 2021.

In this regard, your institution is required to provide consumer complaints data collected over the last 12 months to the Bank of Zambia. The data details required are the customer name and phone number. However, additional fields of data can be added to include date of the complaint, location and gender. Kindly send your consumer complaints data, preferably in excel worksheets, to the following emails: [lmhango@boz.zm](mailto:lmhango@boz.zm), [csakala@boz.zm](mailto:csakala@boz.zm), and [mkafunya@boz.zm](mailto:mkafunya@boz.zm) by close of business on October 22, 2021.



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**DEPUTY GOVERNOR – OPERATIONS**

cc     Deputy Governor – Administration  
         Director – Bank Supervision  
         Director – Non-Bank Financial Institutions Supervision  
         General Counsel and Bank Secretary  
         Director – Payment Systems  
         Director – Information and Communication Technology