

Business Requirements Document (BRD)

Getir Finance Customer Complaints Analysis and Improvement Suggestions

1. Document Information

Document Title: Getir Finance Customer Complaints and Improvement Suggestions

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Stakeholders: Getir Finance Management, Customer Service, Technology Team, Operations Team

2. Introduction

This document contains an analysis of categorized complaints from Getir Finance customers. The complaints have been detailed with the aim of improving customer experience and optimizing operational processes through technology-driven solutions.

3. Problem Categorization and Improvement Suggestions

3.1 Credit and Banking Transactions

Problems:

- Misleading interest rate and credit limit policies
- Credit card delivery issues
- System failures on payment dates

Improvement Suggestions:

- ✓ Transparent Interest Rate Policy
 - Clearly display fixed interest rates before application
 - Require customer confirmation if any changes occur
 - Technology Requirements: UI updates, microservice for approval workflow, SMS/email integration (e.g., Twilio, SendGrid)
- ✓ Improved Delivery Partners
 - Integrate with alternative cargo companies (e.g., MNG, Yurtiçi Kargo)
 - Technology Requirements: Cargo API integration, real-time tracking system, SLA monitoring and automated alerts

✓ System Stability

- 24/7 technical support during payment periods
- Tools: UptimeRobot, Datadog, Prometheus + Grafana, PagerDuty / OpsGenie

3.2 Customer Service and Communication

Problems:

- Difficulty reaching customer service, long waiting times
- Inconsistent information provided by different agents

Improvement Suggestions:

✓ Call Center Capacity Expansion

- 24/7 service with more agents
- Intelligent call routing
- Tools: Zendesk, Freshdesk, Genesys Cloud, IVR system, Chatbot (Dialogflow / Rasa)

✓ Centralized CRM System

- All customer interactions stored in a single system
- Technology Requirements: Salesforce / Hubspot integration, agent notes and interaction history tracking

3.3 Refund and Payment Issues

Problems:

- Delayed refunds for canceled orders
- Overcharges and prolonged refund processes

Improvement Suggestions:

✓ Automated Refund System

- Refund within 24 hours of cancellation
- Technology Requirements: Event-driven architecture with webhook support, payment gateway sync (Stripe / Iyzico), simulated edge-case testing

✓ Complaint Tracking Portal

- Customers can view refund status and estimated resolution time
- Tools: Web portal (React + Node.js / Flutter Web), backend with Firebase / AWS Amplify

3.4 Technical and System Errors

Problems:

- App errors during signup or identity verification
- Security breaches and unauthorized actions

Improvement Suggestions:

✓ **Technical Audits**

- Weekly automated testing and log analysis
- Tools: Sentry, BugSnag, Postman test collections, CI/CD integration

✓ **Mandatory 2FA**

- Enforced SMS/email verification for account access
- Technology Requirements: Firebase Auth / Auth0, Twilio/Mailgun integration, rate-limiting and brute-force protection

4. Proposed Solutions and Action Plan

Category	Action	Responsible Team	Timeline	Tools / Resources
Transparent Interest Policy	Display fixed rates pre-application	Product & Marketing	1 Month	Twilio, UI/UX revision
Delivery Partnerships	Integrate with alternative carriers	Operations + Tech	2 Months	Cargo API documentation
Call Center Improvement	24/7 support, CRM integration	Customer Service	3 Months	Zendesk, Salesforce, Chatbot SDK
Automated Refund System	Refund within 24 hours post-cancellation	Finance & Tech	2 Months	Webhooks, Stripe/Iyzico, automated tests
App Security	2FA + regular security testing	Technology	Ongoing	Firebase/Auth0, OWASP ZAP, security audits

5. Conclusion and Expected Benefits

- Increased Customer Satisfaction: Expected reduction in complaints by 60%
- Operational Efficiency: Reduced manual processes and faster refund turnaround
- Enhanced Security and Reliability: Reduced risk of fraud and system breaches
- Improved Brand Image: Establishment of a reliable, transparent financial service provider reputation

Note: This report is based on analysis of customer complaints. Implementation of the proposed actions requires collaboration and budget approval from all relevant stakeholders.