**ТЕНДЕРНАЯ ДОКУМЕНТАЦИЯ /** **TENDER DOCUMENTATION**

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1. **Terms of Reference**

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Инструкция для участников тендера

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| **1. Предмет тендера (закупки).**   * 1. ЗАО «Банк Компаньон» (далее Покупатель) приглашает Вас представить предложения на проводимый тендер**.**   **2. Квалификация участников тендера.**   * 1. Все Участники тендера включают в состав тендерной заявки следующую информацию и документы:  1. Подтверждение об отсутствии задолженностей (налоговой и соц. фонд.) 2. Подтверждение об отсутствии судебных разбирательств за последние два года. 3. Документы, подтверждающие квалификацию согласно запросу в приложении №1 к данной инструкции.   Гарантировать предоставление нижеперечисленных документов компании, выигравшей тендер:   1. Заверенные в установленном законом порядке копии с оригинала документов, определяющих юридический статус, место регистрации и основной вид деятельности (учредительные документы, свидетельство регистрации, копия устава, копия решения полномочного органа о назначении руководителя, копия паспорта руководителя, доверенность на лицо, имеющее право деятельности); 2. Информация о наличии/отсутствии просроченной задолженности по налогам, выплатам в Социальный фонд.   **3. Затраты на участие в тендере.**  3.1. Участник непосредственно несет все затраты, связанные с подготовкой и подачей своего тендерного предложения. Покупатель ни в каких случаях не несет каких-либо обязательств или какой-либо ответственности за такие затраты.   1. **Содержание тендерных документов Участника тендера.**   В связи со сложившейся ситуацией в стране, тендерные документы передаются **только** на электронный адрес: [tender@kompanion.kg](mailto:tender@kompanion.kg) **в архивированном документе (.rar) с установленным паролем в трех электронных конвертах.**  **Внимание! Согласно правилам информационной безопасности ЗАО «Банк Компаньон» максимальный размер электронных писем не должен превышать 20МБ. В связи с этим просим Вас разделять отправляемые файлы в случае превышения данного лимита.**  **Пароль (ключ) от электронного предложения на адрес:** [ovk@kompanion.kg](mailto:ovk@kompanion.kg) **с указанием наименования мероприятия.**   * 1. Участник тендера должен подготовить оригинал и копии прилагаемых готовых форм тендерного предложения. Ответственность за одинаковое содержание оригинала и копий готовых форм тендерного предложения несет участник тендера.   2. Оригиналы готовых форм тендерного предложения — это документы в сканированном виде, которые подписаны лицом (лицами), имеющим(и) полномочия выступать от имени субъекта на подписание договоров, и заверены печатью.   3. Копии готовых форм тендерного предложения заполняются аналогично оригиналу и не должны содержать подписей, печатей, наименований, адресов, телефонов и иной информации, указывающей на принадлежность к Вашей фирме. **Данные документы присылаются в формате word или excel.**   4. В тендерном предложении не должно быть никаких исправлений, добавлений между строчками, подтирок или приписок.   **Содержимое 1-го конверта:** Квалификационная информация (см. пункт 2.1.), рекомендации, отзывы, резюме и др. документы, перечисленные в Техническом задании, кроме заполненных готовых форм (Готовая форма №1 и Готовая форма №2 – «Финансовое предложение»);  **Содержимое 2-го конверта:**   1. Готовая форма № 1 с печатью и подписью лица, имеющего полномочия подписывать договоры и тендерные документы **- в 1 (одном) экземпляре.** 2. Готовая форма №1 без идентификации фирмы-участницы (без названия, печати и подписи фирмы-участницы) – **в 1 (одном) экземпляре.**   **Содержимое 3-го конверта:**   1. Готовая форма № 2 (Финансовое предложение) с печатью и подписью лица, имеющего полномочия подписывать договоры и тендерные документы **- в 1 (одном) экземпляре.** 2. Готовая форма №2 (Финансовое предложение) без идентификации фирмы-участницы   (без названия, печати и подписи фирмы-участницы) – **в 1 (одном) экземпляре.**  Участник также представляет любые другие документы, которые Участник должен будет заполнить или подготовить в соответствии с требованием Покупателя. Данные документы могут быть запрошены как во время тендера, так и после его проведения в рамках работы с победителем.   * 1. Неполное представление запрашиваемой информации или же подача тендерного предложения, не отвечающего всем требованиям, изложенным в технической спецификации тендера и настоящей Инструкции, может привести к отказу от предложения Покупателем.   Внимание! Все три конверта должны быть помеченными номерами 1, 2, 3.   1. **Право покупателя принять любую тендерную заявку и отклонить все тендерные заявки.**    1. Покупатель оставляет за собой право принять или отклонить любую тендерную заявку, а также отклонить все тендерные заявки и аннулировать процесс тендера в любой момент до определения победителя, не неся при этом никаких обязательств перед участниками и не будучи обязанным информировать участника или участников о причинах таких действий.    2. Покупатель оставляет за собой право отклонить тендерную заявку участника, имеющего какие-либо невыполненные обязательства перед Покупателем, имевшего судебные разбирательства с Покупателем и иным требованиям, не удовлетворяющим Покупателя. | **1. Subject of the tender (purchase).**  1.1. CJSC "Bank Companion" (hereinafter referred to as the Buyer) invites you to submit proposals for the ongoing tender.  **2. Qualification of bidders.**  2.1. All Bidders include the following information and documents in the tender application:  a. Confirmation of the absence of arrears (tax and social fund.)  b. Confirmation of the absence of litigation over the past two years.  с. Documents confirming the qualification according to the request in Appendix No. 1 to this instruction.  Guarantee the provision of the following documents to the company that won the tender:  a. Certified copies of the original documents defining the legal status, place of registration and main type of activity (constituent documents, certificate of registration, copy of the charter, copy of the decision of the competent authority on the appointment of the head, copy of the passport of the head, power of attorney for the person entitled to operate);  b. Information about the presence/absence of overdue taxes, payments to the Social Fund.  **3. Costs of participation in the tender.**  3.1. The Participant directly bears all costs associated with the preparation and submission of its tender offer. In no case does the Buyer bear any obligations or any responsibility for such costs.  **4. The content of the tender documents of the Bidder.**  Due to the current situation in the country, tender documents are sent only to the email address: tender@companion.kg in an archived document (.rar) with a password set in three electronic envelopes.  Attention! According to the information security rules of Bank Companion CJSC, the maximum size of emails should not exceed 20MB. In this regard, we ask you to separate the files sent if this limit is exceeded.  Password (key) from the electronic offer to the address: ovk@kompanion.kg with the name of the event.   * 1. The bidder must prepare the original and copies of the attached ready-made tender offer forms. The tender participant is responsible for the identical content of the original and copies of the finished tender offer forms.   2. The originals of the completed tender offer forms are scanned documents signed by the person(s) authorized to act on behalf of the entity to sign contracts and stamped.   4.3. Copies of ready-made tender offer forms are filled in the same way as the original and must not contain signatures, seals, names, addresses, phone numbers and other information indicating affiliation to your company. These documents are sent in word or excel format.  4.4. There should be no corrections, additions between the lines, wipes or attributions in the tender offer.  Contents of the 1st envelope: Qualification information (see paragraph 2.1.), recommendations, reviews, resumes, etc. documents listed in the Terms of Reference, except for completed ready-made forms (Ready–made Form No. 1 and Ready-made Form No. 2 - "Financial proposal");  **Contents of the 2nd envelope:**  1) Ready-made Form No. 1 with the seal and signature of the person authorized to sign contracts and tender documents - in 1 (one) instance.  2) Ready-made form No. 1 without identification of the participating company (without the name, seal and signature of the participating company) - in 1 (one) copy.  Contents of the 3rd envelope:  1) Ready-made Form No. 2 (Financial Proposal) with the seal and signature of the person authorized to sign contracts and tender documents - in 1 (one) copy.  2) Ready-made Form No. 2 (Financial proposal) without identification of the participating company  (without the name, seal and signature of the participating company) - in 1 (one) copy.  The Participant also submits any other documents that the Participant will have to fill out or prepare in accordance with the Buyer's requirement. These documents can be requested both during the tender and after it is held as part of the work with the winner.  4.5. Incomplete submission of the requested information or submission of a tender offer that does not meet all the requirements set out in the technical specification of the tender and this Instruction may lead to rejection of the offer by the Buyer.  Attention! All three envelopes should be marked with numbers 1, 2, 3.  **5. The buyer's right to accept any tender and reject all tenders.**  5.1. The Buyer reserves the right to accept or reject any tender application, as well as reject all tenders and cancel the tender process at any time before the winner is determined, without incurring any obligations to the participants and without being obliged to inform the participant or participants about the reasons for such actions.  5.2. The Buyer reserves the right to reject the tender application of a participant who has any outstanding obligations to the Buyer, who has had legal proceedings with the Buyer and other requirements that do not satisfy the Buyer. |

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|  | **ПРИЛОЖЕНИЕ №1 ГОТОВАЯ ФОРМА № 1 (КОНВЕРТ №2)**  APPENDIX № 1 FINISHED FORM № 1 (ENVELOPE № 2) | |
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| **Квалификационные данные участника**  **Participant's qualification data** | | |
| **№** | Квалификационное требование  Qualification requirement | Данные участника  Participant data |
| **1** | Место регистрации компании  Place of company registration |  |
| **2** | Основной Вид деятельности  Main activity |  |
| **3** | Общий срок осуществления деятельности на рынке  The total period of activity in the market |  |
| **4** | Условия оплаты  Payment terms |  |
| 5 | Практический опыт разработки и внедрения концепции клиентоцентричности в финансовых организациях. Преимущественно: использование гибких методологий, знание специфики рынка СНГ (минимум 3 успешных кейса)  Practical experience in developing and implementing the concept of client-centricity in financial organizations. Mainly: the use of flexible methodologies, knowledge of the specifics of the CIS market (at least 3 successful cases) |  |
| 6 | Состав команды: 4 эксперта  Team Lead/ эксперт по цифровым финансовым сервисам 2. Эксперт по HCD (human centered design) 3. UI (usre interface) эксперт 4. Эксперт по поведенческому анализу (Behavioral Data Analytics)  Team composition: 4 experts  Team Lead/ Digital financial services expert 2. HCD (human centered design) expert 3. UI (user interface) expert 4. Behavioral Data Analytics Expert |  |

**ПРИЛОЖЕНИЕ №2 ГОТОВАЯ ФОРМА № 2 (КОНВЕРТ №3)**

**APPENDIX № 2 FINISHED FORM № 2 (ENVELOPE № 3)**

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|  |  |  |  |  |  |
| **№** | **Наименование**  **Name** | **кол-во**  **qty** | **Стоимость**  **Price** | | **Примечание**  **Note** |
| **за ед.**  **per unit.** | **Всего**  **in total** |
| **1** | **Консультационные услуги**  **Consulting services** | **1** |  |  |  |
|  |  |  |  |  |  |

*Внимание: Указывается стоимость с включением всех налогов.*

**Attention: The cost is indicated with the inclusion of all taxes.**

Kompanion Bank

**Terms of Reference**

**Customer Centricity Development**

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# Background

Digital finance plays an increasing role in the financial market in Kyrgyzstan. Kyrgyzstan is a rural country with 62% of the population considered rural. 51% of the population uses the Internet, 75% of the population over 13 years-old uses social networks. These ratios have grown of at least 3% per year over the last 15 years. Several Ewallet services are available in Kyrgyzstan. They are proposedt by financial organizations and mobile operators. The market of money transfer is very dynamic and attractive as remittances from abroad weight for more than 30% of the GDP (31.1% in 2020 as per UN figures). Development of digital solutions is considered key to efficiently reach rural populations which are not yet served by financial institutions.

In this context, the customer centricity of proposed digital solutions is a key success parameter for financial institutions.

This terms of reference is intended to select a service provider which will provide Kompanion Bank Kyrgyzstan with the technical support to enable the bank to reach best practice standards in terms of customer centricity of services proposed to targeted segments.

Kompanion Bank has been a strategic partner of FMO since December 2013. Kompanion Kyrgyzstan was created in 2003 as the merger of 3 microfinance programs from Mercy Corps. Kompanion has been a leading financial organization in Kyrgyzstan since then. It became a bank in January 2016.

In 2018, the bank took a key strategic turn to focus on the development of modern digital finance services. A dedicated department has been created to develop and manage digital banking services. Several digital projects have been successfully led among which are E-Wallet App, Mobile Banking App, Agent Banking App, Business Intelligence platform.

The bank has been continuously growing over the last 3 years. Today it is leading the market in terms of micro-credit loan portfolio size. Today it is serving around 80k credit customers for a loan portfolio around USD 125M. The bank has around 30k deposit customers. Over 400k people are visiting branches to receive services from the bank, including reception of remittances.

Kompanion Bank key strategic objectives areto increase its outreach to more than one million customers on their digital channels in the next 3 years, diversify the digital products and services and enhance their internal capacity for customer experience.

Kompanion started the development of a digital transformation framework being designed in a separate project. Coordination with this project may be required for maximizing unique benefits of both projects.

# Assignment Objectives

The objectives of this assignment are:

* Identify and build the profiles of the key customer personas targeted by the bank
* **Map and help realize a happy customer journey** for the bank’s key targeted customer personas
* **Build and implement a customer centricity framework** allowing the bank to successfully develop and continuously improve a customer centered offering.

Achievements of these objectives aim at making the customer centricity of its service a key strength of the bank towards the achievements of its strategic objectives described here above.

# Scope of Work

## Phase 1. Happy Customer Journey Mapping.

### Customer needs and behavior analysis

Define the customer personas based on their needs, expectations and behavior. This would include reviewing the currently available customer behavior related data at Kompanion (loans, savings, transactions of existing customers) as well as definition of specific customer personas drawn from customer interviews and customer journey mapping exercises.

**Outputs:**

* Customer needs and expectations research through data analysis and HCD research
* Profiles of key customer personas
* Customer behavior data recommendations

### Customer journey mapping

Evaluate the digital customer journey at Kompanion on main products for key targeted personas. This would include segmentation of the customers based on their digital behavior (likes, wants, needs). It would include a mapping of current customer journey as well as the targeted happy customer journey.

**Outputs:**

* Customer journey maps for the identified personas
* Map of the targeted happy customer journey for each of the identified personas

### Delivery channels assessment

Review of the solutions for customer delivery methods and channels identified during the customer journey mapping and additional assessment of Kompanion existing channels: call center, branches, agents and how they are integrated with existing digital solutions.

**Output:**

* Customer delivery channels recommendations required to achieve a happy customer journey for identified customer personas
* Key metrics recommendations for existing channels

### UI/UX review of Kompanion digital solutions

The UI and UX of the customer facing digital solutions will be reviewed and assessed in line with functional objectives of the solutions.

**Output:**

* Recommendations for UX/UI of digital solutions required to achieve a happy customer journey for identified customer personas.

**Phase 1 Deliverables:**

* Happy customer journey maps for each key targeted personas
* Recommended solutions and action plan to achieve a happy customer journey

## Phase 2. Customer Centricity Framework Design

Based on the findings and recommendations generated in phase 1, phase 2 will aim at building a customer centricity framework for the bank.

### Human Centered Design (HCD) Training

#### Solutions Development Process assessment

Review the way services are being developed in the Bank. Looking at specific examples of recently created solutions or solutions currently being developed, identify the gaps in terms of customer centricity in the service development process.

**Output:**

* Assessment of current product and service development procedures and processes and recommendations for changes required to include the HCD.

#### Scope of HCD training provider

Based on output of phase 1 and of the development process assessment, the scope for the HCD training will be defined. The Consultant may provide the training or will lead the selection process for a HCD training provider.

**Outputs:**

* TOR/Scope for HCD trainer (could be the consultant or another provider)
* Training Plan

#### Conduction HCD Training

Theoretical training of key people who will push the transformation at the bank on the key principals of Human Centered Design (HCD). Introduction of some of the existing methods and concepts.

**Output:**

* Min 10 Key team members are trained on HCD for digital products and their knowledge is sufficient to start development of customer centric solution Framework

### Customer Centric Framework

#### People

Help define the optimal role distribution in the organization to promote customer centric solution development. Role distribution to involve head-office teams, branches and selected customers from targeted personas. This may include recommendations for hiring or training internally experts for the Customer Experience function within the bank, including qualification requirements and experience, job description and methods of working with clients to evaluate and optimize the client path.

**Output:**

* Customer centricity governance structure and team set up with position description and recommendations for either outsourcing of training or develop an internal training function for customer centricity.

#### HCD Process development

Help the bank implement customer centered solution development process optimized to address the needs of targeted customer personas. The process would describe the general HCD approach as well as the customer validation and experimentation tools to be used in the process.

**Output:**

* Draft HCD process in both schematic and textual versions

#### Practical validation of HCD Framework

Practical usage of draft HCD framework by the development of a digital solution addressing an existing problem on client customer journey. This work would consist first in the identification and selection by the bank of the problem to be addressed and then of the development of a solution addressing the selected problem following the HCD framework developed on previous stage. This stage could take the shape of a series of workshops to co-build decisions and solutions with key stakeholders. It will involve people selected previously on a smaller scale within the organization (Pilot).

**Outputs:**

* Testing/validation of the customer centricity framework set up, via HCD workshops for practical solutions design, customer proven product concept and interface structure ready at the end of the workshops
* Key learnings and a roll out plan for implementing the customer centric people/processes framework

**Phase 2 Deliverables:**

* **Validated Framework** enabling customer centric business approach in all functions of the organization
* **Product or Service Concept and Interface** as result of the series of HCD case

## Phase 3. Framework Implementation

Using the capacity built in phase 2, support Kompanion team in implementing their happy customer journey.

### Framework organization-wide roll-out

#### Organizational Structural change

Implement organizational changes and new roles across the organization. Edit position responsibilities, hire and appoint new people when required. Support the bank in key decision making.

**Output:**

* Support in rolling out of HCD teams and framework within all branches and departments of the organization, as designed and validated during the design phase
* Coach the key staff ensuring continuation, effectiveness and efficiency of the framework

#### Procedure Update

Update policies and procedures according to the newly developed customer centricity framework. Train team members on changes and ensure good procedure implementation across the structures of the organization

**Output:**

* Document the HCD procedures/processes, incorporated in the change management process of the institution

### Customer behavior Monitoring Framework

This section will aim at building the teams and tools to continuously monitor the customer behavior allowing to continuously improve the bank service offer in the future in a successful customer centric approach. This work may include new practices of data gathering and usage and potential developments and upgrades in existing monitoring instruments.

**Output:**

* Customer behavior analysis framework development and knowledge sharing/training or coaching of Kompanion selected staff in analyzing the customer behavior
* Recommendations for efficient and effective customer feedback gathering and customer behavior monitoring solutions (in the mobile app, call center etc.)

**Phase 3 Key Deliverables:**

* Customer centric frameworkset up within the organization report
* Customer behavior monitoring framework

# Summary of deliverables and timeline

|  |  |  |  |
| --- | --- | --- | --- |
| **Phases & Sub-Phases** | **Interim outputs** | **Deliverables** | **Timeline** |
| [**Phase 1. Happy Customer Journey Mapping.**](#_heading=h.2ua60slq6ke)   * [Customer needs and behavior analysis](#_heading=h.eg99z86ykcr5) * [Customer journey mapping](#_heading=h.ab08t1yuyjip) * [Delivery channels assessment](#_heading=h.j8umbwtw8o61) * [UI review of Kompanion digital solutions](#_heading=h.3s7no3vts1nn) | * Customer needs and wants research through data analysis and HCD research * Profiles of key customer personas * Customer journey maps for the identified personas * Customer delivery channels recommendations required to achieve a happy customer journey for identified customer personas. * Recommendations for improvements in the UI of digital solutions required to achieve a happy customer journey for identified customer personas. * Customer behavior data recommendations | * **Happy customer journey maps** for each key targeted personas * **Recommended solutions and action plan** to achieve a happy customer journey | 4 months |
| [**Phase 2. Customer Centricity Framework Design**](#_heading=h.lyekby77ltns)   * [Human Centered Design (HCD) Training](#_heading=h.g4sgopb2fiq5) * [Customer Centric Framework](#_heading=h.bqkz9zmdnsrx) | * Assessment of current product and service development procedures and processes and recommendations for changes required to include the HCD. * HCD training provided to min 10 key staff * Customer centricity governance structure and teams set up including outsourcing or internal training function recommendations. * Testing/validation of the customer centricity framework set up, via HCD workshops for practical solutions design, customer proven product concept and interface structure ready at the end of the workshops. * Key learnings and a roll out plan for implementing the customer centric people/processes framework | * **Validated Framework** enabling customer centric business approach in all functions of the organization * **Solution Concept and Interface** as result of the practical HCD exercise * HCD training plan (and training based on scope | 4 months |
| [**Phase 3. Framework Implementation**](#_heading=h.mfsdjy6nla35)   * [Framework organization-wide roll-out](#_heading=h.mwu86323fo83) * [Customer behavior Monitoring Framework](#_heading=h.b6mtc0hvzwqo) | * Help roll-out the HCD framework within all branches and departments of the organization, * Document the HCD procedures/processes, incorporated in the change management process of the institution * Coach the key staff ensuring continuation, effectiveness and efficiency of the framework * Customer behavior analysis framework development and knowledge sharing/training or coaching of Kompanion selected staff in analyzing the customer behavior * Recommendations for efficient and effective customer feedback gathering and customer behavior monitoring solutions (in the mobile app, call center etc.). | * **Customer centric framework** set up within the organization report * **Customer behavior monitoring framework** | 4 months |

# Staffing

Suggested team composition should include the following experts. The consulting company can propose more or less experts and combine expertise within one expert, as it finds it efficient and effective for the formed consulting team to deliver successfully. The consultants are also encouraged to partner with specialized companies or consultants if the required expertise is not available in house. In case of a partnership/consortium, it is imperative that the companies have collaborated previously. The consortium should appoint a lead company, which will also be the contractual party.

**Key Expert 1 - Team Lead/Digital finance services expert**

* Proven track record in successfully managing the design and implementation of customer centric frameworks and digital solutions in the financial sector, preferably for the target groups and similar operating environments.
* Minimum 5 years experience of managing or consulting in the customer experience channels like call centers, mobile apps and other customer interaction channels.
* Proven track record in forming and managing agile teams that are customer centric driven.
* Experience with multi-stakeholder project implementation, including organizational change management within digital transformation programs.
* Working proficiency in Russian language is strongly preferred.
* Expected onsite minimum 20 days.

**Key Expert 2 - Customer experience/Human Centric Design Expert**

* Minimum 5 years experience in designing and implementing customer experience research using HCD tools and methodologies, customer personas, mapping of customer journeys.
* Experience in providing CX/HCD training and facilitating innovation workshops, preferably for digital solutions design.
* Proficiency in Russian.
* Expected onsite minimum 30 days.

**Key Expert 3 - UI Expert**

* Minimum 3 years proven record in designing and developing UI interfaces, preferably for digital finance solutions (with focus on mobile app) or FinTech.
* Experience with developing and implementing customer feedback and customer analytics in a mobile app.
* Working proficiency in Russian language would be a plus.

**Key Expert 4 - Customer Behavior Data Analytics Expert**

* Minimum 3 years experience with analyzing the customer behavior data at financial institutions
* Proven track record developing customer behavior data analytics framework
* Experience with providing training, coaching or knowledge sharing with regards to the customer behavior data analysis tools and methodologies
* Working proficiency in Russian language would be a plus