

**Nina Wechsler**

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**Independent Consultant since March 2019**

**Lecturer at the Russian Academy for National Economy and Public Administration (RANEPA) since September 2021**

**WORK EXPERIENCE:**

**July – October 2021**

**ConsumerCentriX – IFC, The World Bank Group. Market research to assess the business opportunity of women markets for financial services in Uzbekistan, Kyrgyzstan and Tajikistan.**

**Consultant**

- Conducted demand-side research (desk, focus groups, interviews)
- Presented findings on the needs of women entrepreneurs to client
- Contributed to the outputs (country reports)

**March 2019 – April 2020**

**Women-In-Business Programme in Morocco sponsored by EBRD & EU - MF Strategy Sàrl.**

**Consultant/Senior Banking Expert**

- Developed training materials on gender-informed SME lending
- Prepared proposal on organization of non-financial services
- Organized the Programme events for client banks in Casablanca

**December 2014 – March 2019**

**Citibank, Moscow, Russia**

**Customer Experience Head, Consumer Business**

- Launched and administered Customer Experience Committee chaired by Country Business Manager (Consumer) February 2015
- Governance of Complaint Management
- Spearheaded customer-centric programs in Operations (2015-2016) and TeleSales (2018), introduced new service standards
- Approved procedures, process notes, internal and client communications ensuring compliance with Treat Customer Fairly principle.

**June 2014 – November 2014**

**Raiffeisen Bank International, Vienna**

Project Leader, RBI On-Site Assistance Project: changing complaint management processes to improve experience in Raiffeisen group network banks in Poland, Albania and Ukraine

**February 2005 – April 2014**

**Raiffeisenbank, Moscow, Russia**

**Head of Service Quality Management Division: 2007-2014**

- Created and for 7 years successfully managed the SQM team (25) in RBRU Head Office and its reps in the Far East, Siberia, the Ural, Volga, Central and Southern regions of Russia
- Complaint management, problem solving, process management, project management, live reports to Management Board, direct report to CEO in 2012 - 2014
- Launched and administered CEO-chaired Customer Experience Committee
- Bank spokesperson on customer service related issues at conferences and in media

#### Tasks:

- process customer complaints and continuously improve complaint resolution process
- identify ‘moments of truth’, work with process and product owners on improvements
- monitor service quality in customer contact points and support them in process improvement
- measure customer experience, initiate new tasks based on results
- support all business lines in handling problem cases
- advise business leaders on tools and approaches to customer experience improvements.

#### Activities/Projects/Deliverables:

- Automated System for Complaint Management and Dispute Resolution (2007);
- Unified Service and Sales Standards for Branches after merger of Raiffeisenbank and IMPEXbank (2007)
- Annual Service Champion Competition (since 2008)
- New policy, process and by-laws for handling card fraud claims (2009)

- Service quality indices for branches (2010)
- Service quality Indices for Call Center (2011)
- ‘Raiffeisen Idea’ competition (since 2012)
- ATM Quality Index (2013)
- CEO’s ‘Direct Line’ for customers (2013)
- ‘Instant’ complaint resolution in branches (2013)
- Complaint Handling Book for Raiffeisen International Network Banks (2013)
- Customer Experience Committee – bylaws, administration, follow-ups (2013).

### **Raiffeisenbank Russia experience before December 2007:**

#### **February 2006 – November 2006**

Head of Branch.

Member of Change Management Team in Raiffeisenbank and IMPEXbank Integration Project, Leader of the Integration project ‘Unified Service Standards’.

#### **November 2005 – February 2006**

SME business, spearheaded the start-up

In February 2006, RBRU took decision to close SME business due to coming merger with IMPEXbank, which was believed to have a developed SME business.

#### **February 2005 – November 2005**

Senior Account Manager, Leninsky 32 Branch

Brought in SME clients and disbursed loans.

#### **1997 – February 2005**

**European Bank for Reconstruction and Development Russia Small Business Fund**

**Lending program managed by IPC (International Project Consult GmbH)  
Consultant**

**2000-2005 Moscow administrative office of RSBF**

- member of credit committee to approve loans up to 150K USD (max possible under the programme) to Russian small businesses, presented by RSBF regional offices
- trainer at seminars on lending procedures for loan officers
- wrote RSBF quarterly reports and Annual Environmental reports to EBRD London office
- as RSBF spokesperson, presented at conferences and on TV.

**1997-2000, again in 2005 EBRD Adviser in Russian banks, Moscow and Saint-Petersburg**

- hired and trained loan officers
- set up lending units in the bank branches promoting internationally recognized small business lending standards
- advised the bank management on small business lending technology from marketing to work-out, prepared background documents to secure newly established credit procedures in the partner banks
- monitored and restructured loans after August-1998 crisis.

**1996-1997 Assistant Loan Developer, Shorebank Corporation (Russian legal entity opened by South Shore Bank of Chicago)**

- developed loan proposals for projects of small businesses, including start-up projects (exposure from USD 20K to 150K)

**1994 – 1996**

**USAID / DELOITTE & TOUCHE Business Development Program (BDP)**

**Consultant - Moscow Program Office, Smolensk Business Support Center**

- conceived, proposed and implemented BSC services for small businesses and NGOs
- administered grant competition for NGOs (joint project with the Eurasia

Foundation)

- undertook due-diligence review of proposals
- reviewed grant proposals as a member of international board
- co-wrote six-month plans and summary reports to donor organizations

**1993-1994**

**EBRD Project Preparation Unit (PPU) at the Ministry of Agriculture of the Russian Federation implemented by Danish company Danagro A/S**

**Project Assistant**

**1992-1993**

**Moscow State Institute of International Relations (MGIMO)**

Faculty of Economy

Lecturer (English and Business English)

## **EDUCATION**

**2004-2005**

**Russian Academy of Economy (Plekhanov)**

Banking and Finance

**1986 – 1992**

**Moscow State University (Lomonosov)**

English language & Western European literature

### **Educational Programmes:**

Regional Economic Development, USAID Program, State University of New York, 1994

Corporate Finance, MGIMO Business School, 1995

Making Effective Credit Presentations, Joint Vienna Institute, 1998

Marketing Financial Services, Joint Vienna Institute, 2003

SME Credit Foundations, RBI 2005

SME Sales, RBI, 2005

SME Workout, RBI, 2005

Change Management, RBRU, 2007

Six Sigma & Lean 2009, 2010

Leadership Program for Top Managers of Raiffeisenbank, Skolkovo Business School, 2013

### **Presenter at Conferences**

MSPA (Mystery Shopping Providers Association) Conference, 2009, Lisbon

'Customer Centric Bank', 2012,

Re-inventing Customer Service 2016 Moscow

Customer Experience, Employee Engagement and Gamification, Amsterdam, 2017

Managing Customer Behavior: Is This Possible? Moscow, 2017

How To Move to Digital Not Hurting Your Customer, Moscow 2018

### **Languages**

Russian (native)// English (fluent)// French B2 //German & Spanish - WIP