

REQUEST FOR EXPRESSION OF INTEREST (EOI)

Procurement of services for engaging a Consulting Services Provider to conduct the Customer Satisfaction Survey & Mystery Shopping by National Bank of Pakistan.

1. Introduction

National Bank of Pakistan (NBP) stands as a prominent institution within Pakistan's financial sector, celebrated for its expansive network encompassing conventional, corporate, and Islamic banking branches. Dedicated to delivering exemplary service, NBP embarks on a transformative path to elevate service standards and bolster customer satisfaction. Recognizing the paramount importance of customer-centricity within a competitive banking landscape, NBP acknowledges the pivotal roles of staff professionalism, efficiency, and customer perception in sustaining market share and ensuring profitability.

National Bank of Pakistan is inviting Expression of Interest (EOI) from Consulting Service Provider to conduct the Customer Satisfaction Survey & Mystery Shopping for the year 2024. The objective of this initiative is multifaceted, aiming to uphold NBP's dedication to service excellence and adaptability to changing market conditions. These endeavors are pivotal in harmonizing operational efficacy with customer insights and regulatory standards, with the ultimate aim of augmenting overall customer satisfaction and loyalty.

Objective:

The objective of NBP's Customer Satisfaction Survey and Mystery Shopping initiative is to ensure compliance, enhance customer satisfaction, improve service delivery, and adhere to regulatory standards. By conducting surveys and mystery shopping exercises, NBP aims to assess compliance at branch levels, gather valuable feedback from customers, evaluate the efficiency of customer service channels, and identify areas for improvement. Through targeted strategies informed by survey insights, NBP seeks to enhance overall customer experience, foster loyalty, and reinforce its position as a leading entity in the banking sector.

SCOPE OF WORK & METHODOLOGY

The scope of work for the Customer Satisfaction Survey and Mystery Shopping program in 2024 includes the following:

1. Customer Direct Interviews at Branch Door Exit
2. Telesurvey (Customer Interview over phone)
3. Mystery Shopping

NBP reserves the right to evaluate proposals based on specified criteria and may request additional information or adjustments to the scope of work as necessary.

Sample Size

The total sample size for both Branch Door Exit Interview and Telesurvey will be 6500 respondents.

- Branch Door Exit Interview: 3500 respondents
- Telesurvey: 3000 respondents

Mystery Shopping:

- The sample size for Video Mystery Shopping (VMS) at NBP Branches will be 200.
- The sample size for Non-Video Mystery Shopping (NMS) at peer banks will also be 200.

Scope of Branch Door Exit Interviews:

- 3500 (3100 for Conventional, 400 for Islamic). Minimum of 20 Door Exit Interviews per branch.

These interviews provide customer's information, their perception, and feedback on:

1. Customer profile (Gender, Income group, duration of relationship with bank, age group, occupation, etc.)
2. Customer Awareness tendencies on products & services
3. Perceived operational efficiency on core banking activities, including the performance of alternate delivery channels.
4. Staff professionalism & performance
5. Physical infrastructure, facilities & ambiance
6. Display of regulatory & other vital information and its visibility
7. Suggestions & expectations

The following table shows the distribution of the sample size across the Bank for Customer Direct interviews to be conducted within branch premises and will cover the above aspects of the survey.

Conventional Branches 2024				
Sr.#	Region	Total No of Branches	Proposed Branches per Region	Proposed interview per Region
1	Karachi	77	10	200
2	Lahore	68	9	180
3	Mirpur AK	47	6	120
4	Rawalpindi	45	5	100
5	Sialkot	45	5	100
6	Bannu	43	5	100
7	Sukkur	43	5	100
8	Hyderabad	42	5	100
9	Larkana	42	5	100
10	Mardan	42	5	100
11	Peshawar	42	5	100
12	Gujrat	41	5	100

13	DG Khan	40	5	100
14	Faisalabad	40	5	100
15	Jhelum	39	5	100
16	Mirpur Khas	38	5	100
17	Sahiwal	38	5	100
18	Islamabad	36	5	100
19	Multan	36	4	80
20	Bahawalpur	35	4	80
21	Sargodha	35	4	80
22	Swat	34	4	80
23	Quetta	32	3	60
24	Vehari	32	3	60
25	Abbottabad	31	3	60
26	Jhang	31	3	60
27	Sheikhupura	31	3	60
28	Gujranwala	30	3	60
29	Mansehra	29	3	60
30	Rawalakot	29	3	60
31	Mianwali	28	3	60
32	Gilgit	27	3	60
33	Gawadar	26	3	60
34	Sibi	21	3	60
35	Muzaffarabad	20	3	60
	Total	1,315	55	3,100

Islamic Branches 2024				
Sr.#	Region	Total No of Branches	Proposed Branches per region	Proposed interview per region
1	SINDH	38	5	100
2	CENTRAL PUNJAB	47	5	100
3	SOUTH PUNJAB	31	3	60
4	FEDC	32	3	60
5	KPK	40	4	80
	<i>Total</i>	188	20	400

1. The above table shows the conduct of Customer Direct Interview (Branch Door Exit) at 75 branches throughout Pakistan (Conventional = 155 + Islamic = 20).
2. 55 Conventional Banking Branches of 35 Regions will produce 3100 interview samples.

3. Likewise, 20 Islamic Banking Branches from 5 regions will yield 400 customer interviews.
4. Interviews will be conducted from customers within branch premises during business hours.
5. Branches selected for the conduct of interviews will mostly be within its city limits, with a mix of various categories of branches from category 2 to 5.
6. Normally, selection of customers is on a random basis i.e. the Consulting Services Provider decides the schedule to visit any particular branch and interviews the required number of customers in the branch premises during business hours in one or two days depending on the sample required.
7. The questionnaire will be developed by the selected Consulting Services Provider in English & Urdu in coordination with CFT of NBP.
8. These kinds of interviews yield the perspective of customers visiting the branch for general

The Consulting Services Provider will facilitate CFT of NBP in obtaining valuable insights into customer satisfaction, service quality, and compliance with regulatory standards, thereby supporting the bank's continuous improvement efforts.

Scope of Work for Telesurvey

The telesurvey project aims to conduct 3000 interviews, focusing on assessing customer perceptions and experiences related to consumer/retail products. The methodology will involve the adaptation of questions from the Branch exit interview questionnaire to suit the context of phone interviews. The questionnaire for the telesurvey will be collaboratively developed by the selected Consulting Services Provider in conjunction with the Cross Function Team (CFT) of NBP. The telesurvey will target various customer segments, including:

1. Depositors: Interviews will be conducted based on deposit defined band categories.
2. New to Bank (NTB) customers.
3. Customers with Asset products
4. Customers utilizing Third-party Products (as per Regulatory Requirement).
5. Customers Experience with the Bank's CGHM Complaints Mechanism (as per Regulatory Requirement).
6. Evaluation of the Call Centre experience from customers, as mandated by regulatory standards. This will include:
 - Gathering feedback from customers on the quality of call center services, with a focus on recent callers.
 - Soliciting feedback from call center employees.
 - Conducting Mystery calls to the call center to assess compliance with regulatory parameters.

The CFT of NBP will furnish the necessary information of customers to the selected Consulting Services Provider. The telesurvey will encompass both conventional banking and Islamic Banking sectors. Out of the total 3000 interviews, 2250 will be dedicated to conventional banking, 350 to Islamic banking, and the remaining 400 will focus on assessing the call center experience from customers.

Breakdown of Telesurveys:

Detailed breakdown of telesurveys based on specific criteria

Customer Type to be covered under Telesurvey	Objective / details	Sample Size (Conventional)	Sample size (Islamic)	Total
Depositor: Customer interviews according to deposit band	This will capture feedback of customers who are not available during Branch Exit Interviews. Deposit Bands to be adopted for telesurvey from customers should be as follows;			
	•PKR <50,000	150	20	170
	•PKR 50,000 -100,000	150	20	170
	•PKR 0.1 (M) - 1.000 (M)	150	20	170
	•PKR 1.000(M)-2.000(M)	150	20	170
	•PKR 2.000(M) and above	150	20	170
New to Bank (NTB)	Customers who recently opened account with NBP.	350	60	410
Asset products (RBG)	In this telesurvey, products of the assets side will be included and the business will decide how to distribute the sample size among its asset products. (Advance Salary, Cash N Gold, etc.)	600	90	690
Third party Products (Regulatory Requirement)	This telesurvey will include customers who availed the Bancaassurance product during 2023	250	50	300
Bank's CGHM Complaints Mechanism (Regulatory Requirement)	Approach complainants who lodged complaints in the recent past to assess their satisfaction with the functionality of CGHM.	300	50	350
	Total	2250	350	2600
Call Centre experience from customers (Regulatory Requirement)	Collect callers feedback on quality of call center services, focusing on customers who called most recently.	200		200
	Feedback from call center employees.	100		100
	The Mystery calls to the call center are conducted in order to evaluate or examine the parameters that have been prescribed by the regulator.	100		100
		Total Telesurvey		3000

The primary objective of the telesurvey is to gather comprehensive insights into customer perceptions, satisfaction levels, and experiences across various banking products and services, thereby facilitating continuous improvement initiatives within the bank.

Scope of Work for Mystery Shopping

The Mystery Shopping initiative comprises two key components:

1. Video Mystery Shopping (VMS):
 - Conduct 200 evaluations exclusively for NBP branches.
2. Non Video Mystery Shopping (NVMS):
 - Perform 200 evaluations for peer banks located in major cities.

The primary aim of conducting a mystery shopping exercise is to provide management and service quality staff with firsthand insights into the customer service experience at the branches. This exercise facilitates the measurement of:

1. Service levels and adherence to the bank's processes.
2. General branch ambiance.
3. Staff readiness in terms of appearance and training.
4. Identification of core issues faced by customers, including aspects of consumer protection.
5. Highlighting issues to the management that may otherwise go unnoticed.

Additional Information:

The State Bank of Pakistan (SBP) recommends that banks conduct mystery shopping exercises to evaluate trends in customer service, measure compliance with directives on consumer protection, and other vital aspects. This expectation includes the implementation of extensive remedial measures based on the results obtained.

Execution:

1. Conduct Video Mystery Shopping at 7 major cities to gather a sample of 200 evaluations.
2. Perform Non-Video Mystery Shopping at Peer/competitor banks (HBL, UBL, MCB, ABL) in 7 major cities to acquire a sample of 200 evaluations.
3. Major cities covered include Karachi, Lahore, Faisalabad, Multan, Islamabad/Rawalpindi, Peshawar, and Quetta.
4. Mystery shoppers will assume the role of prospective customers to probe and record the required analysis.
5. Provide footage of Mystery Shopping to the Bank.
6. Ensure that Mystery Shopping aligns with CAF and other regulatory 's requirements.

Breakdown of Mystery Shopping:

Mystery shopping will encompass both conventional banking branches and Islamic branches. The Cross-Functional Team (CFT) of NBP will provide the number of conventional and Islamic branches for conducting mystery shopping of NVMS & VMS to the selected Consulting Services Provider , considering the cities and peer banks.

Detailed breakdown of Mystery Shopping

Mystery Shopping 2024

Sr. #	City	NVMS at peer banks				Total	VMS at NBP
		HBL	MCB	UBL	ABL		Year 2024
1	Lahore	10	10	10	10	40	40
2	Faisalabad	5	5	5	5	20	20
3	Multan	5	5	5	5	20	20
4	Islamabad/Rawalpindi	10	10	10	10	40	40
5	Peshawar	5	5	5	5	20	20
6	Karachi	10	10	10	10	40	40
7	Quetta	5	5	5	5	20	20
	Total	50	50	50	50	200	200

Meeting for Work Plan: The selected Consulting Services Provider will share their work plan with the CFT of NBP before conducting the above three exercises, including but not limited to:

- Developing a detailed project plan outlining timelines, milestones, and deliverables.
- Documenting plans and strategies for CSS and Mystery Shopping.
- Sharing questionnaires with CFT of NBP to ensure a focused approach and inclusion of all relevant areas requiring questioning/probing.
- Providing details of data and report presentation.
- Defining roles and responsibilities.

Other requirements:

- Customer interviews over the phone will be conducted with diverse customers according to the spectrum determined by the CFT of NBP.
- The duration of the exercise, including the submission of reports, shall not exceed 60 days.
- Key performance areas for Mystery Shopping and Direct Customer interviews will be identified by CFT of NBP. However, the selected Consulting Services Provider can add components to identify key factors impairing existing customer service.
- Results will be required in the pattern and priority set by the CFT of NBP.
- The Consulting Services Provider must deliver a detailed presentation to the NBP Management team.
- Reports and materials will be submitted in both hard and soft copies, along with sample questionnaires and video recordings.
- Reports must be submitted to NBP in 20 sets of hard copy and soft copy.

- A sample of 10% of total questionnaires filled by customers, randomly selected by CFT of NBP, must be provided.
- Video Mystery Shopping at NBP will be provided on USB (two sets), and recordings of Non-Video Mystery Shopping will also be provided on USB (two sets).
- Customer Branch exit interviews will be conducted within Branch premises and at branches listed/determined by NBP within specified cities.
- An executive summary must also be provided in hard copy (5 sets) along with a soft copy.
- A Customer Satisfaction Survey Report will be provided.
- NBP service delivery levels will be ascertained in comparison to peer banks (HBL, ABL, UBL, & MCB).
- Customer interviews and mystery shopping evaluations will adhere to specified criteria and sample sizes determined by CFT of NBP.

2. Evaluation Criteria / Eligibility/Qualification Criteria

SNO	Eligibility Criteria	Description:	Document Require	Consulting Services Provider Response
1	Incorporation Status:	The bidder must be incorporated as either a Private or Public Limited company	Certificate of Incorporation or Registration	
2	Tax Identification:	A copy of a valid NTN/STN must be provided by the bidder.	Copy of valid NTN/STN	
3	Active Tax Payer Certification:	The Bidder must be registered with Federal and Provincial Tax Authorities, and appear on Active Taxpayers List (ATL) of FBR	Active Tax Payer Certificate	
4	Company / Consulting Services Provider Registration/ Incorporation / Existence	Submission of a Certificate of Incorporation or Registration proving the company's existence for a minimum of five (05) years is mandatory.	Certificate of Incorporation or Registration. Registration proving the company's existence for a minimum of five (05) years is mandatory.	
5	Not Blacklisted	Not Blacklisted, Debarred and Not on NACTA Sanctioned list	The bidder should submit an affidavit that it is not blacklisted or debarred by an organization and is not on the sanctioned list of the National Counter Terrorism Authority (NACTA)	The Specimen of the affidavit is attached in Section 1 - A.
6	Revenue Requirement:	The bidder's revenues for the last three years should be greater than or equal to 40 million PKR. - Audited financial statements for the years 2023, 2022, and 2021, along with annual business turnover, are required. -	Audited financial statements for the last three years (2023/2022/2021), greater than or equal to 40 Million PKR.	

	General Experience			
	Track Record in Surveys & Mystery Shopping:	The Consulting Services Provider should have conducted at least three surveys and mystery shopping assignments within the financial and banking industry in the last ten years.	The required documents for verifying the eligibility criteria include project reports/ client references/ case studies/ contracts or agreements/Certificate by the Client / Employer that the work was successfully completed by the Consulting Services Provider , indicating the completion of at least three surveys and mystery shopping assignments within the financial and banking industry in the last ten years.	
7				



3. Guidelines for Submission of EOI

In order to qualify for the next stage, the Consulting Service Provider must meet the above stated evaluation criteria.

The Consulting Service Providers fulfilling the defined criteria are requested to submit their Expression of interest along with necessary documents (including confirming their compliance to above stated criteria which reflects their capabilities and expertise required for desired service).

The proposal, prepared in accordance with the Expression of Interest (EOI), must be submitted on EPADS by August 09, 2024 03:00 PM. Proposals will be opened on the same day at 03:30 PM.

Shortlisted firms qualifying as per above stated eligibility criteria will be contacted for submission of Technical and Financial Proposal. Pursuant to Regulation-3 (B) Methods of Selection for Consulting Services Providers of "Procurement of Consultancy Services Regulations, 2010" of PPRA "Quality & Cost Based Selection" will be adopted for the selection of Service Provider.

For more details, please contact SVP/Divisional Head, LCMG on following address and telephone numbers.

National Bank of Pakistan reserves the right to cancel this invitation at any stage as per PPRA rule.

SVP/Divisional Head

Procurement Division,
Logistic Communications & Marketing Group
National Bank of Pakistan
3rd Floor, Head Office Building, Karachi.
021-99220331, 021-38902647



SECTION I -A
FORMAT OF UNDERTAKING

Over Stamp Paper of Rs. 100/-

Undertaking For Non-Blacklisting/Non-Debarment & Non-Sanctioning

Date: dd-mm-yyyy

Title: Engagement of Services of a Consulting Services Provider for Conducting Customer Satisfaction Survey & Mystery Shopping 2024

Tender Reference: _____ 2024

Dear Concern,

I/We hereby confirm and declare that I/We, M/s -----, has never been blacklisted/debarred under Rule 19 of PPR-2004 by any government/semi-government organization. Detection of false declaration/statement at any stage of the entire application/Bidding Process / Currency of the Contract shall lead to disqualification and forfeiture of Bid Security or Performance Guarantee, as the case may be, and termination of the contract.

Authorized Signature [In full and initials]: Seal / Stamp

Name and Title of Signatory:

Name of Consulting Services Provider :

Address:

Signature along with the stamp of authorized representative

Section 1-B

Evaluation Criteria / Eligibility/Qualification Criteria: 7. Track Record in Surveys & Mystery Shopping:	Assignment name	Name of Client/Organization	Scope or components of the Project	Year of Assignment & Duration of assignment	Assignment pertains to surveys Or mystery shopping	Document Required
Assignment 1	[Enter assignment name]	[Enter name of client/organization]	[Enter scope or components of the project]	[Enter duration of assignment in # of days]	[Enter surveys or mystery shopping d]	Attach documents as referenced in Evaluation Criteria / Eligibility/Qualification Criteria Serial No 6B.
Assignment 2						
Assignment 3						
Assignment 4						
Assignment 5						
Assignment 6						