

Nina Wechsler

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Seasoned executive with proven success in customer service, loyalty, operations, business development, management of financial services and gender finance, able to conceptualise and successfully implement full-functioning strategies. Previous experience includes service quality and customer experience management, branch management and small business lending in commercial banks and 10+ years of consulting work for major international institutions in microfinance, small and medium business lending programs and donor organisations.

Work experience

Independent Consultant since March 2019

SME Advisor

April – May 2023

Delivered consulting services and recommendations to a Portuguese tannery to strengthen the enterprise's key messages on its commitment to high environmental standards. Worked with the owner to put together the tannery's success story of sustainable green solutions implementation and to define the next steps.

Consultant, ConsumerCentriX Sàrl

European Investment Bank (EIB)'s Africa Women Rising Initiative (AWRI), a technical assistance program in Sub-Saharan Africa, with leading financial institutions in Senegal, Côte-d'Ivoire, Rwanda and Uganda, aimed at providing capacity building and mentoring to women entrepreneurs and supporting intermediaries in designing financial and non-financial services tailored to women's needs.

April 2022 – February 2023

- Backstopping for the African Women Rising Initiative (AWRI) Project
- Support on other projects

After leaving home country, Russia, joined the EIB AWRI project team online, to contribute and support on various tasks: social media blog posts and other communications, coordination, reporting. Attended events and followed online publications covering Africa, women entrepreneurship, microfinance, financial and non-financial services to SMEs. Co-created content for the AWRI EIB LinkedIn page.

Lecturer at the Russian Academy for National Economy and Public Administration (RANEPa)

September 2021 – March 2022

Taught Business English for Finance and Business English for Marketing.

Worked on several courses-to-be on gender finance, SME finance, marketing financial services.

Discontinued this work after leaving Russia in March 2022.

Consultant, ConsumerCentriX Sàrl

Market research for IFC to assess the business opportunity of women markets for financial services in Uzbekistan, Kyrgyzstan and Tajikistan.

July 2021 – November 2021

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

Consultant, MF Strategy Sàrl, Women-In-Business Programme in Morocco, EBRD & EU project. Senior Banking Expert

March 2019 – April 2020

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

Citibank, Moscow, Russia. Customer Experience Head

December 2014 – March 2019

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

Raiffeisen Bank International, Vienna, Project Leader

June 2014 – November 2014

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

Raiffeisenbank, Moscow, Russia Head of Service Quality Management Division

December 2007 – April 2014

- Created and for seven 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 the CEO-chaired Customer Experience Committee
- Bank spokesperson on customer service-related issues at conferences and the in media

Tasks:

- process customer complaints and continuously improve the complaint resolution process
- identify 'moments of truth and work with process and product owners on improvements
- monitor service quality in customer contact points and support them in process improvement
- measure customer experience, and 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);
- New Service and Sales Standards for Branches after the 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, Head of Branch

February 2006 – November 2006

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

Raiffeisenbank Russia, SME Sales Leader

November 2005 – February 2006

SME business spearheaded the start-up of the new business line

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

Raiffeisenbank Russia, Senior Account Manager

February 2005 – November 2005

Brought in SME clients and disbursed loans.

EBRD Russia Small Business Fund, Bank Advisor

1997 – February 2005

EBRD RSBF/IPC GmbH, 2000-2005, Moscow office

- 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 the EBRD London office
- as RSBF spokesperson, presented at conferences and on TV.

EBRD IPC, 1997-2000, again in 2005, Bank Advisor, Moscow & Saint-Petersburg

- hired and trained loan officers
- set up lending units in the bank branches promoting internationally recognised 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 the August 1998 crisis.

Shorebank Corporation, Moscow (South Shore Bank of Chicago), Assistant Loan Developer

1996-1997

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

USAID / DELOITTE & TOUCHE Business Development Program (BDP), Consultant. Moscow Program Office & Smolensk Business Support Center

1994 – 1996

- 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 the international board
- co-wrote six-month plans and summary reports to donor organisations

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, Moscow
- 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// English// French//Portuguese//