

**Karandaaz Pakistan**  
**Terms of Reference**  
**Call for Expression of Interest - Human Centred Design as a service for Digital Financial Service (DFS) Industry**

**Location:** Pakistan  
**Duration:** On-going basis

**Background**

Human centred design (HCD) involves solving a problem from people’s perspective. It involves everyday thinking, emotions and behaviour of a human being to interact with technology on a daily basis. The organization today are improving their product or pivoting them to make them more human-centric using HCD principles. The ideal way to go about is to do user research with actual customers who interact with technology on a daily basis. This adaption of HCD principles may be used in solving variety of social problem. It can also be used in the uptake of digital financial services e.g. POS devices, ATM machines, BVS solutions etc.

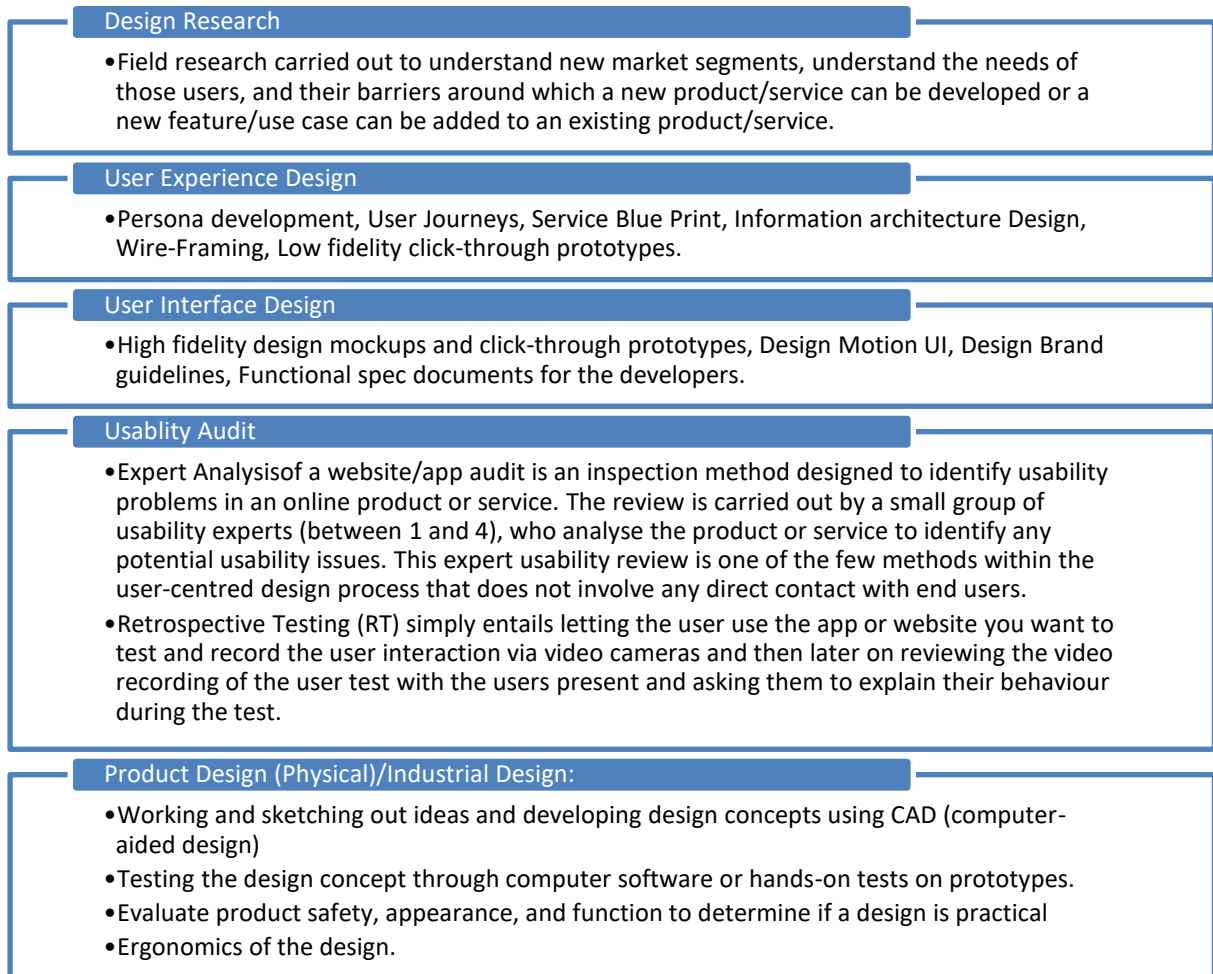
In Pakistan, the trend towards using HCD approaches for re-design or improving customer experience is slowly on the rise. It is inevitable that the use of this approach leads to better customer experience and service delivery.

Given the high uptake of mobile financial services and a strong emphasis on increasing the nationwide financial inclusion, Karandaaz Pakistan has been working with the industry to address the challenge of banking the unbanked. Research conducted by Karandaaz has suggested that the role of HCD is important for better customer experience and increasing financial inclusion. As part of our new initiatives, Karandaaz intends to promote the use of HCD and offer it as a subsidized service to the industry. We intend to seek potential firm(s) to be part of Karandaaz HCD panel of vendors who offer set of services in usability and design improvement using the HCD approach.

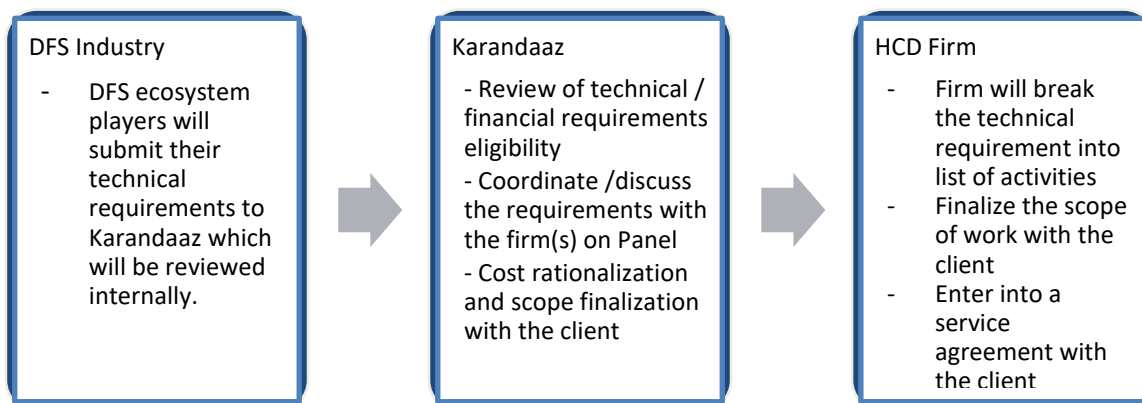
The objective of the panel is to facilitate the DFS industry in designing the product and services with a human-centric approach for the uptake of financial services and seamless user experience. The selected firm(s) will have a chance to work with several DFS players, inculcating the importance of design thinking in customer delivery of their service/products.

**Role of the Panel**

Potential firm(s) should offer services such as design research, digital/physical prototyping, usability/user testing, and improving the design and services offered by any DFSPs. The firm(s) can also be engaged in designing a completely new product or service as per requirement by the client. Potential firm(s) will be evaluated on a set criteria by Karandaaz mentioned below. Ideally the services and experience offered by the firm(s) should include but not limited to the following:



Karandaaz will take on board potential firm(s) with relevant experience who falls under the evaluation criteria for this initiative. The figure below is an illustration of how the panel will work:



Any DFS player from the market who wish to avail the design services using HCD approach can apply to Karandaaz with their requirements. KRN team will review the requirements in consultation with the partner and client. The review process will entail thorough analysis of the service/product redesign and cost implications and rationalization. Once reviewed and approved by KRN team and vendor, there will be a service agreement between the client and the vendor and the duration/scope of the engagement will be locked.

**Eligibility Criteria**

- A firm having experience in implementing design thinking approaches for developing financial services products or more.
- Experience in conducting user research, market research, Focus Group Discussions, Survey Design, persona development and all the tools required in designing a HCD based approach.
- Should have a physical work space and team to carry out large assignments.
- Should submit a letter of intent to work with Karandaaz on this initiative.

**Evaluation Criteria**

In evaluating the relative merits of consulting firm(s) bidding for the project, the evaluation panel will take into account the following:

Item	Weights
<b>Quality of Proposal and Bidder's Qualification</b> <ol style="list-style-type: none"> <li>1. Experience (40%)               <ul style="list-style-type: none"> <li>○ Number of HCD projects, preferably in the domain of digital financial services - 20%</li> <li>○ Impact achieved for clients (Testimonials, data etc.) - 20%</li> </ul> </li> <li>2. Capability of the firm (30%)               <ul style="list-style-type: none"> <li>○ Number of HCD Experts in the team - 10%</li> <li>○ Access to a physical lab, relevant equipment's required to have a design lab etc. - 10%</li> <li>○ Experience of the firm in designing a digital financial service – 10%</li> </ul> </li> <li>3. Team Profile (30%)               <ul style="list-style-type: none"> <li>○ Relevant Experience in service or UI/UX design of individuals - 15%</li> <li>○ Relevant experience of the individuals in designing a digital financial service – 15%</li> </ul> </li> </ol>	100%

1. Minimum qualification score is 60.
2. Karandaaz decision on selection of vendors will be full and final

**Submission Details:**

The EOI should be submitted as per the template given in annexure 1. The EOI must be submitted electronically at [procurement@karandaaz.com.pk](mailto:procurement@karandaaz.com.pk)

Key dates pertinent to submission are as follows:

	Activity	Data	Email/website
1	EOI Advertisement	20 <sup>th</sup> December, 2019	Karandaaz Official Website
2	Deadline to queries	26 <sup>th</sup> December, 2019	<a href="mailto:procurement@karandaaz.com.pk">procurement@karandaaz.com.pk</a>
3	Answers to queries	30 <sup>th</sup> December, 2019	Karandaaz official Website
4	Submission Deadline	10 <sup>th</sup> January, 2020	<a href="mailto:procurement@karandaaz.com.pk">procurement@karandaaz.com.pk</a>

## **Annexure 1 – EOI Template**

### **1) Introduction of the organization**

- a. About the organization and its service offering
- b. Contact Information (Name of POC, Email, Mobile, Address)
- c. Pictures or any other verifiable evidence of a physical work space of the vendor

### **2) Experience of the firm**

- a. Relevant HCD projects conducted with current and past clients
- b. Capability of the firm entailing details pertinent to physical equipment's / infrastructure etc.
- c. Experience of the firm in digital financial services-based design projects
- d. Team Profile

### **3) Key Achievements**

- a. Impact achieved with previous clients by designing an application or a programme using HCD principles. This can be submitted via describing the actual intervention, lessons, and data, preferably in a letter of satisfaction from a client for whom the service was designed.

### **4) Letter of Intent**

- a. A letter stipulating the firm's willingness to work with Karandaaz and employing Human Centric Design Principles for uptake of digital financial services by the masses. The letter should clearly highlight the firm's value proposition for HCD services.