

# **TENDER**

## **on conducting research to evaluate public perception of the RA banking system**

### **Terms of Reference and Scope of Services**

#### **Objective of the Research and Brief Description**

With the aim of revealing the public perception, behavior and attitude towards the banking system, the Union of Banks of Armenia (UBA) public organization announces a “Tender on conducting a research for the evaluation of public perception of RA banking system”.

As a result of the research, the public trust and attitude towards the banking system as well as the expectations from the banking system will be revealed.

#### **Research Methodology**

Driven from the research objectives, the service provider company represents Quantitative and Qualitative research proposals with detailed description.

The proposed sample size and coverage for quantitative research should provide at minimum the sample size, at which the results will be statistically significant at a given confidence level and margin of error.

Within the framework of qualitative research, in order to elicit expectations, the service provider company should ensure the behavior and expectations of different target groups, justifying the need and the number of focus groups.

#### **Description of the Research Target Audience**

Target audience - RA residents over 18 years old.

#### **Terms of Participation in the Tender**

- Companies with at least 3 years of work experience in conducting surveys among the national population can apply for the tender.
- The application must include:

- Information on the company's activities, founders and key staff that conducts the research, attaching CVs of involved key personnel.
  - Concept for conducting the research, including the sequence of development phases/steps/actions and the implementation schedule.
  - Information on similar works realized previously by the company and at least three references.
  - Financial proposal, described in details.
- Tender bid is accepted in 2 separate envelopes, with the following remarks: REQUIRED INFORMATION for the PARTICIPATION and FINANCIAL PROPOSAL.
  - Deadline for submission of applications: March 10, 2023, 17:00 (Yerevan time) (address: 6<sup>th</sup> floor, 19a Koryun street, Yerevan, RA).

*For additional details and questions, please address Union of Banks of Armenia through +374 10 527731 or send an email to [pr@uba.am](mailto:pr@uba.am).*

### **Required Qualifications for Service Provider Company**

The staff of service provider company should have the following qualifications:

- good knowledge of research design, statistics and quantitative methods,
- education in economics (preferably in finance), sociology or other related fields,
- significant management experience in field work,
- essential data management skills.

### **The service provider company must have research conducting teams**

For the implementation of the project, the service provider company must provide and train a sufficient number of field employees to ensure the implementation of surveys with the defined methodology within the specified period of time.

The service provider company is obliged to provide the employees with the necessary tools for the survey, to realise appropriate supervision and maintain the materials that assure the implementation of the surveys.

The staff of the service provider company should include:

#### **Core Research Team**

The company must provide at least the following positions:

- 1. Project manager - head of the research team**
- 2. Survey Field Coordinator**
- 3. Data manager - data processing and analysis specialist**
- 4. Sample design and data archiving expert:**

*Field team.* Selection of the final field team should be driven of the coordinators' observations during the trainings, widely considering such factors as attendance and punctuality, language skills, attention to details and work ethics.

**The service provider company must perform the following tasks:**

**Task 1: Obtain necessary permits for research, as defined by the law and develop a corresponding research plan**

The service provider company is responsible for obtaining any permits (including evidence of compliance with ethics requirements) required to conduct the research, for the health and accident insurance of the research team, and taxes, when necessary.

**Task 2: Design the sampling frame**

- The service provider company develops the sample methodology project for the research, which should be revised, if needed, in close cooperation with UBA after testing the questionnaire.
- The methodology should include the geographical coverage of surveys in the territory of the Republic of Armenia: Yerevan city and all regions, (by regions), the corresponding age groups of respondents, gender, education, directions of employment, amount of income, etc.

**Task 3. Develop the questionnaire**

The service provider company develops the questionnaire discussing the content and number of questions with UBA, beforehand.

**Task 4: Create a detailed fieldwork plan**

The service provider company must present in details all the components of the field work to be carried out.

### **Task 5: Conduct staff training, prepare interviewer training curriculum**

The service provider company must conduct comprehensive training with fieldwork coordinators, interviewers, and data entry staff to create a team environment and facilitate further redistribution of roles in case a team member is absent due to vacation, illness, or any other emergency. Since the training should also serve as a process for selecting skilled interviewers, the service provider company should recruit a larger number of interviewers for training than to be hired for field work. Fieldwork coordinators will have additional training, as needed. Training courses should include:

- Brief presentation on the objectives of the research
- A detailed description of the fieldwork plan, schedule, technical provisions and staff responsibilities
- Discussion of each question in the questionnaire with the very aim to ensure that all team members perceive the purpose and sense of the question in the same way, ensuring the enumerators to formulate the key questions according to the defined format, providing clarifications to the respondents, when necessary
- Instructions on how to complete the questionnaires in a precise way, including rules for working with numerical variables, classification of qualitative variables, recording of non-standard values and responses, and coding of "not applicable", "difficult to answer", "don't know" and similar responses
- Questionnaire quality control and verification issues (both in the field and before data entry)
- Methods of ensuring participation in the survey (interviewing techniques, local cultural characteristics, handling with problematic respondents, methods of asking additional/clarifying questions, etc.)
- Fake interviews to verify and check the interviewers
- The service provider company must develop and adapt the training materials in consultation with UBA.

### **Task 6: Field test of the questionnaire**

- The service provider company should conduct a pilot research of the questionnaire to improve the research plan, tools and sample.
- The company must ensure that:
  - research teams precisely identify test respondents based on the sampling frame
  - team members understand and accurately follow survey procedures

- test respondent data are (out of sample 30 test/pilot interviews) successfully collected and quality controlled without serious data entry problems
- all the necessary changes in questionnaires are properly recorded and reported in writing.

### **Task 7: Successfully complete data collection from all targeted respondents**

- Field team members in each location prepare an intermediate database of all coded data of the respondents, which must be provided to the Client at least once a week, following all personal data protection rules (either by encryption or through providing random identification numbers). Field coordinators are required to provide data backtesting for at least 10% of the sample (selected randomly) with the help of another team of enumerators not involved in that very data collection process.
- Field coordinators are required to submit on time
  - start and end dates of each survey
  - information on any deviations or difficulties from the field procedure plan
  - other notable cases.

### **Task 8: Create a query database**

The service provider company develops a comprehensive database with the agreed format of statistical software, properly organized data, variable names and labels, encrypted/removed personal data, and properly anonymously identifying data that allows smooth integration of databases. Encryption requirements must comply with personal data protection guidelines as defined by national legislation.

### **Task 9: Perform final data cleaning**

The service provider company realizes a final data cleaning procedure to identify incomplete data, fix the number of completed questionnaires and finalize their inventory.

### **Task 10. Present a final analytical report**

The service provider summarizes the final data collected and provides an analytical report. The report should include an analysis and assessment of the situation and problems of the survey results.

### **Preliminary schedule of the services to be provided**

The date of signing contract between the Service Provider company and the Client will be considered to be the start date of providing services. The provision of services must be completed within 6 months after signing the contract.

**Further use of data**

The completed databases and any documents/reports created based on them are considered to be the property of UBA. The service provider company may not use the data for its own research or publication purposes, nor authorize any other entities to use them without written consent of UBA. All Service Provider Company members who have access to the data must sign a confidentiality agreement to ensure the protection of respondents personal data, which includes, among others, removing all data from device storage after the end of the consultation.