



Raul Järve

Education

2000-2006 Tallinn University of Technology, Banking and Finance
Two years program of **MA degree**, Master Thesis on “Booms in Residential and Mortgage Markets and Possibilities to Avoid Busts: Estonian Example”

1996-2000 Tallinn University of Technology, Business Administration/Business Management
Four years program of **Bachelor degree**, Thesis on “Credit Management in Banks: The Analysis of Personal Credit Market in Estonia”

1985-1996 Pärnu Ülejõe Gymnasium, Music major

Professional Experiences

November 2020 – up to now
AS Pocopay, **Director, Customer Support & Back Office, IT, Member of the Management Board**

- High quality customer care – developing pan-European customer support across different services that generates loyalty
- Smooth operations – running efficient, modern and high-performance operations to support fast growing business
- First line of risk management – securing efficient and reliable Know Your Customer and Anti Money Laundering processes to build high quality customer base.

July 2020 – up to now

InsBaltic OÜ, **Member of the Management Board, founder**

- Consultancy – advising international logistic companies to streamline processes related to claim handling to improve higher claim success and reduce cost on insurance
- Sales and digital marketing service – implementing automated digital marketing campaigns and customer support strategies (Messenger chatbot and email automation)

January 2018 – up to now

EduLiiga OÜ, **Member of the Management Board, founder**

- Consultancy - outlining the full circle of business – from designing value proposition and strategy to implementing with focus on efficiency and impact.
- Sales and digital marketing service – implementing sales funnels and

automated communication tools (Messenger chatbot, email automation)

June 2017 – Oct 2017

INZMO Kindlustusmaakler OÜ, **Country Manager**

- Running Estonian operations of an insurance mediator start-up
- Leading sales, marketing and business development
- Contribution to INZMO's global strategy and technology (web based and mobile app)

March 2011 – February 2017

AAS Gjensidige Baltic Estonian Branch, **Director of the Branch**

- General management of Estonian operations
- Member executive managers team – Baltic Management Team
- Key responsible for top line development in Estonia – 52% sales growth from 2011 to 2016
- Involved in process and product management
- Initiating and negotiating B2B deals
- Recruiting and coaching employees
- Leading and participating in several business development projects in Baltics, Denmark and Norway

March 2011 - 2017

Process development and management consultant (freelance)

- Trainings and management consultancy on ad-hoc basis
- Consulting management to run change projects
- Training Lean methodology and operational management tools
- Key customers so far – Estonian Post (Omniva), Kaubamaja AS

July 2010 – February 2011

Swedbank AS, **Head of Euro Implementation Program**

- Leading Euro changeover project managers on business side
- Ensuring sufficient communication between business and IT international teams
- Ensuring external communication to customers and media
- Planning of changeover activities and follow-up on execution
- Received personal recognition “Best IT partner of Euro Project”

November 2008 – July 2010

Swedbank AS, **Head of Private Customer's Overdue Management Department**

- Establishing modern overdue management team, processes and tools in Estonia and leading project in Baltics
- Ensuring high quality service for overdue customers hit by recession
- Developing CRM and other tools for department processes with IT
- Operational management of team
- Results were the best in Baltic region, sustainable up to this date

June 2008 – November 2008

Swedbank AS, **Head of Process Development Department**

- Leading implementation of Lean & 6 Sigma tools and mind-set in Swedbank Estonia and cooperation with Baltic and Swedish OpEx teams
- Coaching OpEx experts and managers in different business areas

- o Excelled in implementing wide range of process and operational management tools to increase customer value proposition

March 2007 – June 2008

Hansabank AS, **OpEx expert** in Process Development Department

- o Leading Operational Excellence projects in different business areas (branch network, mortgage, small financing, cards) both on local and Baltic level
- o Coaching and training managers in different business areas
- o Developing toolbox for managers to ensure continuous improvement

January 2005 – March 2007

Hansabank AS, **Development Manager** in Mortgage Financing Department

- o Developing processes and operational risk management
- o Requesting system changes from IT
- o Developing private property insurance product for mortgage customers
- o Taking credit decisions personally and in credit committee

September 2001 – December 2004

Hansabank AS, **Service Manager** in Liivalaia Advisory Center

- o Operational management of loan consultants and assistants
- o Initiating process improvements
- o Taking credit decisions personally

March 2000 – August 2001

Hansabank AS, **Private Loan Consultant** in Private Customer Financing Department

- o Consulting customers on private credit and insurance products
- o Analysing customer credit risk

September 1997 – February 2000

Eesti Hoiupank AS, **Senior Teller** in Tammsaare branch

- o Selling full range of retail banking products

Language skills

Fluent in Estonian, English, social level understanding and speaking in Russian, understanding in German

I am looking for

- o A challenge with clear ambition to develop company (financials or efficiency, market position, organisation development goals)
- o A company with international operations to deploy my experience of interacting with multicultural teams
- o A team of top specialists or managers

I bring and develop

- o Great business sense and cascading strategy down the organisation to match the ambition for each single employee as well as teams
- o Focus on maximising value to customer by highly motivated, creative and skilled employees
- o Management tools and skills to ensure transparent, efficient and sustainable operations
- o Continuous development of business model, processes, tools and employees

This is who I am

- High energy level and great personal discipline
- Result oriented – I like to show positive results by myself and team
- Good communication skills for coaching, presenting and negotiating
- Role-model for removing waste from everyday work
- Proven skills of analysing any business and processes to define and get rid of root causes, being creative about the solutions

I need for success

- Mandate to develop strategy and tactical action plans
- Mandate to choose team members
- Mandate to change management tools and metrics
- Support (both – financial and in communication) in case of more significant change management programs

References

References upon request