

Questions

About them

Can you describe your What is your role in this role in this company and how you are involved in this project?

organization, and how do you contribute to this

What level of involvement do you orefer to have in project decisions?

What short-term and long-

term objectives do you

have for this initiative?

How do you see this

organization or

What budget and

resource constraints

should be taken into

account?

project benefiting your

How does your role in this company impact the execution of this project?

What are your main expectations from this

Objectives and goals

What are the primary objectives of this project from your perspective?

Are there any key

performance indicators

measure the project's

(KPIs) that you use to

success?

How does this project What specific problems align with your or needs does this ganization's strategic project aim to address?

What key outcomes do What would a successful implementation of this project look like for you?

project aligning with your

challenges could hinder success factors that must project's goals?

What are the critical be in place to achieve these goals?

you expect from this

project?

Project requirements

requirements for this project to be successful?

Are there any What are the essential What specific features or requirements that need to be considered?

Are there any technological or infrastructure requirements for this project?

What are your key expectations regardin the project's

Wrapping up and looking forward

Based on our discussion, do you think we've covered all key aspects of the project?

Are there any critical points or concerns that we haven't addressed

What are your main

What security and data

privacy requirements

should be prioritized?

What are your expectations for the next steps in this project?

How would you like to stay updated and involved in the project's progress?

Interview 1

Interviewee

Houman Khadem - HR Manager of Ramzinex

March 10, 2024

Date

Notes from the interview

Question: How is the salary payment done in your company?

 Answer: Salaries are deposited into employees' bank accounts (Bank Ayandeh) at the beginning of each month.

Question: Are there any other features that make an e-wallet attractive to you? Answer: The ability to offer loans and credit purchases according to employees' credit limits. This can simplify and speed up internal administrative processes.

Question: What challenges do you face in salary

 Answer: Employees' loan requests are timeconsuming and costly. It is time-consuming for the HR and finance teams, and it incurs additional costs (about 2% of the loan amount is charged as a service fee).

Question: What are the conditions for loan payments in your company?

 Answer: Each employee can receive 60% of their monthly salary in advance, twice a year (once per season), and the amount is deducted from their salary at the end of the month.

Question: What advantages make you use an ewallet for salary payments?

 Answer: Instant credit withdrawal or an advance loan without going through administrative processes is appealing. It reduces administrative burden and speeds up the response to employees' urgent needs.

Key takeaways

into employees' accounts at the beginning of each month, ensuring timely payments.

process of granting advance loans osaadeh) is both time-consuming an costly. It requires significant time fror the finance and HR teams and incurs additional service fees (around 2% of the loan amount).

Loan Payment Conditions: Employees Advantages of Using E-wallets: E-wallets help streamline salary payments by offering instant credit are allowed to receive up to 60% of withdrawals or advances without the need for their monthly salary in advance, twice a administrative procedures. This reduces the workload on HR and finance teams while addressing year, with deductions made at the end of the month. This process is available seasonally (once per season).

employees' urgent needs.

1. Additional Benefits of E-wallets: The ability to offer loans and credit purchases based on employees' creditworthiness simplifies and accelerates internal administrative processes.

Interview 2

Interviewee

Date

Mohammad Mehdi Farahnaki, a financial employee at Saray Irani

March 7, 2024

Notes from the interview

Question: How many customers do you have daily, and how does the installment purchase process work?

 Answer: We have around 100 customers daily, many of whom come for installment purchases. However, the number of visitors is much higher than this.

 Question: What is the biggest current challenge you face in the installment sales process? Answer: The main issue is that many customers are unable to make installment purchases because they don't have checks. However, we've created the option for customers to use other people's checks. If there were the possibility of using digital checks or a platform alternative, we would definitely be very interested.

Question: What is the minimum amount for each check? Answer: Typically, the minimum amount for checks is one million tomans. We do not accept amounts

lower than this.

Question: Is it possible to purchase on installments without a check at Saray Irani? Answer: Unfortunately, no. For installment purchases, a check is required. However, if digital checks or alternative platforms were available, the process could be faster and

Key takeaways

daily, with many opting for installment purchases, though there are even more visitors.

Installment Sales Challenge: The major checks among many customers. The store to use someone else's check but would welcome digital checks or alternative

minimum value for checks

accepted is 1 million tomans,

and amounts below this are

not accepted.

Question: How many customers visit Saray Irani daily, and what percentage of them opt for installment purchases? Answer: We have around 100 customers daily, and many of them come for installment purchases. However, the total number of visitors is much higher, as some customers prefer to make purchases in full.

Question: What is the minimum amount for each check? Answer: The minimum check amount is typically one million tomans, and we do not accept checks for amounts lower than this. This decision is made to prevent potential issues with the installment repayment process.

> Is it legally and administratively possible to pay salaries through an e-wallet? Answer: This could be done with the signature

of one of the board members and the CEO, but since employees' salaries are considered a private matter, it's better not to make changes to the payment process.

Interview 3

Mr. Hojjati - Financial Department, Laavan Oil

Refining Company

Notes from the interview

Question: How is salary payment done at

your company?

Answer: Salaries are transferred to

employees' bank accounts (Bank

Saderat) at the beginning of each month

or at the latest, by the second day of the

month.

Question: Do you face any challenges in timely

salary payments?

Answer: No, we don't face any specific

challenges in this area. The idea of paying

employees' salaries through an e-wallet at the

settle it later is a good idea, but it's not

particularly necessary for us. Additionally,

transferring salaries to an e-wallet may be met

with objections from employees.

beginning of the month and having the company

Interviewee

Date

March 19, 2024

 Question: What challenges do you face in the employees' welfare section?

 Answer: The main challenge in the welfare section is that the amounts on the purchase cards are nontransferable and have limited usage. If a system could be set up where part of the balance on the purchase card is transferable, and contracts could be made with stores offering special discounts for employees, this plan would be very suitable and well-received by the company.

Key takeaways

Salary Payment: Salaries are ccounts at the beginning of each month or by the second day of the No significant challenges are faced with salary payments, although the idea of e-wallet ayments is not a priority for the

Legal and Administrative Feasibility: Paying salaries via e-wallets is possible with approval from the CEO and board members, but the ompany prefers to maintain the current system.

lack of transferability and limited usage of purchase cards is a challenge. A system allowing some balance transfer and special store discounts would be beneficial.

Question: How many employees does

your company have?

Answer: Our company has about 1,600

employees. This platform could also

be used to offer gifts on special

occasions to employees' families.

Question: What is the amount on

your purchase card?

Answer: The amount on the

purchase card is approximately

10 million tomans.

se the platform for offering gifts to employees' families.