



Job Description

9th Floor Tanzanite Park, Victoria, Dar es Salaam, Tanzania | +255 758 778 886 | info@empower.co.tz

Job Title Accounts Relationship Officer	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Intermediate	Industry Banking

Open to Expatriates
Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 2 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

Develop, implement and manage long term beneficial mutual relationships with personal and SME customers. Ensure that all short and long term commercial and economical objectives for the Branch personal and SME are achieved through an increased number of customers and volume of personal and SME related products.

Responsibilities

1. Ensure the long-term prosperity of the business

- Generate revenue streams through the cross-sell of banking services to the bank's personal and SME customer base.
- Manage and develop a portfolio of the bank's personal and SME customers including revenue accountability.

2. Ensure good levels of customer service

- Source new client referrals from networking and calling programs targeted specifically towards personal and SME customers.
- Identify and meet customer needs through the provision of Banking solutions.
- Management and coordination of the acquisition and retention process of customers through ensuring good levels of customer service at all times.
- Receives, researches and responds to customer enquiries, problems and complaints.
- Overall, achieve and maintain a high level of Customer Service at all times.

3. Meet financial targets

- Portfolio profitability in line with sales targets.
- Achieve the required cross-selling ratio.
- Implementation of marketing campaigns.
- Management of Service Level Agreements.
- Management of leads from bank staff and other internal or external contacts.
- Delivery of the financial plan and achievement of business objectives and targets.
- Management of a portfolio of personal and SME customers including revenue generation and accountability.
- Champion the customer experience ensuring the delivery of quality advice, recommendations and solutions to customers.
- Continually identify opportunities for improvements intended to grow the reputation of personal and SMEs service and proposition.
- Adopt "hands on" approach to client contact and follow up.
- Develop an in-depth knowledge and understanding of the markets, banking products and services in order to match our offering

with client needs.

- Take ownership for, and delivery of individual sales and revenue targets.
- Source new target market clients that support the attainment of business objectives and targets.
- Effectively manage referred clients to deliver financial targets.
- Provide a first-class level of service to ensure that clients are satisfied and continue to do business. Additionally, generate target market referrals as a result.
- Maintain and update accurate client information.
- Act in accordance with all regulatory, compliance and KYC policies (both internal and external) and communicate to clients as appropriate.
- Build productive relationships with referral sources, within the branch network, instilling a sense of teamwork and pro-activity with client referral.
- Coach and develop bank staff to ensure quality of leads referred is at the required standard.
- Pro-actively participate as a member of the Relationship Management team contributing towards team targets and promoting teamwork.
- Contribute effectively to team activities including the generation of new sales ideas and initiatives.

4. Ensure good levels of customer service

- Maintain and improve efficient service level related operations and processing to quality objectives

5. Sales Management:

- Branch personal and SME Sales planning.
- Controlling, monitoring, analyzing, taking actions.
- Activities planning (acquisition, activation, cross sell). • Sales coaching.
- Operational management of the personal and SME portfolio at the branch.
- Plans (objectives, leverage tools, timing, etc) and manages local and central business activities by optimising and coordinating actions within the dedicated market segments.
- Maintaining and developing relations at territory level with 3rd parties and associations with business interest regarding assigned markets.
- Prepares development plans and coordinates actions taken in order to acquire new customers.

6. Credit Activities:

- Ensure the most economic/efficient procedures and best practices for managing credit activities by evaluating processes, methodologies and defined tools.
- Deliberate loan requests which are under his/her jurisdiction and forward those for authorization if proposals are over limit.
- Govern quality control by monitoring of trends and progress.
- All activities to be inline with Bank's retail strategy and segmentation rules.
- Co-operation with branch managers.
- Value management for local marketing activities (acquisition costs, break even, pay back).
- Managing by standards (process design, reports, P&L, calculations, concepts etc.).
- Managing the service quality within own department (delivery time, knowledge, friendliness, efficiency, transparency).

7. Others

Carry out all duties and activities in adherence to provisions of the bank's Declaration of Secrecy Undertaking signed by the employee on joining the bank

Education & Qualifications

- Bachelor's Degree in Business Management, Economics, Finance, International Business, Marketing or equivalent.
- A minimum of 3 years experience in a Relationship Management or similar role preferably in a personal and SME market segment or Corporate Banking.
- Broad based knowledge of financial products and services, financial markets and economic environments.

Requirements

- Excellent understanding of financial statements and credit risk analysis.
- Knowledge of respective operational and regulatory environment.
- Ability to research and aggressively source new business through own initiatives.

- Demonstrated ability to network and build own portfolio of contacts to maximize referral network.
- Ability to work under pressure and strong adherence to deadlines and targets.
- Good problem-solving skills, expressing the ability to question, listen and understand the customer and business environment.
- The ability to show empathy to diffuse and resolve customer dissatisfaction

Characteristics

- Excellent communication and negotiation skills.
- Excellent presentation skills.
- Strong relationships building and networking skills.

Reporting To

Branch Manager

Driving Licence

Not Required

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