



# Job Description

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<b>Job Title</b> Head Client Coverage - Consumer Clients	<b>Job Location</b> Dar es Salaam	<b>Category</b> -
<b>Job Type</b> Full Time	<b>Job level</b> Head of Department	<b>Industry</b> -

**Open to Expatriates**  
Only Open to Tanzanian Nationals

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> -
<b>Secondary Industry</b> -	<b>Primary Category</b> -	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

To implement, enable, scale, entrench, engage and commercialise the Consumer Client value proposition/s and life journeys in country through the Client Coverage teams (e.g: private banking, prestige direct, ATM branch distribution, etc). To embed the ecosystems way of working and drive integrated teams together with Business and Commercial Clients, High Net Worth clients, Client Solutions, other country capabilities and internal delivery partners (e.g: Engineering, Finance, etc).

## Responsibilities

### Strategy

- Leads the implementation of the consumer client value proposition and all related toolbox(es) and life journeys in country – and customises accordingly.
- Tracks and reports on adoption and provides feedback to relevant domain owners and capabilities.

### Client

- Implements the client value proposition/s in country with approved customisations.
- Drives and entrenches a consistent client experience through all engagement platforms.
- Partners with Client Solutions and 3rd Party partners and ecosystems for the delivery of integrated multi-products and services for the client.
- Maintains alignment with other segment heads in order to ensure client value proposition delivery and reduction of duplication across segments.
- Stays abreast of market and competitive developments in order to provide input to innovative and value-added services to gain market share.
- Conducts client sensing in order to improve understanding of client needs

### Product

- Creates multi-product client experiences to address client life events, distributed through client engagement platforms.
- Delivers products and services to the consumer segment through a client centric platform

## Financial Management

- Defines and implements the financial outcomes required for Client Coverage, Consumer Clients and approves provincial financial budgets together with other segments, client solutions and country stakeholders.
- Monitors implementation of agreed financial and non-financial outcomes and ensures that remedial actions are implemented.

## **Risk, Reg, Prudential and Compliance**

- Accountable for overall risk management and adherence to all governance standards for the continued sustainability of the segment at a national level.
- Ensures adherence to the defined client risk appetite / framework (e.g., operational risk, credit risk, ecosystems risk and partner risk management) and provides input where relevant.
- Ensures that risks are mitigated, and that appropriate, proactive recovery and resolution plans are in place to protect the segment from any untoward event.
- Drives satisfactory audits and ensures that there are no repeat unsatisfactory findings as gauged by operational losses - retains central oversight of all risk and remediation matters relating to Client Coverage, Consumer Clients, country.
- Follows the parameters of the key trade off decisions at client level (i.e. risk appetite, pricing etc.).

## **People**

- Sets the example and leads the team in line with the Group's leadership identity, core values and People Promise.
- Enables integrated ways of working and collaboration across the value chain to deliver for the client.
- Inspires the team to deliver on the Group's shared purpose and instilling a culture which enables the Group to evolve into a client led platform organisation.
- Ensures alignment to the People and Culture standards with regards to all employee-related matters.
- Provides input into talent strategy developed by People and Culture.
- Identifies current and potential employee skill requirements in consultation with the People and Culture function

## **Education & Qualifications**

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- Bachelor degree

## **Driving Licence**

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Not Required

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