



Job Description

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Job Title Head of Digital Lending	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Head of Department	Industry Finance Services
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Finance Services: 5 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

The Head of Digital Lending is responsible for the end-to-end strategy, performance, and governance of digital lending products. The role drives sustainable portfolio growth, strong credit quality, operational efficiency, and responsible lending, while leveraging existing systems, data, and digital platforms to deliver scalable and customer-centric digital financial solutions.

Responsibilities

Strategy & Product Management

- Define and implement the mobile lending strategy aligned with company's vision, mission, and profitability objectives.
- Lead the design, optimization, and scaling of mobile lending products
- Own the digital lending roadmap and provide end-to-end oversight of operations and collections for mobile lending products
- Ensure digital lending products are customer-centric, competitive, and sustainable.
- Provide effective leadership and performance management of teams supporting digital lending products across all service channels.

Portfolio Growth & Performance Management

- Drive growth of the digital loan portfolio while maintaining strong credit quality and profitability.
- Design and implement customer retention campaigns and loyalty programmes to improve repeat usage and long-term engagement.
- Monitor key performance indicators including disbursements, active borrowers, repeat borrowing, PAR, and NPLs.
- Optimize collections strategies and customer lifecycle management
- Responsible for delivering mobile lending performance in line with approved targets, covering customer conversion, portfolio quality, recovery performance, and collection efficiency.

Credit Risk, Data & Analytics

- Oversee credit scoring models and affordability assessments.
- Leverage alternative data and behavioural insights to improve credit decisions.
- Work closely with Risk and Data teams to strengthen portfolio monitoring and early warning indicators.
- Develop customer profiling mechanisms to ensure risk exposure remains within the approved risk appetite.
- Balance growth objectives with risk appetite and responsible lending principles.

Technology & Tools

- Optimise existing digital lending systems, including the loan management system, digital lending platforms such as CRM, collections tools, and reporting platforms to improve efficiency, portfolio performance, and customer experience.
- Ensure effective utilisation of systems to drive scalability and cost efficiency.
- Collaborate with IT and vendors to ensure system stability, uptime, data integrity, and secure integrations.
- Reduce manual interventions and improve turnaround times across the digital lending lifecycle.

Customer Financial Wellness & Responsible Lending

- Promote responsible borrowing and repayment behaviour.
- Leverage the Financial Wellness Portal to deliver customer financial wellness education

Reporting & Governance

- Prepare timely and accurate reports for Management, Board, and other relevant stakeholders to support decision-making, performance monitoring and regulatory compliance
- Ensure accuracy and integrity of portfolio, risk, and performance reporting.
- Support audits, regulatory reviews, and inspections related to digital lending.

Leadership & Culture

- Build and lead a high-performing and integrity culture.
- Foster a culture of accountability, innovation, data-driven decision-making
- Coach and develop talent to support long-term digital capability and succession.

Education & Qualifications

- Bachelor's degree in business administration, Commerce (BCom), Finance, Computer Science or a related field.
- Master's degree (MBA or equivalent) is an added advantage.

Requirements

- At least 5 years' experience in digital or mobile lending, with 3–5 years in a leadership or management role.
- Proven experience in managing and growing digital loan portfolios, including portfolio performance and credit quality oversight.

Characteristics

- Understanding of digital financial products and lending operations.
- Strong analytical skills with the ability to interpret portfolio performance, customer behaviour, and risk data.
- Ability to drive accountability and performance across teams.
- Strong communication skills
- Strategic thinker with strong execution capability.
- Results-driven, disciplined, and detail-oriented.
- High integrity and strong ownership mindset.
- Resilient and effective in fast-paced digital environments.

Reporting To

Chief Executive Officer

Driving Licence

Not Required

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