



Job Description

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Job Title Manager, Agency Banking.	Job Location Dar es Salaam	Category Business Banking, Business Banking
Job Type Full Time	Job level Manager	Industry Banking, Banking
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 3 Years
Secondary Industry Banking: 3 Years	Primary Category Business Banking: 3 Years	Secondary Category Business Banking: 3 Years
Certificate -	Qualification -	

Summary

Responsible for driving and growing agents' base, pushing for transactions to generate value and revenue by providing leadership on agent recruitment, the acquiring business and management of agency business operations.

To understand and supervise the implementation of the agency banking business including the remote account acquisition that is done by the Sales Officers by working closely with the sales team and branch managers.

To ensure the alternative banking channel performs well, generate values and ensuring reports and initiatives are shared to Head of Consumer Banking and management as required

Responsibilities

Business Growth:

- Planning, executing, and drive Sales strategy, distribution, and expansion, coming up with marketing initiatives and budgets for the entire Agent business.
- Liaising with branch managers on identification of the new prospective agents in the market while ensure compliance of KYC as per regulation and business requirements.
- Acquire new business opportunities, initiate business cases and product concepts for value added services on Agency banking and seek necessary approvals from within the bank.
- Manage Agent relationship and business development for Direct and Indirect Channel model of Wakalas.
- Ensuring Agents, staff and team on field are adequately trained on products and services the bank is offering and the ABCs of troubleshooting agency banking tools as well as agents disputes.
- Track and monitor the performance of Agency Banking Representatives and assign goals to branches and field team by product and generate necessary reports for Performance Reviews to ensure quality support services to Wakalas.
- Drive a performance discipline within the team and work hand in hand with the Head of Consumer Banking to allocate sales budgets to the branches and agencies
- Optimize and grow revenue streams
- Identify business opportunities and develop tactics to leverage on them
- Measure, track and manage sales targets and budgets for the region
- Balance sheet growth against target
- Sales against target

Customer Service, Operations and Compliance:

- Regular visits to the field and branches to ensure correct implementations of agency banking strategies, policies and compliance

also to monitor performance and evaluation of branches and field team KPIs.

- Keep abreast of local market dynamics on customer behavior; identify changes, completion, opportunities, regulations, policies, risks and compliance
- Supervising Agency banking Representatives and the Agencies itself on their Agency Banking Day to day activities and targets.
- Supporting other business units for cash transaction solutions using customized agency banking models.
- Coordinate branding activities in relation to Wakala Branding, Researching and Marketing intelligence as part of Business Development strategy.
- Identify major risks affecting the branches and take necessary steps to measure, monitor and manage those risks • Satisfactory audit results
- Ensure relationship with WAKALAs, product team and marketing is nurtured for business growth

Reporting:

- Ensure timely submission of reports such as periodic business, call reports and surprise check reports etc.

People and Administration:

- Responsible for recruitment, development, and retention of good Agencies / WAKALAs that meet business needs
- Drive an open communication channel with Branch Managers and Head Office team to foster cooperation, teamwork and taking responsibility in coaching and guiding the team
- Agree performance personal scorecards for direct reports and share monthly performance feedback with the team in order to maintain performance at all levels, and manage poor performances as per the laid down policy
- Manage succession planning and identify key talent
- Manage the handover process in accordance with laid down procedures
- Manage the on-boarding and probation process of new and exit staff and ensuring induction and probation reviews are done within set times
- Plan for utilization of leave for direct reports while maintaining quality customer service
- Ensuring Personal Scorecards are signed off within set times
- 100% leave utilization by end of year
- Perform any other duties as may be assigned by the immediate supervisor from time to time

Education & Qualifications

- University Degree/Advanced Diploma in field of Banking, Finance or Business-related field.
- Ability to drive the sales process from plan to close
- Business acumen / Agency network growth and support
- Sales, commercial acumen, and customer acquisition Skills
- Microsoft Excel skills, proficiency in all other Microsoft Office applications, Reporting and presentations Skills, strong negotiations skills and Management of Direct Sales Team
- Prior exposure to field operations on agent network institutions/FMCG Sales/direct sales operations will be an added advantage

Requirements

- A minimum of 3 – 5 years of working experience in the Banking industry, Mobile Network Operator (MNOs), or agency network operations.

Characteristics

- Demonstrated ability to communicate, present and influence credibly and effectively at all levels of the organization
- Ability to Team building, manage and motivate Direct sales officer
- Interpersonal skills

Reporting To

Head of Consumer Banking

Driving Licence

Not Required

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