



Job Description

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Job Title Manager: Business Acquiring and Issuing	Job Location Dar es Salaam	Category Digital Banking
Job Type Full Time	Job level Manager	Industry Banking

Open to Expatriates

Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 5 Years
Secondary Industry -	Primary Category Digital Banking: 5 Years	Secondary Category -
Certificate -	Qualification -	

Summary

To pioneer and implement thought-leading innovation strategy throughout the business and strive to ensure that the organization is ahead of the game in the evolving digital financial services landscape. Working with other stakeholders to ensure the bank's digital transformation is effective and it is yielding the expected profitability.

Responsibilities

Principal Accountabilities

- Developing an overall Digital Banking strategy for the bank and drive its implementation in order to deliver the overall revenues, market share, competitiveness, and brand targets
- Manage the Cards, channels and Digital Propositions businesses for increased uptake, profitability and market share
- Champion the acquiring business of the bank including but not limited to POS acquiring, e-commerce acquiring, ATM acquiring on other networks such as Mastercard, JCB and Union Pay
- Work closely with Agency banking manager to ensure optimum distribution of bank's agents who are active and profitable to the bank.
- Champion new businesses around Remittances, Digital Lending, Trade and Value Chain Banking; and drive for market share, profitability and deposit flows.
- Develop business case analysis for the business proposition focusing on profits, deposits and market share in order for meaningful decision to be made
- Manage end-to-end Product Development life cycle by working closely with key functions to ensure their requirements are captured, analyzed and implemented successfully
- Define quantitative & qualitative processes for periodic fundamental marketing research of diverse products and services
- Create and oversee the overall programme plan to deliver new proposition launch and growth requirements
- Define the project scope, goals and deliverables, and identify the players responsible
- Manage project plans for each service launch. Identify resource and milestone conflicts, and opportunities to exploit synergies between projects.
- Liaise with all key project stakeholders (e.g. tech vendors, Marketing, Operations, Compliance and IT) to develop realistic plans that can be delivered
- Manage all risks and issues that could or do arise, create a mitigation plan for each and ensure its execution
- Oversee day-to-day progress and monitoring of the execution plans, ensuring the correct progress is being achieved by each market in the overall plan. Track progress to key milestones, identify and correct any slippage.
- Undertake the delivery of regular progress reporting, focusing on exceptions and steps to correct the exceptions. Accurate and honest reports on project status and risks to the final delivery.
- Conduct regular training sessions for team members and entire bank staff to create awareness about bank's digital

- propositions and position each staff as a “Digital Ambassador” of the banks
- Develop new process flow leveraging agency banking on issuance of bank’s products such as account opening and prepaid cards issuance.
- Create and maintain strategic partnerships with stakeholders such as government entities, professional bodies, private companies with an intention to provide mass issuance of bank’s products and services
- Any other official duty assigned by the line manager.

General Description

- Responsible implementing the Digital Financial Services strategy for the bank; in alignment with the country aspirations
- Oversee Cards, Channels and specialized digital propositions to consumer and commercial clients.
- Own and drive specialized propositions in Remittances, Digital Lending, e-commerce, Trade and Value Chain Banking
- Identify & build a partnerships and alliances that will ensure the long-term success of this business model – Telcos, Governments, FinTechs, Vendors etc.
- Oversee agents’ performance by developing usage propositions to the customers
- Responsible for developing profitable marketing campaigns and promotion of cards and digital products
- Responsible for Digital projects management and delivery
- Broad KPIs: Number of Successful Rollouts, Active Customers, PBT and Market Share

General Description – Channels

- Responsible for implementing the eChannel strategy of the bank
- Play an integral role in driving and evolving the bank’s digital presence
- Ensure all digital assets of the bank are secure and always working
- Contributes to the development of digital strategies and tactical plans to enhance the Bank’s brand image, to strengthen consumer relationships and drive sales within established budgets.
- Augment the digital consumer experiences via ATM, Web, POS, Social and Contactless
- KPI pillars: No. customers, Active Card Users, % and Volume of Transactions via Electronic Channels, Channel Profitability and Channel Availability

General Description – Cards

- Responsible for formulating and implementing the card strategy of the bank
- Develop the Cards Customer Value Proposition for physical & virtual cards.
- Develop and position cards as a Transactor, Liability Generator and revenue focused proposition while managing running costs effectively
- Create Alliances to drive spend/value
- Work with support functions to develop the Cards Model for the Bank
- KPI pillars: No. of Active Cards, Card Transaction Volumes, Ratio of Cards to Accounts, Card Profitability, Credit Card NPL, and Co-Branding/Scheme Partners

General Description – Digital Proposition

- Develop and launch compelling and profitable new digital propositions, products and capabilities for customer segments which meet the customer growth, income and profit targets of the Bank
- Secure relevant partners/alliances (e.g. Telcos, Utilities, Religious organisations, Schools, Governments Retailers etc.) to leverage their large clusters/network, brand and distribution network
- Identify opportunities to enhance existing digital products
- Deepen share of wallet (cross-sell / product usage) via new ways of communicating, distributing, servicing, and connecting
- Increase acquisition/retention through alignment of propositions & servicing
- Determine how best to reward loyalty through new /enhanced propositions
- Enhance existing / introduce new segment based digital product propositions
- KPI Pillars: Volumes, Profitability, Active Customers per Proposition/Product, Customer and Revenue Market Share per Proposition/Product

Education & Qualifications

- Minimum of Bachelor’s degree in Engineering, Mathematics, Finance or related field required

Requirements

- 5+ years of experience with consumer bias in a financial service, telecommunications or FinTech firm.
- Strong track record in Digital Banking or Mobile Money projects in either a Bank, Mobile Money, FinTech or Financial Services environment
- Significant expertise in understanding Digital Financial Services technology and infrastructure requirements in Africa
- Understanding of the evolving Digital Financial Services landscape in country
- Proven track record and initiating and delivering successful digital initiatives
- Proven knowledge of financial revenue models in Digital Financial Services

Characteristics

Competencies:

- Excellent negotiations and influencing skills
- Networking and Relationship building skills
- High level understanding of the overall business and key strategic revenue drivers

Functional Area Skills/Knowledge:

- Has significant knowledge of the organization, work environment and process, with advanced knowledge of Agency Banking and other alternative channels.

Personal attributes:

- Positive attitude
- Efficient time management
- Confident and resilient
- Good inter-personal skills
- Excellent communicator and motivator
- Excellent in organising and planning
- Team player with strong influencing skills
- Maturity and credibility
- Ability to understand and meet customer needs.

Reporting To

- Senior Manager: Digital & Fintech

Driving Licence

Not Required

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