

Job Title:	Business Analyst -Data Science Management & Portfolio Analysis	Reports to:	Head of Retail Analytics
Unit:	Retail Analytics	Department:	Retail Banking
Grade:	Band 5	Date:	2021

Job Purpose Statement
<p>The business analyst will be responsible for bridging the gap between technology and the business, using data analytics to assess processes, determine requirements and deliver data-driven recommendations and reports to stakeholders within retail.</p> <p>The business analyst key responsibility is to develop capability for identifying customer data trends that can be monetized with the end goal of generating value for the bank, both balance sheet growth and revenue generation.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Business Analytics	40%	<ul style="list-style-type: none"> Automate data analysis and reporting to ensure there is timely delivery of sales reports and other MI needed for decision-making. Mine and analyse data from the bank's databases to drive optimization and improvement of product development, marketing techniques and business strategies. Working with BI technical teams and the analytics team members, develop capability to produce relevant Ad Hoc reports that meet retail teams MI requirements. Working with the BI technical teams in IT and finance, develop customer 360 capability on the SAP BI system. Develop easy to understand MI reports for branches to enable managers to gain deep understanding of their business that will assist them drive growth and profitability.
Data value maximization	45%	<ul style="list-style-type: none"> Perform regular data analysis to uncover revenue opportunities and identify income leakages. Such opportunities include cross sell and upsell opportunities, card usage campaigns etc. Develop predictive modelling to increase and optimize customer experiences, to foretell and avert attrition, increase revenue generation and guide marketing campaigns.
Learning and growth	15%	<ul style="list-style-type: none"> Participate in training programs to up skill the team on modern data analytics methods. Through regular trainings, aligning frontline to achieve desirable productivity.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	none
Indirect Reports	1 - 2

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal <ul style="list-style-type: none"> • Retail business heads • Retail digital team • Retail Analytics team • Products team • Technology & Operations • Digital business 	External None

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
The role holder is empowered to make operational decisions.

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
Less than 1 week, weekly, monthly, 6 – 12 months

Ideal Job Specifications
Academic: <ul style="list-style-type: none"> ▪ Bachelor's degree in a business related field or IT. Professional: <ul style="list-style-type: none"> ▪ Professional banking, accounting or IT course will be an added advantage. Desired work experience: <ul style="list-style-type: none"> ▪ At least 8 year's banking experience or equivalent. ▪ Experience in usage of advanced analytics tools including advanced Excel, VBA, SQL, Python, Power BI, R and other data analysis tools.

NCBA Bank Core Value Behaviours (Performance Drivers)

DRIVEN: - We are **passionate**, make **bold decisions** and learn from our failures. We **seek new challenges** and appreciate different views constantly raising the bar. We **explore our full potential**.

OPEN: - Our interactions are **candid, honest and transparent**. We listen to each other and our clients. We are inclusive and always **respect each other**.

RESPONSIVE: - We are **proactive**, act quickly and resolutely to **deliver results**. We put our **customer's interests at the heart** of all that we do. We keep it simple and seek **new ways to improve**.

TRUSTED: - As a trusted partner we do what is **morally right** always. We **keep our word**. We are **accountable** and **believe in each other**.

Ideal Job competencies

Technical Competencies

- Advance level competency in Excel
- Advanced level competency on major business intelligence tools such as SQL, Power BI, SAP BI, Python and R etc.
- Programming skills will be an added advantage.
- Strong Analytical skills
- A keen eye for detail, quality conscious and has a strong sense of responsibility and ownership
- Sound Business knowledge
- Basic understanding of Relational Database Management System.

Behavioural Competencies

- Self-motivated and result oriented
- Excellent planning and organization skills.
- Effective communicator with good interpersonal skills
- Ability to work under pressure and meet strict deadlines
- Analytical and decisive
- Good Interpersonal skills
- Pragmatism and problem solving skills