



Job Title:	Senior Product Manager	Reports to:	Head, Product Acceleration
Unit:	Product Acceleration	Department:	Digital Business
Grade:	Band 6	Date:	September 2025
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

The Senior Product Manager for our Digital Payments Suite is responsible for defining and executing a multi-year product strategy to drive significant revenue growth and increase market share. This role is a critical leadership position, bridging business objectives with technical innovation to deliver a world-class payment and mobile lending experience.

You will leverage your deep expertise in the fintech payments and mobile lending landscape to identify new opportunities, build compelling business cases, and secure stakeholder buy-in. Success in this role will be measured by key metrics, including increasing customer transaction volumes and value, improving customer retention, and accelerating revenue growth.

As a thought leader, you will mentor and guide junior product managers and product owners, lead cross-functional agile teams (engineering, design, data science), and influence senior leadership on the future direction of our digital products. Your strong analytical skills and ability to use data-driven insights to inform decisions will be key to your success.

You are the ideal candidate if you are passionate about solving complex customer pain points, have a proven track record of shipping innovative fintech products, and are excited to shape the future of digital payments for a rapidly growing company.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting (to add up to 100%)	Output
Product Strategy	30%	<ul style="list-style-type: none">• Strategic Planning and Prioritization: You will build and articulate a compelling business case for your product strategy, securing buy-in from senior leadership and key stakeholders. You will manage and prioritize the product roadmap and backlog, ensuring a balance between foundational development, addressing critical user needs, and quick-to-market solutions.• Innovation and Leadership: You will design a product strategy that incorporates core, adjacent, and disruptive innovations. You will oversee the entire product lifecycle, acting as the "glue" that drives consensus and decision-making among diverse, cross-functional teams.

		<ul style="list-style-type: none"> • Execution and Communication: Maintain a deep understanding of your product's technical and operational elements to inform decisions. You are responsible for developing clear product requirements and communicating them effectively to engineering and design teams.
Market & Customer Research	30%	<p>The senior product manager is responsible for in-depth market analysis and customer advocacy. This involves:</p> <ul style="list-style-type: none"> • Identifying Opportunities: Use deep expertise in the fintech landscape to discover new market opportunities and inform product strategy. • Customer-Centric Problem-Solving: Proactively solve complex user pain points and leverage direct customer engagement to build world-class experiences. • Data-Driven Insights: Use analytics to understand user requirements, measure product impact, and inform decisions. • Go-to-Market Strategy: Collaborate with go-to-market and services teams to ensure product launches maximize impact on both customers and revenue.
Product Acceleration	25%	<ul style="list-style-type: none"> • Lead with Data-Driven Outcomes: As a senior product manager own and drive key performance indicators (KPIs). This means setting ambitious, quantifiable goals for the product and being accountable for their success. The role goes beyond reporting; it's about actively moving the needle on metrics like customer lifetime value, transaction volume, and retention rates. • Act as a Strategic Analyst: The senior PM must synthesize data and customer insights from multiple sources—transaction logs, qualitative research, and user feedback—to identify strategic opportunities. This synthesis is to create compelling, data-backed proposals that persuade stakeholders and inform the product roadmap. • Define and Evangelize Success: The senior product manager is responsible for defining and constantly measure success metrics for every new feature and initiative. This involves creating a framework for how the team evaluates its work, ensuring that all efforts are aligned with business objectives, and evangelizing a culture of data-informed decision-making across the organization. • Champion First Principles Thinking: Apply a structured, first principles approach to get to the root of the problem. This means asking the right, often difficult, questions, challenging assumptions, and using data from cross-functional teams to build a clear, unassailable path forward. The goal is to move from ambiguity to a confident, data-backed decision.

People	15%	<p>The Senior Product Manager is responsible for cultivating a high-performing product team and fostering a culture of excellence. Key responsibilities include:</p> <ul style="list-style-type: none"> • Mentorship and Leadership: Act as a thought leader and mentor, providing guidance and continuous coaching to junior product managers to help them develop their skills and grow their careers. • Cross-Functional Team Leadership: Lead, inspire, and empower cross-functional agile teams (including engineering, design, and data science) to ensure successful execution, delivery, and iteration of new product features. • Culture and Talent Management: Define and champion cultural practices and performance management strategies that attract, nurture, and retain top product talent. Foster an environment of trust and open communication, ensuring positive team dynamics and continuous performance improvement.
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Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Including but not limited to Product Managers & Product Owners
Indirect Reports	Other staff within the unit's organogram.

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<p>Internal</p> <ul style="list-style-type: none"> • All organisation's departments and subsidiary organisations. 	<p>External</p> <ul style="list-style-type: none"> • Customers, Suppliers, Financial Institutions, Industry Players, National and County Governments, Regulators, Etc.

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>
<ul style="list-style-type: none"> • Appropriateness of the unit's structure, staffing, performance plans, policies, procedures and tools. • Contractual agreements with suppliers and other third parties shared with members of ExCom as defined by the Legal and Procurement procedures. • Approval of other expenditure categories within discretionary powers delegated through the Group Director, Digital Business, provided that such expenditure is within the approved strategy and annual budget for the Bank.

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>
Contribution to the 5-year strategy, development and implementation.

Ideal Job Specifications

Academic and Professional Certifications:

- At least an undergraduate degree in Business and Finance or Technology and Engineering or Data Science and Statistics, or equivalent experience. A Master's degree in a business field is desirable.

Professional

- Product Management Certification, Project Management Certification, Agile and Scrum Certifications, Data and Analytics Certification – are desirable.

Desired Experience

- At least 10 years' work experience, 5 of which should have been in a senior management capacity in a similar sized organisation having led successful business and product development projects and/or initiatives.
- Familiarity with the latest technologies and trends in the industry and the ability to work closely with engineers to ensure the feasibility and technical soundness of product ideas
- Experience working at both early stage startups as well as larger companies, to demonstrate adaptability to different environments and the ability to thrive in both
- Knowledge of multiple functional areas, including product management, engineering, UX/UI, sales, customer support, finance or marketing. Understanding of go-to-market commerce enablers (e.g., payments, loyalty, subscriptions, etc.).
- Have strong technical competence, with experience and track record of success in building high-velocity, low-latency, high-availability services with beautiful API design
- Ability to achieve strategic goals and evolve product strategy based on research, data and industry trends in an innovative and fast-paced environment. Excellent problem-solving, organizational and analytical skills.
- Ability to influence multiple stakeholders without direct authority.

Ideal Job competencies

Technical Competencies	
Customer-Centricity	At the core of all product management is the user. A senior PM must be the voice of the customer, deeply understanding their pain points and needs through research and feedback. This customer-centric approach ensures that the products being built truly solve real-world problems and provide a seamless, positive user experience.
Cross-Functional Leadership	Be an expert communicator and collaborator, capable of uniting diverse teams—including engineering, design, marketing, legal, and compliance—around a single product vision. This involves effective stakeholder management and the ability to influence others to achieve common goals.
Strategic Vision	Be able to define and drive the product strategy, create a long-term roadmap, and align the product's vision with the company's overarching business goals. This involves understanding market trends, identifying new opportunities, and making data-driven decisions to achieve a competitive advantage.
Data-Driven Decision-Making	The ability to analyse complex data sets is crucial. This involves using metrics and analytics tools to interpret user behaviour, track product performance, and identify areas for improvement. Senior PMs leverage this data to make informed decisions about feature prioritization and product enhancements.
Risk Management	Be able to identify, assess, and mitigate various risks, including credit risk, fraud, and compliance risks. This proactive approach protects both the business and its customers.

NCBA Bank Values
<ul style="list-style-type: none"> • 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 put our customer's interests at the heart of all that we do. We are proactive, act quickly and resolutely to deliver results. 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.

Behavioural Competencies	
Emotional Intelligence	Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.
Social and Cross-cultural Awareness	Interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.

Behavioural Competencies

Agile

Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments.

Inculcates a digital mind-set in the organization, institutionalising cross-functional collaboration, flattening hierarchies, devolving decision making to smaller teams, and building environments that creatively partnering with external companies to extend necessary capabilities to encourage the generation of new ideas and developing more iterative and rapid ways of doing things.

Implements incentives and metrics to support such agility.

Self-Development

Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals.

Seek to experience a range of relevant career opportunities in the context of a long-term plan enabling them to deliver the truly outstanding contribution required.

Leadership

Entrepreneurial drive, perseverance, and proactive style to drive cross-functional initiatives forward.

Delivers results and has significant impact on an organization through the teams managed.

At a basic level, are proactive, never reactive, and do not need to be told what to do. At the highest, will recognise and bring into the organisation significant opportunities where technical solutions and business opportunities meet to create strategic advantage.

Is not afraid to speak their mind, and is always prepared to raise difficult issues with others in the face of actual or expected opposition from colleagues.

Be personally robust and self-confident in pursuit of their objectives for the customer segment and the organisation.

Maintain a positive "can-do" attitude to achieve what they know needs to get done.

Capable of developing a sound understanding of the motives, needs and concerns of others and develop a deep understanding of their complex stakeholder network. Can anticipate the motives and expectations of others effectively.

Team members feel included, valued, and trusted, such that they work impactfully with each other and with other teams.

Has the emotional intelligence to understand and manage own and others emotions.