;Job Title:	Commercial Performance & Monetization Analyst	**Reports to:**	Chief Commercial Officer
Unit:	Digital Business	**Department:**	Commercial – LOOP DFS
Grade:	Band 5	**Date:**	October 2025
Job holder:		**Supervisor:**	
Signature:		**Signature:**	

Job Purpose Statement

To support the Commercial Office in the development and execution of the commercial strategy for LOOP.

Pricing & Monetization (20%)
The Commercial Performance and Monetization Analyst will be responsible for developing and refining pricing models and monetization frameworks designed to optimize profitability while maintaining competitive market positioning. This involves conducting detailed price sensitivity and elasticity analyses to inform pricing adjustments and strengthen Loop's market presence. The role requires close collaboration with Product, Data Science, and Business teams to identify, evaluate, and implement new revenue streams that support sustainable growth and align with strategic objectives.

Revenue Assurance & Reporting (20%)
The Analyst will lead the end-to-end revenue assurance function, ensuring the accurate capture, reconciliation, and reporting of all revenue streams across the business. They will proactively investigate and resolve any revenue leakages or discrepancies, maintaining complete, audit-ready documentation to uphold financial integrity. Regular monthly and quarterly revenue reports will be prepared, clearly linking financial performance to operational outcomes. Additionally, the Analyst will maintain and enhance MIS and BI dashboards to provide real-time visibility into revenue trends, performance variances, and emerging risks.

Budgeting, Forecasting & Financial Modelling (15%)
This role involves developing robust financial models and business cases to evaluate new initiatives, product launches, and strategic partnerships. The Analyst will lead the annual budgeting cycle, ensuring financial forecasts and variance analyses are integrated into actionable insights that guide decision-making. They will also conduct scenario modelling, sensitivity analysis, and profitability forecasting to support strategic planning, providing management with a forward-looking view of financial performance under various market and operational conditions.

Cost Optimization & Commercial Efficiency (10%)
The Analyst will review and recommend strategies aimed at reducing cost-to-revenue ratios and enhancing overall commercial efficiency. They will evaluate and track profitability across business lines, identifying cost inefficiencies and recommending improvements to strengthen margins. Through detailed cost-benefit analyses, the Analyst will assess new investments, partnerships, and process changes, ensuring that each initiative delivers measurable financial and operational value to the organization.

Market, Partner & Customer Analytics (10%)
The role includes conducting ongoing market and competitor analysis to identify emerging opportunities, potential threats, and industry trends that influence commercial strategy. The Analyst will leverage customer analytics—such as segmentation, churn analysis, and customer lifetime value (CLV)—to inform marketing and retention efforts. They will also support the identification, evaluation, and financial assessment of strategic partners, including financial institutions, mobile operators, and technology providers, to enhance Loop's product offering and market reach.

Dashboard Maintenance & Insight Generation (10%)
The Analyst will develop and maintain interactive dashboards for tracking pricing performance, monetization, and broader commercial metrics using tools such as Power BI or Tableau. They will ensure data integrity and timeliness by automating data refreshes and report updates where possible. Through thoughtful visualization and interpretation, the Analyst will transform complex datasets into clear, actionable insights for senior management and operational teams, supporting fact-based decision-making and performance improvement.

Commercial Board Reporting (15%)
A key responsibility of this role is the preparation and presentation of Commercial Board Reports that summarize key financial metrics, revenue trends, pricing performance, and monetization outcomes. The Analyst will consolidate data across multiple business lines to provide a comprehensive and coherent view of Loop's overall commercial performance. They will design and produce visually compelling board packs and presentations that convey insights through clear narratives, trend analyses, and strategic recommendations. In addition, the Analyst will support the Chief Commercial Officer in Board and Executive Committee meetings by preparing ad hoc analyses, explanatory notes, and slide decks. All reporting will adhere to governance standards and uphold the highest levels of financial accuracy, transparency, and completeness.

Key Accountabilities (Duties and Responsibilities)		
Perspective	**% Weighting** *(to add up to 100%)*	**Output**
Financial	30%	• Conduct thorough market research and data analysis to identify trends, opportunities, and threats in the financial services sector. • Develop and refine pricing strategies to balance competitiveness and profitability, ensuring optimal revenue generation. • Generate financial models and simulations to support strategic decision-making and evaluate potential business initiatives. • Analyse customer behaviour and preferences to tailor Loop's products and services to meet market demands effectively. • Provide insights into spending patterns and purchasing behaviour to support merchants in making informed business decisions. • Review and develop strategies and plans to optimize and reduce costs that affect the profitability of LOOP business.
Internal business processes	50%	• Conduct continuous research on market, economic, environmental, social, and governance trends to assess their impact on Loop's strategy. • Identify emerging trends, potential growth areas, and competitive dynamics to provide a foundation for informed strategic planning. • Validate and refine financial payments and credit policies/processes through analytics to ensure financial viability of new products or services. • Present findings from market research and competitive analysis to senior management with actionable recommendations. • Identify and evaluate potential strategic partners, such as financial institutions, mobile network operators, and technology companies. • Support the negotiation and establishment of partnerships that enhance Loop's offerings and extend its reach. • Collaborate with internal teams, including Business, Product, Data Science, and Operations, to drive growth and optimize customer engagement. • Maintain strong relationships with stakeholders to understand their business models and protect Loop's interests while complying with regulatory protocols. • Track and report on key performance metrics, providing regular updates and strategic recommendations to the Commercial Office and senior leadership. • Translate complex data into clear, actionable insights to support strategic planning and align the commercial team's efforts with Loop's business goals. • Perform regular risk control assessments, scenario analysis, and stress tests on the loan portfolio to ensure compliance with risk appetite and regulatory guidelines. • Develop and maintain management information systems (MIS) reports and dashboards to facilitate performance monitoring and decision-making. • Satisfactory Audit/Risk and compliance rating on data driven models and underwriting processes • Work with the legal team and business owners to develop internal proposals, memos and letters to CBK on new products. • Working with the risk and data governance department ensure the organization is aligned to the company data policies on customer, partner and stakeholder data. **Risk Management** • Risk Identification: Identify potential risks associated with monetization strategies, such as market volatility, competitive pressures, and regulatory changes. Conduct thorough risk assessments to understand the potential impact of these risks on the company's revenue. • Mitigation Strategies: Develop and implement risk mitigation strategies to minimize the impact of identified risks. This includes contingency planning, diversification of revenue streams, and regular monitoring of risk factors. • Compliance and Regulation: Ensure that all monetization activities comply with relevant regulations and industry standards. Work with legal and compliance teams to address any regulatory concerns and ensure adherence to best practices.

Customer	10%	• Analyze data related to customer acquisition, retention, and activation to develop targeted marketing and engagement strategies. • Provide insights into customer journeys, profiles/segments and experiences to optimize marketing campaigns and initiatives. • Monitor key portfolio performance trends to ensure strong credit portfolio quality with a balance of risk and reward. • Support the development and management of digital and physical sales strategies to drive revenue growth.
Learning and growth	10%	• Engage in self-development initiatives and training to stay updated on emerging global risk management practices. • Contribute to the growth of subsidiary staff by transferring best practices and providing regular training and coaching. • Foster a positive work environment that encourages collaboration, innovation, and excellence within the commercial team • Manage team members and coach them to develop their skills in analytics, pricing and monetization.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	Business Line Analysts
Indirect Reports	

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
Internal ✓ LOOP Business –Payments ✓ LOOP Business – Credit ✓ Marketing ✓ Data Science ✓ Data Engineering ✓ Chief Commercial Officer	External ✓ Strategic Partners ✓ Regulators ✓ External Auditors

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

Operational Decisions:

- Pricing Strategies: Develop and adjust pricing strategies for Loop's products and services, balancing competitiveness and profitability.
- Market Research and Analysis: Conduct comprehensive market research and competitive analysis to identify trends, opportunities, and threats, and present actionable recommendations.
- Cost Management Strategies: Review costs and optimize processes to manage and reduce costs linked to card business, payments business, Credit business, Ecosystem business and others.

Managerial Decisions:

- Customer Engagement Strategies: Analyse data related to customer acquisition, retention, and activation, and develop targeted marketing and engagement strategies.
- Financial and Operational Risk: Validate and refine financial and credit policies/processes, and perform regular risk control assessments, scenario analysis, and stress tests on the loan portfolio.

Strategic Decisions:

- Partnerships and Collaboration: Identify, evaluate, and recommend potential strategic partners, support negotiations, and establish partnerships to enhance Loop's offerings and extend its reach.
- Reporting and Strategic Recommendations: Track and report on key performance metrics, provide strategic recommendations to the Chief Commercial Officer and senior leadership, and develop management information systems (MIS) reports and dashboards.

Mandates/Constraints:

- Ensure all strategies, models, and research adhere to regulatory requirements and company policies.
- Major strategic initiatives and partnership decisions require approval from the Chief Commercial Officer or senior leadership.
- Maintain the confidentiality and integrity of financial data and market research insights.

JD: Commercial Intelligence & Monetization Analyst– Loop DFS

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make *(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.*
• Align customer engagement strategies with Loop's overall commercial strategy and business goals.

Ideal Job Specifications
Academic: • University degree preferably in Actuarial Science, Statistics, Economics, Finance or Business Administration or related fields. • Proficiency and Practical experience in data analytics and use of relevant MIS, BI & MS Office applications and statistical computer languages e.g. SQL, R, and Python. • Strong IT skills and experience with office automation tools Professional: • Strong financial modelling, analytical, and problem-solving skills with an emphasis on data science and risk management. • Experience in ideation and creation of data architectures. • Knowledge of various machine learning techniques (e.g., clustering, decision tree learning, artificial neural networks) and their real-world applications and limitations. • Understanding of advanced statistical techniques and concepts (e.g., regression, properties of distributions, statistical tests) and their practical applications. • Excellent written and verbal communication skills for coordinating across teams. • A strong drive to learn and master new technologies and techniques. • Project management and supervisory skills. • Interpersonal skills to effectively communicate with and manage expectations of internal customers and other stakeholders who influence performance. • Decisive and solution-focused, with strong analytical skills to collect, organize, and analyse significant amounts of information with attention to detail and accuracy. • Demonstrated ability to synergize, prioritize, and drive results with a sense of urgency. • Self-motivated with a strong inquisitive mind-set and a quest for learning. • Self-empowerment to develop open communication, teamwork, and trust, essential for supporting a high-performance, customer-obsessed culture. Desired work experience: o 6 years banking experience with at least 3 years covering credit management and/or portfolio analysis o Experience with portfolio management and reporting in a highly automated environment.

Ideal Job competencies

Technical Competencies	
Data Analysis and Manipulation	• Proficiency in Microsoft Excel: Utilize formulas (e.g., VLOOKUP, INDEX MATCH), functions (e.g., SUMIF, AVERAGEIFS), pivot tables for data cleaning, transformation, and analysis. • Data wrangling: Clean and organize messy datasets for further analysis. • Data mining: Extract hidden patterns and trends from large datasets. • Statistical analysis: Apply statistical methods (e.g., hypothesis testing, regression analysis) to draw conclusions from data.
Data Visualization and Business Intelligence	• Data storytelling: Create clear and compelling visualizations to communicate insights efficiently. • Tableau/Power BI expertise: Utilize these tools to build interactive dashboards and reports that present data in an understandable way. • Identify key performance indicators (KPIs): Select the most relevant metrics to track business performance.
Financial Modelling	• Financial statement analysis: Understand and interpret income statements, balance sheets, and cash flow statements. • Financial modelling techniques: Build financial models to forecast revenue, expenses, and profitability. • Cost-benefit analysis: Evaluate the financial feasibility of projects and initiatives.
Data Driven Customer Analysis	• Customer segmentation: Group customers based on shared characteristics and behaviours. • Customer lifetime value (CLV) analysis: Predict the total revenue a customer will generate over their relationship with the company. • Customer churn analysis: Identify factors that contribute to customer churn and develop strategies to retain customers.

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.
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	A Commercial Analyst must possess a variety of leadership competencies to effectively contribute to their organization's strategic goals and foster a collaborative and innovative work environment. Strategic Thinking is essential, allowing the analyst to consider long-term implications and align strategies with company goals and market trends. Understanding and anticipating market dynamics is key to driving innovation and maintaining a competitive edge. Decision Making should be data-driven, ensuring that choices are based on comprehensive analysis and insights. The analyst must critically evaluate options and manage risks effectively, balancing potential opportunities with mitigating negative impacts. Communication is vital, with a need for clear and concise articulation of complex data to various stakeholders. The ability to develop compelling presentations and reports is crucial, as is the skill to influence and persuade higher-level decision-makers using data insights. Collaboration and Teamwork involve working effectively across departments like Marketing, Sales, Finance, and Operations, fostering a collaborative environment to achieve shared goals. Building strong relationships with internal and external stakeholders and leveraging these for driving initiatives is also important. Problem Solving requires analytical thinking, breaking down complex issues systematically and addressing them methodically. Innovative thinking should be encouraged to solve problems creatively and improve business outcomes. Customer Focus means adopting a customer-centric approach, understanding customer needs, and tailoring products and services accordingly. Creating value for customers to enhance satisfaction and loyalty aligns with both customer expectations and business objectives.