

Job Title:	Retail Digital Solution Analyst and innovation lead	Reports To:	Head Retail Digital Solutions
Unit:	Retail Digital Solutions	Department:	Retail Banking
Grade:	Band 6	Date:	
Job Holder:		Supervisor:	Head, Retail Digital Solutions
Signature:		Signature:	

Job Purpose Statement
<p>Solutions Analyst and innovation lead, reporting to the Head Retail Digital Solutions, the position holder will be responsible for leading product discovery session, translating business requirements of Retail customers into technical solutions and describing them through the set of architectures, design artefacts and implementation approach using the most appropriate technology to achieve the intended business outcomes.</p> <p>The candidate is expected to be a strategic leader, able to interpret business strategy and determine innovative solutions supporting strategy implementation.</p> <p>The candidate is expected to work with internal and external clients, fintechs and technology teams to create innovative solutions for our clients. The candidate would provide expert advice to clients' business leaders, technology teams and partners who want to use Retail solutions or create a new solution. The role will require leading complex solution discussions and will span across multiple teams of varying backgrounds, geographic locations, and seniority. The candidate should be able to communicate complex technical information to both technical and non-technical audiences with intent to achieve the intended Business outcomes.</p> <p>This role acts as a bridge between business & Technology and is responsible for mapping business requirements into technology solutions. The successful candidate will be the technology-go-to-person in business.</p> <p>NCBA Go Getters are forward-thinking, data-driven problem solvers with a proven track record in fast-paced digital transformation environments, able to navigate ambiguity, influence stakeholders, and deliver under demanding timelines.</p>

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Business Growth	25%	<ul style="list-style-type: none"> Analyse and recommend best in class technology solution to support balance sheet growth and customer acquisition, product utilisation and retention Lead the organization innovation agenda for customer acquisition and balance sheet growth Responsible for crafting the right solution that will help customers to efficiently use the Retail Digital solutions

		<p>and managing Proof of Concept (POC), Proof of Value and/or Benchmark engagements, in the customer environment</p> <ul style="list-style-type: none"> • Participates in pre-sales activities by assisting with opportunity qualification utilizing knowledge of the customer's business and technical requirements plus industry solutions • Analyse business process and oversee translation of requirements into functional and non-functional requirements for cross functional team understand product designs • Support the development and implementation of Business case
Solution architect development	30%	<ul style="list-style-type: none"> • Translates business requirements throughout the solution architecture procedure; delivers technical solutions in accordance with architecture standards, and design specifications. • Lead designing, specifying and selecting of solutions, considering functionality, data, security, integration, infrastructure and performance • Identify, evaluate, validate, and document customer requirements, map them to business processes, functional and solution architectures and ensure a proper implementation from a solution architecture point of view. • Responsible for bringing together the pieces of the architecture for all aspects of the system and then communicates the architecture to the cross-functional team from software development tools to the high-level design of the "off-the-shelf" components and services required for the system to function • Establishes or enhances customer relationships, provide technical guidance on engagements, and identifies new opportunities within customer and prospect accounts • Conduct interviews to gather user requirements via workshops, questionnaires, surveys, site visits, workflow storyboards, use cases, scenarios, and other methods • Research and develop IT best practice/trends in the payments, technology, business space
Project Management	20%	<ul style="list-style-type: none"> • Manage project budget within business case limits and lead the preparation of justifiable business case and project charter • Identify and establish scope and parameters of requirements analysis on a project-by-project basis to define project impact, outcome criteria, and metrics • Provide support to the Retail Automation Program and testing by assisting in the development/reviewing of User Requirement Specifications

		<ul style="list-style-type: none"> • Lead and positively influence cross-functional project teams to deliver new Digital Channels and enhancements. • Provide business leadership in testing and testing teams • Participate and lead, when needed, project meetings/planning with the customer during build phase/sprint planning/sprint review and sprint retrospect • Support project pipeline, Business prioritization process and drive client engagements • Business lead in the partner engagements including solution providers, vendors 3rd parties.
Internal Controls, Processes & Procedures	10%	<ul style="list-style-type: none"> • Ensure compliance with internal and external standards and regulations • Establishes quality assurance standards, processes and best practices in solution architecture, to ensure high quality deliverables • Track progress on implementations and act as first line of support for technology related issues by defining SLA and realistic monitoring mechanism in place • Act as a process subject matter expert and prepare documentations, such as procedural and training manuals by educating business users responsible for managing and operating business processes. • Provide content for the L&D team to design learning material and curriculum in the digital channels
Customer Experience	15%	<ul style="list-style-type: none"> • Leverage on research and competitor bench making on CX and ensure customer loyalty metrics including: <ul style="list-style-type: none"> ➤ Net promoter score ➤ Product stickiness • Continuously review the design flow and customer journey to ensure retail digital solution is best in class

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	<ul style="list-style-type: none"> ➤ Test manager ➤ test analyst
Indirect Reports	<ul style="list-style-type: none"> ➤ Product managers ➤ Product owners ➤ Project Managers ➤ Vendor & solution providers

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"> • Enterprise program Team • Technology team • Branch Managers & Direct Sales Teams • Branch Operations & Business teams • Corporate, SME and Retail Sales teams • Relationship Managers • Contact Centre • Product Managers 	<p>External</p> <ul style="list-style-type: none"> • Potential Clients and users – FMCG/Oil& GAS • Service providers – MNO/Fintech/Start up
--	---

Ideal Job Specifications

Academic:

- Bachelor's Degree in either Computer Science/Telecommunication Engineering or Electrical & Electronics Engineering or in a relevant field
- A master's degree and professional qualifications will be added advantage

Professional:

- Certifications in Project Management/Human-centered design thinking
- Technology and experience DevOps is desirable
- Enterprise architecture certification.

Desired work experience:

- At least 6+ years' work experience in design/implementation/deployment of business solutions in a Service Provider environment for personal and corporate clients
- Experience in IT solution architecture, development of APIs on Enterprise service bus (ESB).
- Experience on systems Core Banking Systems and integrations to Mobile money transfer, USSD / SMS, Omni Channel, Internet Banking, ERP, CRM and other systems in a financial services ecosystem a MUST.
- Proven track record for delivery of large scale, complex projects delivering IT/Telco/financial customer solutions; demonstrable leadership skills and organizational experience
- Work experience in start-up/Fintech/telco/tech firm or financial services is desired
- Experience in open-source UI software tools – Figma, terraform or equivalent is desired
- Demonstrated Experience in agile delivery and Human-centered design thinking is desirable
- Solid grasp of design patterns and principles, particularly Object-Oriented Design (OOD), Service-Oriented Architecture (SOA), Micro service Architecture (MSA) and Event-Driven Architecture (EDA).
- Excellent software development skills Java, Spring framework, JBoss, WebSphere Application Server, C#, Oracle databases, DevOps, SOA / ESB, Cloud based solutions (AWS, Azure or Google) Android, REST, XML / RPC, CORBA,ISO 8583 Business process management (BPM), Active MQ, Kannel

Ideal Job Specifications

- Knowledge of future trends/changes and the ability to articulate the likely impact of these to customers

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.

Technical Competencies

- Experience in a solution architecture role designing complex solutions
- Good understanding of DevOps and CI/CD practices.
- Experience with open-source UI software development. (Flutter, terraform)
- Knowledge of selected coding languages (e.g. Java, .NET, Java)
- Experience in designing solutions for hybrid environments (on premise and cloud). Cloud certification is an added advantage
- Sound knowledge of various operating systems (Linux, AIX, Solaris, Windows) and databases (Oracle, MSSQL, MySQL, Postgres and NoSQL DBs)
- Experience in project management and service-oriented architecture (SOA) and Microservices architecture
- Knowledge of Enterprise Architecture methodologies such as TOGAF or the equivalent
- Hands-on experience with software development and system administration
- Understanding of strategic IT solutions

Behavioural Competencies

- “Lead without authority” ability to set a vision, excite, influence, and lead a cross-functional team with management authority over the team
- Strong Interpersonal skills to effectively communicate with internal and external stake holders who impact performance.
- Presentation skills to be able to articulate the features and benefits of various solutions
- Excellent organizational, written, oral communication skills, planning and organizing skills to effectively plan own time and manage assigned projects.
- Function independently and as part of a team in a fast-paced environment, convey a strong professional image and strive for continued improvement
- Creative thinker who thrives on solving challenging product and business problems by applying analytical thinking skills
- Ability to handle multiple competing priorities in a fast-paced environment