

<b>Job Title:</b>	Senior Manager, Digital Financial Services (CSME)	<b>Reports to:</b>	Head of Retail Digital Solutions
<b>Unit:</b>	Retail Digital Solutions	<b>Department:</b>	Retail Banking
<b>Grade:</b>	Band 6	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>	
<ul style="list-style-type: none"> <li>➤ The Senior Manager Digital Financial Services (CSME) will be responsible for ideation to commercialization of Retail Digital financial Service targeting CSME, entailing; Design and deliver working distribution models that supports the digital channels availability, accessibility, and visibility. This include channel development and adoption on the Retail pillars not limited to Lending, trade and cash management solutions</li> <li>➤ The role is responsible for driving business growth target across the Retail Digital Solutions propositions through identifying and closing strategic partnerships and coming up with relevant customer acquisition strategies and plans to achieve set Revenue, Volume and Value targets metric - DAU (Daily Active Users) and ARPU (Average Revenue Per Customer)</li> <li>➤ The role holder is responsible to strategically conceive, design and deliver best in class route to market and commercial sales tool kits for all digital innovation and or product enhancements, use customer insights and market deep knowledge to develop customer acquisition programs for all digital product innovations /and enhancements, This will include collaboration with marketing and sales to deliver the bank's digital strategic play; acquisition plans, rules of engagement, sales processes, route to market, digital marketing, CVM, toolkits, CX support, training manuals and key performance metrics for new digital products / enhancement and innovations.</li> <li>➤ 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.</li> </ul>	

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting</b> <i>(to add up to 100%)</i>	<b>Output</b>
<b>Financial Performance</b>	40%	<ul style="list-style-type: none"> <li>• <b>Revenue growth:</b> The primary financial objective for the role is to drive revenue growth and commercialization of digital channels; Achieve revenue targets, profitability and growth as per agreed budgets for allocated portfolio by implementing different acquisition initiatives</li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Return on investment:</b> Monitor and review business performance and apply measures to ensure growth and return on investment.</li> <li>• <b>Channel development and adoption:</b> Conduct research to identify new markets and customer needs with sole objective of channel vision and product backlog. You will be expected to come up with insights that can lead to customer acquisition and development of new products and solutions.</li> <li>• <b>Partner lifetime value:</b> the role holder is responsible for strategic partnerships, ensuring that all Banking Partnerships are maximizing Partner lifetime value by building strong relationships with partner management teams and driving continuous value throughout the life of the partnership</li> <li>• <b>Balance sheet growth</b> and management, driven through Digital Solutions and Channels for allocated portfolio.</li> <li>• Partner with branch, and sales team network to generate sales: You will be required to work closely with the branch network to leverage its distribution to deliver solutions across the country.</li> </ul>
<b>Customer Management</b>	30%	<ul style="list-style-type: none"> <li>• Customer satisfaction: This involves building strong relationships with Partners, providing excellent Partner service, and ensuring that the company is meeting its commitments and delivering on its promises.</li> <li>• Partner lifetime value: Customer profiling to ensure targeting and acquisition of the appropriate customer to attain business targets. Maintain and nurture existing partner and eco system relationships through continuous engagement to ensure customer satisfaction and portfolio growth.</li> <li>• Customer &amp; Partner feedback and insights: This involves conducting customer surveys, analyzing customer data, and using customer insights to drive product innovation and improve the customer experience.</li> <li>• Monitor portfolio revenue generation, NPLs and minimize revenue leakage.</li> <li>• Demonstrate a good understanding of emerging digital trends that are impacting day to day activities and be able to communicate these trends to customers and partners with a view of obtaining increased business.</li> </ul>
<b>Internal Business Processes</b>	15%	<ul style="list-style-type: none"> <li>• Sales and marketing process optimization: This involves streamlining processes, identifying and removing bottlenecks, and continuously improving the effectiveness of the company's sales and marketing efforts.</li> </ul>

<p><b>(Risk and Compliance)</b></p>		<ul style="list-style-type: none"> <li>• Risk management: This involves developing and implementing risk management policies and procedures, monitoring compliance with regulatory requirements, and identifying and mitigating potential risks.</li> <li>• Cross-functional collaboration: This involves working closely with other departments, including product, engineering, and customer support, to ensure that everyone is aligned around the company's commercial objectives and working together to deliver value to customers.</li> <li>• Performance tracking and measurement: This involves setting performance metrics and tracking progress against these metrics, identifying areas for improvement, and making adjustments to the company's commercial strategy as needed.</li> <li>• Data-driven decision-making: This involves analyzing customer and market data, tracking performance metrics, and using insights to make informed decisions and drive continuous improvement.</li> <li>• Monitor, identify, highlight and recommend mitigation for Sales related risks, in conjunction with supporting units such as Operations, Information Technology, Risk, Audit, Compliance etc.</li> <li>• Actively participate in testing new Channels and Digital products, enhancements and new features on existing Products and Channels, to ensure that they meet customer expectations.</li> </ul>
<p><b>Learning and growth</b></p>	<p>15</p>	<ul style="list-style-type: none"> <li>• Continuous learning: This involves staying up to date with the latest industry trends, attending conferences and events, and seeking out new knowledge and best practices to inform the company's commercial strategy.</li> <li>• Talent development: This involves providing training and development opportunities, mentoring and coaching team members, and fostering a culture of continuous learning and growth.</li> <li>• Innovation: This involves staying up to date with emerging technologies and market trends, identifying new opportunities for growth, and fostering a culture of experimentation and innovation.</li> </ul>

**Job Dimensions**

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	Business development Managers
Indirect Reports	Product Manager Branch Manager Customer owners

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
Internal <ul style="list-style-type: none"> <li>▪ Branch Managers &amp; Direct Sales Teams</li> <li>▪ Branch Operations &amp; Business teams</li> <li>▪ Corporate, SME and Retail Sales teams</li> <li>▪ Relationship Managers</li> <li>▪ Contact Centre</li> <li>▪ Product Managers</li> <li>▪ EPM</li> <li>▪ Credit</li> <li>▪ Finance Team</li> <li>▪ Strategy Office</li> <li>▪ Ecosystem Leads</li> <li>▪ Data Science Lead</li> <li>▪ Product Development team</li> <li>▪ Risk Team</li> <li>▪ Operations</li> </ul>	External <ul style="list-style-type: none"> <li>• Customers,</li> <li>• Ecosystem Partners</li> <li>• Suppliers,</li> <li>• Financial Institutions,</li> <li>• Regulators,</li> </ul>

<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make</b> <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"> <li>• Tactical: Customer segmentation and positioning</li> <li>• Tactical: GTM Plans</li> <li>• Strategic: Ecosystem Plan, New Products and Customer Development</li> <li>• Strategic: Business model, cost and revenue structure, Pricing Strategy</li> <li>• Strategic: Business Risk Modelling</li> <li>• Strategic: Department structure, recruitment, and placement</li> <li>• Tactical: Experimentation</li> <li>• Managerial: Goal Setting, Performance Management &amp; Coaching</li> <li>• Operational: Growth OKRs monitoring</li> <li>• Operational: Customer Engagement</li> </ul>

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> <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>
<ul style="list-style-type: none"> <li>• Long-term – 3-5 year &amp; beyond (Strategic Direction)</li> <li>• Mid-term – 2-3 year (Tactical Play)</li> </ul> Short-term – 6-12 month planning cycle (Managerial & Operational)

<b>Ideal Job Specifications</b>
<b>Academic:</b> <ul style="list-style-type: none"> <li>▪ University Degree (Second Upper or Equivalent) in a Business-related field majoring in Management, Marketing, Economics, Statistics, Finance or Administration.</li> <li>▪ Master degree is desired</li> </ul>

## Ideal Job Specifications

### Desired work experience:

- 6-8 years working experience with a minimum of 3 year's Relationship/Account Management experience or equivalent.
- Experience in working with large data sets and analytics expertise will be an added advantage
- Experience in digital sales and social media marketing will be an added advantage
- Experience in managing agent relationships will be an added advantage.
- Proven ability to develop brand and marketing strategies and effectively communicate recommendations to executive management.
- Proven track record in formulation and execution of sales strategy that resulted in business growth.

## 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	
<ul style="list-style-type: none"><li>• <i>Innovation and change management:</i></li><li>• <i>Knowledge of Banking and Business Operations:</i></li><li>• <i>Good decision making and problem-solving skills:</i></li><li>• <i>Commercial Awareness</i></li><li>• <i>Design Thinking</i></li></ul>	<p>A passion for digital led solutions to address business challenges</p> <p>Good understanding of credit risk procedures, guidelines and risk appetite frameworks</p> <p>Ability to think creatively conceptually and systematically to consider the wider consequences of each decision and deliver creative solutions for new products and services.</p> <p>Demonstrated ability in business planning relating to sales, distribution and service and in depth understanding of the dynamics of the financial service sector.</p> <p>Develop user-centered design solutions, prototyping and testing designs, and iterating based on user feedback.</p>

Personal Attributes/Behavioural Competencies	
<ul style="list-style-type: none"><li>• <i>Results and Achievement Oriented:</i></li><li>• <i>Good Selling and Negotiation Skills:</i></li><li>• <i>Good leadership &amp; Interpersonal Skills:</i></li><li>• <i>Flexible and adaptable:</i></li></ul>	<p>Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he leads</p> <p>Must be a good negotiator, particularly in when selling new ideas on changing products and work practices.</p> <p>Strong inter-personal skills and leadership ability, which encourages and promotes enthusiasm and team spirit.</p> <p>Ability to quickly adjust to new changing trends and remain effective when faced with new challenges and responsibilities.</p>