



Job Title:	Senior Manager, Retail Digital User Design lead	Reports to:	Head, Retail Digital Solutions
Unit:	Retail Digital Solutions	Division:	Retail Bank
Grade:	Band 6	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
<p>The Senior Manager, Retail Digital User Design lead is Retail Digital Solutions design philosopher and strategist – Retail Banking Design Go-To-Person.</p> <p>Your expertise in user interface design and user-centered principles will drive the creation of intuitive and visually appealing digital products. Collaborate closely with cross-functional teams to shape every stage of the design process, from concept development to user testing, ensuring our products captivate and delight users at every interaction.</p> <p>Key responsibility will blend psychology, design, and technology to optimize usability, collaborating with developers and stakeholders to turn research into functional, user-centric interfaces.</p> <p>As the UI/UX lead, you will conduct user research, interviews and surveys, and use the information to create sitemaps, customer journey maps, wireframes, and prototypes.</p> <p>You literally at the heart of every click, movement of funds and overall experience from every engagement on Retail Channels be it Borrow, Invest, Insure, Transact or payment decision.</p> <p>This is a critical role in NCBA Retail Banking, it shapes what we build and why, with direct access to executive leadership to influence strategic direction. You will manage internal and external designers to translate philosophy into practice - teaching them to see design as strategic discipline, not visual craft.</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
Strategic Design Leadership	50%	<ul style="list-style-type: none"> Define and articulate NCBA Retail design philosophy: what makes an experience coherent vs fragmented, how credit/payments/engagement should reinforce each other, where regulatory complexity should (and shouldn't) surface in UX

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		<ul style="list-style-type: none"> • Challenge product, technology, and commercial decisions that compromise experience coherence - with evidence, frameworks, and conviction • Translate the platform vision into design principles and mental models that Product Owners, engineers, and stakeholders can execute against • Present design strategy in executive forums - making the case for why design decisions matter to commercial outcomes • Act as design conscience for the organization: when we're about to ship something incoherent, you say no (and explain why)
Team leadership and capability building	30%	<ul style="list-style-type: none"> • Manage and develop Retail design team (both in house and outsourced) - setting direction, reviewing work, coaching for strategic thinking not just execution • Elevate the team's craft and strategic capability: teach them to think in journeys not screens, to design for platform coherence not feature completion, to defend their decisions with user evidence and business logic • Build design rituals that create quality: critique sessions, design reviews, portfolio assessments that reinforce standards • Establish design as a strategic discipline within Product, not a service function - shifting how PMs, engineers, and stakeholders engage with design
Experience and Architecture	20%	<ul style="list-style-type: none"> • Define the end-to-end digital experience architecture: how features fit together, how users move between the channel pillars (Borrow/Insure/Transact/Invest/Pay), what the mental model should be. • Acts as a design lead on all projects tasked with making complex user experience decisions and assist in the definition and translation of business/functional requirements into user flows and wireframes. • Establish and maintain design standards, patterns, and systems that ensure consistency across app, USSD, and emerging channels • Identify where current experience is broken or incoherent - mapping fragmentation, dead ends, complexity leaks - and driving fixes through Product roadmap • Ensure design decisions balance user needs, business outcomes, regulatory requirements, and technical constraints - not sacrificing one for others

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	Customer Experience Team Product Manager DevOps External design providers

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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">• Branding and Marketing (strategic design direction and platform vision)• Product Owners (embedding design thinking in discovery and execution)• CTO and Engineering (balancing design ambition with technical feasibility)• Strategy Officer (aligning design with business strategy)• Data and Analytics (using evidence to inform and defend design decisions)• Customer experience Team• Branch Operations	External <ul style="list-style-type: none">• Design community (staying connected to global design thinking and best practices)• Vendors and agencies (managing outsourced design capacity when needed)

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">• Resource allocation and deployment.• Changes to customer journeys.• Review work done by junior designers.

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Work cycle and impact: time horizon and nature of impact (Planning)

(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1 month – 3 months, 3-6 months, 6-12 months, above 1 year)

Key Performance Indicator

• Within 90 days:

- Design philosophy documented and presented to executive leadership
- Platform experience fragmentation mapped and prioritized for fixing
- Design team operating with clear direction and improved quality bar

• Within 6 months:

- Measurable improvement in wallet experience coherence (e.g., journey completion rates, feature discoverability, support ticket reduction for UX issues)
- Product/Tech teams actively engaging Design earlier in discovery - not treating it as visual polish
- Retail Bank adoption of your frameworks and language to describe what good design looks

• Within 12 months:

- Design is recognized as strategic capability that influences roadmap decisions, not execution function that delivers screens
- Retail Banking experience is demonstrably more coherent than competitors - evidenced by user feedback, NPS, engagement metrics
- Design team elevated in capability and strategic thinking - ready to scale as Retail Digital Solution grows

Working circle Rythms

Long Term Planning (1- 3 Years)

- UX Principles
- Tooling and Processes
- Team competence building
- Succession planning

Short Term Planning (3 – 12 Months)

- UX Designs

Ideal Job Specifications

This role requires advanced experience in creating high-fidelity prototypes and preparing detailed design documentation for seamless collaboration with development teams. An expert-level command of leading design software, including Figma, Adobe XD, and the Adobe Creative Suite (Photoshop, Illustrator, etc), is essential.

Academic:

- At least an undergraduate degree.
- Certification in HCD, Design thinking, working backwards or equivalent is added advantage

Essential:

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Ideal Job Specifications	
<ul style="list-style-type: none"> • 7+ years in product/UX design roles, with at least 3 years operating at strategic level (not just execution) • Demonstrated ability to define design vision and philosophy - not just execute briefs - with portfolio evidence of strategic thinking • Experience designing fintech, payments, or digital financial services - understanding the constraints of regulated environments and complex user journeys • Proven ability to challenge and influence senior stakeholders (C-suite, product/tech leads) on design decisions - with examples of winning hard arguments • Strong design foundations: user research, interaction design, information architecture, visual design - can critique and coach across all areas • Experience managing small design teams (2-10 people) - building capability, not just coordinating work • Exceptional communication skills: can articulate complex design thinking clearly to non-designers, including executives and boards 	
Highly Desirable:	
<ul style="list-style-type: none"> • International design experience, where design is embedded as strategic discipline, not afterthought • Experience designing wallet, super-app, or platform products (not single-feature apps) • Track record of building design function from scratch or transforming weak design culture • Experience working in African markets - understanding context of connectivity, literacy, trust, regulation • Background in service design, design systems, or design operations 	

Ideal Competencies for success	
Philosophically stubborn	You have strong beliefs about what good design is, and you defend them with evidence and conviction - you're not easily swayed by "but this is how we've always done it" or "the CEO wants X"
Intellectually confident	You can hold your own in rooms with CEOs, CTOs, and commercial leaders - articulating why design decisions matter to business outcomes, not just user satisfaction
Pragmatically rigorous	You understand constraints (regulatory, technical, commercial) and design within them - but you don't let constraints become excuses for incoherence
Teaching mindset	You build capability in others - PMs learn to think about experience, engineers understand why interaction patterns matter, stakeholders see design as strategic, not decorative

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Ideal Competencies for success	
Mission-driven	You care deeply about financial inclusion and want to build products that genuinely improve people's relationship with money - not just pretty apps
Leadership	<p>Delivers results and has significant impact on an organization through the teams managed.</p> <p>At a basic level, are proactive, never reactive, and don't 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.</p> <p>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.</p> <p>Be personally robust and self-confident in pursuit of their objectives for the customer segment and the organisation.</p> <p>Maintain a positive "can-do" attitude to achieve what they know needs to get done.</p> <p>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.</p> <p>Team members feel included, valued, and trusted, such that they work impactfully with each other and with other teams.</p> <p>Has the emotional intelligence to understand and manage own and others' emotions.</p>