



## 1. Insights & Customer Journey Manager (1 Position(s))

Job Location : Head Office

### **Job Purpose:**

Explore diverse data sources to extract, organize & analyse data into information packaged in report/dashboard formats that give line of sight into what is happening in the business in form of trends, patterns & projections that are building blocks for actionable insights that will help the Bank embed a data driven decision making approach to maintain cutting edge competitive advantage in the market as well as achieve its market share and profitability KPIs.

### **Main Responsibilities:**

- Conduct an end to end analysis of tooling and data requirements needed to support advanced analytics and data driven decision making in Retail Products/Propositions
- Collaborate with key stakeholders in the data team to design, implement, monitor performance, set up quality control process and devise ethical data governance strategies to ensure reliable, accurate, robust, future proof reporting and analytics solutions.
- Use statistical and analytical tools to explore relevant qualitative & quantitative data to identify, analyse and interpret patterns or anomalies that are of business value and could help diagnose observations related to;
  - Revenue & profitability
  - Product/channel Utilization & Performance
  - Customer Activity (Customers / Active days / Revenue generating days etc...)
  - Customer Satisfaction & sentiment.
- Prepare, maintain and deliver comprehensive reports with the aid of visualization tools and methods that clearly and concisely highlight key insights & KPIs that help stakeholders track, compare, understand and digest the data analyses, facts & actionable insights, enabling them to take the necessary measures that will help drive the Bank towards achieving its objectives.
- Collaborate with product owners and relevant stakeholders to unpack & understand new products/propositions, design their customer journeys then identify and prioritize data/information needs as well as the right KPIs & experiments (A/B testing etc. ) that should be created to monitor essential business functions so that performance can be assessed vs targets and optimizations implemented over the entire product/proposition lifecycle.

- Drive the adoption of machine learning (ML) and AI tools to automate analytics workflows, identify patterns in data as well as aid predictions/forecasting scenarios thus making the task of turning raw data into insights more scientific, seamless, and efficient.
- Regularly analyse and keep track of competitor performance, product and propositions, consumer sentiments and industry trends against our own portfolio to understand our position and recommend opportunities to optimize that will drive market share & profitability.
- Maintain high learning agility and keep abreast of advanced analytics methods, tools and industry trends to identify new opportunities, best practices and innovations in analytics that will help build an effective and future proof advanced reporting and analytics capability for the bank as well as act as a recipe for career growth.
- Regular review of individual performance against objectives & targets and giving constructive feedback on development.
- Manage relationship with cross-functional stakeholders and business partners.

#### Knowledge and Skills:

- Knowledge of ETL/ELT frameworks & tools used for data orchestration.
- Understanding of relational databases & data modelling techniques in BI / Data Warehouse platforms
- Understanding of retail buying behaviour, key segments/personas, Marketing techniques and evolving trends in fintech
- Proficiency in keeping abreast of relevant industry changes in both the business, marketing, and technology environments within the wider financial services industry.
- A comprehensive knowledge of Tanzanian Banking products & financial services
- Knowledge of the ethical implications of data usage, storage, and analysis, especially in terms of privacy and security, customer trust & organizational reputation
- Proficiency in statistical methods, knowledge of machine learning techniques, the rationale behind and how to apply them in advanced data analytics (clustering, predicting, A/B testing, risk modelling, forecasting, product recommending etc...)
- Hands on knowledge & proficiency with SQL/Python/R for data mining, wrangling and analysis.
- Proficiency in working with BI/Analytics software (R, Python, Ms Excel, Ms Power BI / Tableau, SAP BI, Ms Powerpoint etc) for exploring, wrangling, analysing and visualizing data.
- Proficiency in using data visualization tools to prepare reports, dashboards, executive summaries, briefs & infographics.
- Ability to apply critical thinking, logical approach, attention to detail & creativity to problem solving & solution articulation.
- Team player with strong agile project management (planning, prioritization, organization, and multitasking) skills
- Passionate about data, analytics & visualization
- Excellent verbal/written communication and presentation skills
- Proactive and ability to work in a high-pressure environment with shifting priorities, demands and timelines.
- Ability to conduct oneself professionally, confidently, and effectively with colleagues & stakeholders at all levels, internally and externally.

#### Qualifications and Experience:

- Bachelor's degree in Business Analytics, Statistics, Actuarial Science, Computer Science, Data Science, Information Technology or related field.

- Certification or training in Data Analytics, business analytics, Statistics, data visualization, Machine Learning is highly preferred.
- At least 5 years' experience & track record, preferably in
  - Business analytics
  - Data analytics & research
  - Management of Information Systems (MI) & Reporting

*NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving a gender balanced workforce. Female candidates and people living with disabilities are strongly encouraged to apply for this position.*

*NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.*

Job opening date : 09-Apr-2024

Job closing date : 23-Apr-2024

To Apply, [\*\*CLICK HERE\*\*](#)

## **2. Senior Manager; Affluent (1 Position(s))**

Job Location : Head Office, Hq

### **Job Purpose:**

Lead a team of Relationship Managers and drive strategic initiatives in growing Private Banking proposition liabilities, asset (mortgage and personal loans). Drive digital channels usage, NMB Mkononi, NMB Direct Cards Bancassurance ensuring that clients are provided with holistic financial advice. Deepening relationships by identifying various financial solutions which meet unique needs.

Main Responsibilities:

### **Strategic Business and Operational delivery**

- Private Banking portfolio growth and portfolio management for local and foreign currencies in the segment.
- Drive FATCA compliance for all clients in the Private Banking portfolio.
- Conduct customer focus groups and competitor reviews to determine the appetite for differentiated products in the Retail Affluent customer segment.
- Develop and implement monthly plans for achieving new business and customer acquisition goals committed as per assigned budget.
- Work hand in hand with Retail Products team in formulation of client relationship deepening models for customer upgrade strategies including relationship pricing and differentiated product pricing models.
- Implement affluent client's engagement and portfolio strategy to drive business uptake and ensure profitability.

- Develop Wealth Management solutions for the niche market based on customer needs.
- Provide sales management direction through review and analysis of market trend data, pipeline reports, call reports, for the purpose of retention and acquisition of new clients.
- Conduct customer focus groups and competitor reviews to determine the appetite for differentiated products suitable for affluent clients.
- Formulate suitable sales and marketing plans to grow the client base and maintain a robust pipeline of business opportunities.
- Ensure Relationship Managers manage client portfolios, keeping client plans up to date. Enhance and expand the banks' relationships with existing and new clients.
- Through Relationship Managers ensure client accounts are closely monitored and are performing positively to meet client needs, be aware of both their goals, income, and spending to manage the portfolio and subsequently grow revenue.
- Through research be on top of market condition and proactively determine opportunities to meet private banking revenue but also mitigate any obstacles that might arise.
- Create strategies for client acquisition, expansion, and retention in the markets with a focus on client experience and client outcomes across the bank.

### **Leadership & People Management**

- Build and develop a high performing team by embedding performance-based culture through mentoring, coaching, guidance, and support on the job training where need be.
- Proactively and creatively develop team's skills encouraging learning and knowledge transfer and recognizing achievements.
- Regular review of individual performance targets and give constructive feedback for development and ensure the team achieves maximum potential.
- Determine and manage training needs analysis and succession plans for the entire team.
- Ensure team members own and manage customer queries and complaints by taking ownership and resolving timely. Act as escalation point for their unresolved queries and complaints.
- Accountable for effective resource planning, management, reporting and coordination of projects/initiatives to deliver change in line with business requirements.
- Create an empowering environment for team members, encourage individual ownership and initiative.

### Knowledge and Skills:

- Business understanding of the characteristics of affluent clients, consumer buying behavior and pricing sensitivity, and knowledge on diaspora banking offerings for Retail Banking.
- Strong understanding of banking products – Asset, Liabilities, Bancassurance and all Digital products.
- Knowledge and understanding of appropriate legislation and regulations affecting banking and customer interaction.
- Strong understanding of FATCA, KYC and BOT regulations in handling high value customers.
- Interpersonal skills to create and maintain relevant business networks and to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
- Planning and organizing skills to maintain service deadlines and plan processes to maintain deliverables.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.

- Excellent oral, written, and interpersonal communication, presentation, strong closing, leadership and influencing skills.
- Selling and negotiation skills.
- Personal motivation and drive with the ability to work independently and in a collaborative environment.
- Strong Relationship Management skills.
- Strong ties with Government and non-Government institutions in creating synergies and collaboration for the purpose of business growth.
- Strong personal drive on planning, organizing, sales, persuasiveness, proactive in carrying out various initiatives for business growth.

Qualifications and Experience:

- Bachelor's degree in business related studies (Banking, Finance, Economics, Marketing)
- Master's degree in business administration and or management is preferred.
- A minimum of 7 years' relevant working experience in affluent banking sales service and operations with at least 5 years as a senior leader.

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Only shortlisted candidates will be contacted.

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