



1. Customer Experience Executive

Locations: Dar City Mall Branch - ABT

Time type: Full time

job requisition id R-15965267

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With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

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Job Summary

Job Purpose

To drive and deliver exceptional operations business performance, through the provision of efficient business management, powerful leadership, team development and achievement of operational rigour excellence in branches with up to 25 staff members or branches with single customer categories.

To ensure robustness of controls in branches by performing controls activities as required

To provide branch Customer Service and resolve customer complaints

Actively be part of and play a part in the TRANSFORM programme.

Job Description

Main accountabilities

Sales:

20%

- Building relationships with existing customers in order to pro-actively anticipate and address future customer needs and identify sales opportunities.
- Cross-sell appropriate customer needs related products face to face

- Undertake customer servicing initiatives/requirements for face-to-face customers to pre-determined service standards
- Complete follow-up paperwork and undertake administration activities to ensure effective, efficient, and compliant operation of the branch.
- Assist customers in completion of Bank stationary, forms etc.
- Introduce customers to appropriate product/segment specialists
- Undertake in-branch marketing, special campaigns, promotions etc
- Deal with handling complaints in the Banking Hall
- Support the Branch Manager in undertaking community engagement activities to build Absa' business profile in the local market.
- Review merchandising – general Banking Hall appearance, displays, cleanliness, tidiness etc.
- Works to achieve sales and service targets
- Maintain statistics and monitor progress of target reporting
- Ensure customer on boarding process is adhered to as per the procedure.
- Delivering an individual assigned financial target on local business
- Account Opening, Account Maintenance, Loan Processing, Cheque book ordering, customer complaints – Branch Maker (Sybrin)

Issuing of ATM Card Pins or cards as advised by the Branch Manager

Business Management 5%

- Maintain statistics and monitor progress of target reporting.

Customer service:

60%

- Where customers request to deal directly with the branch manager, the branch manager takes ownership of the query/complaint resolution process.
- Conduct monthly query and complaint trend analysis and create action plans to prevent recurring issues.
- Ensure all customer contact points in the branch, including equipment (PC's, printers, notes counters, etc.) are of the highest service standard.
- Through effective banking hall management ensure that customers are directed to the most appropriate service delivery channel to meet their need e.g. cashiers, drop boxes etc.
- Manage remote and manual authorisations, by assigning responsibility for authorisers, and personally authorising such transactions, to ensure efficient counter service.
- Interact regularly with internal service providers (e.g. Operations, KYC Helpdesk) to ensure fast and efficient service to customers.
- Monitor customer service through Q- matic ensuring that cashiers, personal bankers and enquiries service points are manned at all times.

Administration: 5%

- Systems administration (user maintenance)
- Provide feedback on the performance or service delivery of external service providers (such as courier service, cleaning service etc) to the area manager and head office sourcing, to assist them with future contracts.

Contribution to the team 10%

- Provide cover for Branch Operations Manager/ Branch Operations Team Leader.
- Provide honest, direct and constructive feedback to others.
- Deputize for Branch Ops manager/Team leader if required.
- Share knowledge experience and best practice with team members and other branch managers.

Risk and Control Objective

- In the event of major issues in the business unit, act as crisis coordinator and allocate tasks to the crisis teams.
- Review the risk and compliance profiles of the business unit on a regular basis and provide consultative support to the Managing Director on changes that are required to rebalance risk and reward where required.
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Keep up to date on all regulatory changes and have the ability to articulate the impact to the Business, be well informed on the industry thinking.
- All mandatory training completed to deadline.

Technical skills/competencies

- People Management
- Communication and Presentation
- Business Management
- Performance Management
- Resource Management
- Cultural and Change Management
- Planning
- PC Skills

Knowledge, Expertise and experiences

Essential

- In-depth understanding of technical support systems e.g. Brains, Winfos
- Understanding of Absa Tanzania retail strategy, COO strategy, operating structure and interface with other functions

- Good understanding of Risk policies and procedures
- Good understanding of group structure and interfaces with other functions
- Detailed understanding of people policies and procedures
- Formal training required for branch managers:
- Resource management
- Brand and Leadership Development
- Performance Management
- Team building
- DC&G
- Recruitment Skills
- PD Team Leader
- Sales management
- Time Management
- Graduate or relevant experience to compensate
- Excellent experience in operations
- People Management
- Detailed knowledge of banks policies and procedures
- Cash Management

Key issues over the next 12 – 24 months

- Champion branch Customer Service
- Provide cover to the Branch Operations Team Leader when required

Additional criteria qualities

- Passion for the branch performance
- Honesty and integrity
- Decisiveness
- Take responsibility for personal development

Absa Values

Approvals

Absa Values and Behaviours represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- I drive high performance to achieve sustainable results
- I'm obsessed with customer
- I have an African heartbeat
- I believe our people are our strengths

Agreed by Current Job Holder

Agreed by Line Manager

Co-signed by People Function

Education

Further Education and Training Certificate (FETC): Business, Commerce and Management Studies
(Required)

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2. SME Banker - Mbeya

Locations: Mbeya Main Branch - ABT

Time type Full time

Job requisition id R-15965257

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Job Summary

- ♣ To manage and sustain a portfolio of Business Banking - Enterprise customers, building long-term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk assessments and managing consistency and quality of operational service within own portfolio.
- ♣ The primary objective is to maximize sustainable risk-adjusted / EP portfolio contribution.
- ♣ The jobholder will additionally be responsible for business development both with new customers and with his/her existing portfolio.

Job Description

Main accountabilities and approximate time split

Accountability: Sales and Service: - 70%

Time split%: 70/30%

- Conduct annual review of customers' borrowing facilities (and interim review if customer circumstances [risk profile] dictate).
- Actively seek to grow own portfolio and cross sell to ensure delivery of set Targets as per current PD template.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Determine the key messages, e.g., agreed service standards, and negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes. Calculating the most appropriate means of communicating them to customers.
- Deal with, and find resolutions for, customer complaints.
- Determine the products that are most effective in meeting customers needs and be able to sell these, at short notice, both reactively and proactively.
- Plan and co-ordinate any marketing approaches for new business and actively develop existing relationships. Co-ordinate approaches to the portfolio by businesses across the Group.
- Monitor and ensure adherence to risk service standards.

Accountability: Business Management: - 25%

- Research, create and follow up on a target list for potential new business.
- Identify priority customers using the Customer Prioritization Guidelines to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information.
- Monitor and control the quality of the portfolio using "Condition of Sanction" triggers where possible and in accordance with RM guidelines and Bank policy.
- Manage "Early Warning List" customers to reduce risk, following H.O. and Regional guidance provided.
- Adhere to procedures and guidelines within the BB RMCD.

Accountability: Staff Management: - 5%

- Day-to-day co-ordination of Business Banking customer management within the branch in provision of consistent service quality and risk.

Risk and Control Objective

- In the event of major issues in the business unit, act as crisis coordinator and allocate tasks to the crisis teams.
- Review the risk and compliance profiles of the business unit on a regular basis and provide consultative support to the Managing Director on changes that are required to rebalance risk and reward where required.
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.

- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Keep up to date on all regulatory changes and have the ability to articulate the impact to the Business, be well informed on the industry thinking.
- All mandatory training completed to deadline.

Technical skills / Competencies

Personal Attributes:

- Meeting customers needs
- Managing relationships
- Personal organization
- Self development
- Adaptability
- Working with others
- Decisiveness
- Active listening
- Analytical thinking
- Judgment
- Entrepreneurial mindset

Skills required to undertake the role:

- Relationship skills
- Risk skills
- General Corporate skills
- Leadership and team skills
- Product skills
- Communication skills

Knowledge of the bank's products, services and policies required to undertake the role:

- The jobholder will be required to have a detailed knowledge of the core set of Business Banking products.
- For Complex products, a good knowledge will be required sufficient to: -
- Recognize the changing needs of the customer.
- Identify products/service that best satisfies customer need.
- Introduce the product/service.
- Co-ordinate the introduction of the relevant Group product specialist.
- Deal with customers directly as required.
- A good knowledge of the products & services available in the Personal Sector is also required to satisfy the individual financial needs of business owners/key individuals.

- The jobholder will require a broad understanding of policies and strategies across the Group as they relate to the demands of the customer base.

Knowledge, Expertise and Experience

Education

- Business degree preferred.
Training likely to assist effectiveness in the role, and which may have been completed prior to undertaking this role:

- Risk assessment and management
- Presentation, influencing and negotiating
- Communication

Additional details of exceptional aspects of the demands of the role:

- Required to form relationships with customers, therefore minimum tenure will be 2 years.
- The jobholder will need to be able to communicate in such a way as to ensure their ongoing credibility when dealing with financial controllers of companies, in addition to owner-managers.
- The jobholder's portfolio will consist of a full range of Business Banking customers, including the more challenging customers, who will often be subject to competitive approaches from other banks.
- Business development activity will be similarly demanding.

Absa Values

Absa Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Respect
- Inclusion
- Courage
- Stewardship

Education

Higher Certificates and Advanced National (Vocational) Certificates: Business, Commerce and Management Studies (Required)

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