



1. Specialist Analytics and Business Intelligence

Department: DEPARTMENT OF ICT

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

This role involves identifying and mining data, performing statistical analyses, applying data visualization techniques, and helping build high-quality visualization systems. The specialist will analyze data and customer requirements to produce actionable performance indicators and automated reports, thereby improving strategic and operational performance. This position will build relationships and partner with operations, marketing, IT, and leadership teams to align operational performance goals, direction, and performance with company revenue and growth objectives. The specialist will leverage their knowledge of SQL, modelling, data analysis, business intelligence, and AI initiatives to research trends, address concerns, gain insights, and develop recommendations for implementation. They will develop the analytics strategy and champion that strategy across the business, creating buy-in for data-driven decision-making. Additionally, the specialist will lead the training of company personnel in the use of new analytical tools, models, and data visualization tools once developed.

Principle Responsibilities

- Manage and deliver multiple analytics work streams for diverse clients.
- Gather data and reporting requirements, assist in integration and acceptance testing, and support the development of training and implementation material.
- Participate in the implementation and provide post-implementation support to ensure analytical processes are effective, efficient, understood, and embedded.
- Develop data models and reporting tools that demonstrate and communicate value to stakeholders, providing a clear picture of CRDB's changing position.
- Develop models and tools that communicate the key successes and returns on the bank's investment and innovation activities to stakeholders.
- Prepare data for analysis and visualization/reporting.

- Help clients define metrics and KPIs that answer their key business questions.
- Create dashboards, visualizations, and reports.
- Design, build, test, productionize, and deploy analytical solutions.
- Create value from data by performing analytics and statistical techniques to identify insights, generate recommendations, and communicate data value to key stakeholders.
- Assist in the development of strategic analytics initiatives to meet CRDB goals.
- Develop models to monitor and forecast overall and specific bank performance.
- Assist in determining the scope of CRDB analytical solutions by providing expertise and feedback to management.
- Drive dashboard design with clients as part of a larger technical team tasked with enhancing modular components of different dashboards.
- Collaborate with key stakeholders and end-users to define data and design requirements for dashboard enhancements.
- Develop dashboards per user requirements.

Qualifications Required

- Possession of a bachelor's degree in computer systems technology, Business Intelligence, or a related academic field.
- Experience using R or Python applications.
- Broad skill set and experience with Oracle Database, Microsoft SQL Database, R, and Python.
- Strong ability to analyse data using SQL, Excel, or other similar tools for reporting and data mining purposes.
- Advanced experience with the most current data visualization concepts and tools.
- Experience in SQL or other programming languages.
- Knowledge of business intelligence tools such as Tableau, Power BI, or similar.
- At least 3 years of Analytical Systems support experience.
- Experience using analytical tools to support data analysis, reporting, and visualization.
- Proficiency in Microsoft Office required. Advanced Excel and PowerPoint knowledge required.
- Experience working in a data-rich environment.
- Experience in data modelling with proficient Excel skills.

- Experience in implementing business intelligence solutions.

Deadline: 2024-08-18

Employment Terms: PERMANENT

To Apply, [CLICK HERE](#)

2. SENIOR MANAGER ACQUIRING BUSINESS

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

Provide leadership in areas of sales, acquisition, retention and distribution for acquiring a business that enables the bank to achieve its ambition and strategic vision. Responsible for designing, monitoring and driving the performance of acquiring business in the branches and our stakeholders for productivity management and increasing transacting customers and merchants within the channel to meet overall revenue objectives.

Principle Responsibilities

- Ensure and drive acquiring business growth. Keep track of the overall performance of the department and Zone's performance to ensure that the annual targets are achieved
- Grow diverse portfolio of Merchant Onboard, Monitoring and Value extraction.
- Revenue planning and target setting for acquiring business, aligning with strategic roadmap and revenue expectations.
- Provide sales and service leadership to drive the performance of the branches (process and structure) in joint responsibility with zone for staffing and productivity management.
- Provide guidance and ensure that the business interests are presented to the regulator using the correct stakeholders; ensuring that the Bank of Tanzania (BOT) and respective card schemes guidelines on acquiring business are adhered to.
- Understands basic revenue models and P/L; meets financial objectives by forecasting; preparing an annual budget; scheduling expenditures; analysing variances, performance reviews and initiating corrective actions.
- Design and implement service experience and carry out branding of merchants including training of agents, field officers and Relationship Managers for exceptional delivery of our service to customers.

- Manage Sales and Distribution of acquiring business including recruitment and development of merchant aggregator model that is responsible for liquidity and enhanced customer experience in the Country.
- World Class Customer Experience to ensure our customers and partners rate us as most preferred and drive loyalty index to peak.
- Analysis of customers (Both merchants and Users) behaviour patterns through various parameters to generate insights to increasing revenue, transacting customers, liquidity growth and churn management including but not limited to technology development.
- Develop strategies to increase merchant through strategic recruitment, drive usage through growth in transactions and services performed at merchants.
- Ensure all revenue targets are met for all acquiring business through drive adoption to new and existing products usage by highly motivated merchant base.
- Develop and maintain the sales activities and budget for strategic projects and motivate to the management team to approve the activity plans
- Ensure all acquiring business Managers and Branches management analyse commercial trends, understand actions to be taken and own the business they manage and have full visibility and understanding of merchant, customers and revenues on daily basis for the business as a whole as well as the costs the services generate.
- Monitor the performance of branch and zonal merchants and provide feedback to Zonal Managers; support the branches' as far as acquiring business is concerned.
- Merchant POS stock management, Productivity and cost optimisation by ensuring the right value proposition is offered at customised bases to diverse Merchant portfolio
- Ensuring satisfactory Audit findings for the acquiring business network.
- Manage the partners through the SLA's that are in place ensuring that any under delivery is penalized in line the agreements.
- Research and screen potential acquiring business opportunities and advice on which ones need to be pursued further.
- Develop, foster and maintain effective relationships with various businesses through the internal and external stake holders.
- Submits project status reports to stakeholders, managing escalations where necessary to address project risks.

Qualifications Required

- University Degree or equivalent Advanced Diploma preferably in Business Administration, Banking, Accounting, Finance or any Business-related field, MBA or any master's degree in business related field is an added advantage.

- A minimum of 5 years experience with proven deep knowledge in acquiring business and/or MFS/MNO business, financial inclusion and/or financial services and digital products.
- The highest level of uncompromised integrity.
- Versatile and adaptable, able to react quickly
- Able to work in a demanding matrixed environment, a proven track record of working effectively under pressure
- Proven ability to build effective, trusted and credible relationships with multiple constituencies through exceptional interpersonal skills, communications, actions and presence. Articulate, with strong interpersonal skills, analytical and professional with an enthusiastic attitude and focus on results.
- A high aptitude and comfort level with technical environments and the ability to work in a highly demanding environment and able to meet aggressive deadlines.
- A proven self-starter with ability to work under high pressure environment and problemsolving skills.
- A result driven 'team player', personality with a willingness and ability to work in a dynamic working environment.

Deadline: 2024-08-18

Employment Terms: PERMANENT

To Apply, [CLICK HERE](#)

3. CARD SETTLEMENT ANALYST

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

Job Purpose

Responsible for clearing and settling incoming and outgoing files of various card schemes, preparing financial reports to avoid losses, and developing metrics to monitor the financial performance of the Card Business. The role also ensures compliance with international card schemes' operational procedures in the settlement process.

Principle Responsibilities

- Perform daily settlements and validations of card schemes (Visa, MasterCard, UPI, and AMEX), including the review and processing of invoices raised by vendors and card schemes.
- Review processed files to identify discrepancies, investigate rejected or failed settlement files, and ensure accurate posting into commission accounts.
- Coordinate with Treasury and Finance departments to ensure sufficient funds are available before settlement deadlines.
- Ensure compliance with network operation rules and regulations to avoid penalty charges.
- Conduct data analysis on network fees, card revenues, and expenses.
- Review daily card control and settlement suspense accounts in accordance with the bank's financial policies.
- Analyze customer behavior to identify new sources of revenue and advise on new revenue sources related to card transactions and settlements.
- Prepare and timely submit reports of BOT, QOC, QMR, UPBS and PPR for CRDB Management Team, Visa, MasterCard, UPI and AmEx schemes as per provided guidelines.
- Process ecommerce TC33 files promptly to facilitate payments and commissions to respective accounts.
- Monitor internal accounts to track targeted card income and identify abnormal losses and expenses.
- Analyze profitability across different business lines and products.
- Provide support to Issuing and Dispute teams.

Perform any other assignments delegated by the supervisor.

Qualifications Required

- Holder of a University Degree/Advanced Diploma in BA/ Accounts/ Finance/ Banking or a related academic field.
- At least 2 years of working experience in Banking mainly in the Card Business
- Certification on Visa/ MasterCard/ UPI/ AMEX would be of added advantage.
- Bank Card Business knowledge obtained from Card Schemes.
- Strong presentation and communication skills verbal and written
- Planning and organizational skills.
- Advanced user of PowerPoint, Excel, and reconciliation tools.

CRDB Bank is dedicated to upholding Sustainability and ESG practices and encourage applicants who share this commitment. The Bank also promotes an inclusive workplace, hence applications from women and individuals with disabilities are encouraged.

It is important to note that CRDB Bank does not charge any fees for the application or recruitment process, and any requests for payment should be disregarded as they do not represent the bank's practices.

Only Shortlisted Candidates will be Contacted.

Deadline: 2024-08-21

Employment Terms: PERMANENT

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