



Job Title:	Growth and Retention Officer	Reports to:	Head, Digital Business
Unit:	Commercial	Department:	Digital Business
Grade:	Band 3	Date:	March 2024
Job holder:		Supervisor:	Senior Commercial Manager
Signature:		Signature:	

Job Purpose Statement

The role shall be responsible for the operational implementation of acquisition, growth, and retention tactics defined for B2B and B2C digital products. They will be responsible for customer activation and engagement by ensuring the adoption of all asset and liability use cases defined within the various customer value propositions. Through customer engagement and obsession, the role holder will be required to grow deposits and credit adoption by promoting responsible borrowing and financial education of our customers, with an overall goal of maximizing MAU (Monthly Active Users) and ARPU (Average Revenue Per User).

A high level of commercial awareness, interpersonal skills, analytical skills, the ability to work both autonomously as well as in collaboration with colleagues and partners, the ability to motivate people to embrace action plans and new strategies, and work expediently and expeditiously are critical to succeed in this role.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting (to add up to 100%)	Output
Strategy & Financial	60%	<ul style="list-style-type: none">Grow revenue through the activation of customers and drive adoption of digital assets and liabilities, products, and services.Customer engagement to ensure compliance with BOT guidelines on KYC compliance and consumer protection.Conduct market intelligence and competitive analysis to monitor and constantly give feedback to management for decision-making.Continuous identification of customer needs not being met by existing products and the implementation of new products and services.Establish a good rapport with partners through regular relationship visits to monitor business progress.Business growth through credit by ensuring customers draw down on the different credit propositions on the product while maintaining credit risk mitigation measures.Support the loan recovery process for the customers falling in arrears as per stipulated guidelines.Manage NPLs to guarantee a clean book.Portfolio management to drive the achievement of the defined business targets, to ensure the growth and profitability of the businessIdentify and intervene in opportunities for revenue loss from customer attrition.Collation and submission of quality data/reports promptly or as may be required.
Internal Business Processes	10%	<ul style="list-style-type: none">100 % Compliance with policies, processes, and procedures.Customer account maintenance, including management of dormant accounts.Customer records are updated as per KYC guidelines.

JD: Digital Business, Growth & Retention Officer

Customer Experience	25%	<ul style="list-style-type: none"> • Manage customer queries, complaints, and other correspondence promptly and within set standards for customer satisfaction. • Work closely with the appraisal team to structure customer deals and offer the best solutions to the clients. • Management of customer engagement through CVM and PMP as per approved guidelines and strategies. • Management of customer relationships with high net worth deposits. • Monitor customer churn rate and apply the recovery process based on the customer engagement, needs, and within regulations. • Ensure NCBA values are observed at all times. • Build long-term relationships with customers to maximize Customer Lifetime Value (CLV).
Learning and Growth	5%	<ul style="list-style-type: none"> • Ensure classroom and E-Learning hours are achieved for self. • Flexibility and ability to sit in for the Commercial Manager and run the business. • Effective leave management.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	N/A
Indirect Reports	Outbound contact centre team

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"> • Head, Digital Business • In-country: Product Operations Lead, Collections & Recovery Lead • Group: Business Reporting Lead & Finance, Strategy Lead, Data Science Lead, Product Development Lead, Risk Lead, Operations Lead 	External <ul style="list-style-type: none"> • Customers • Strategic Ecosystem Partners • Suppliers • Regulators • External Auditors

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.
N/A

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)
<ul style="list-style-type: none"> • Short-term 6-12 Months

Ideal Job Specifications
Academic: <ul style="list-style-type: none"> • A Bachelor's degree in Business or a related field. Professional: <ul style="list-style-type: none"> • CPA or ACCA will be an added advantage. • Credit credit-related course will be an added advantage. Desired work experience: <ul style="list-style-type: none"> • At least 2 years of banking experience in a sales role with exposure to customer service. • Broad understanding of digital financial services, market trends, and key FinTech players.

JD: Digital Business, Growth & Retention Officer

Ideal Job competencies

Technical Competencies	
Knowledge of Banking and Business Operations	<ul style="list-style-type: none">Well-rounded knowledge of ALL the Bank's operations and processes, and excellent knowledge of Bank policies and procedures.
Credit Skills	<ul style="list-style-type: none">Good knowledge of personal and business credit underwriting and portfolio management.
Risk Management	<ul style="list-style-type: none">Ability to quickly grasp and understand systems and keen to detail
Technology Skills	<ul style="list-style-type: none">Computer literacy.
Compliance and Regulatory Framework	<ul style="list-style-type: none">Top-notch understanding of the regulatory issues, reporting, and operational requirements as provided by CBK, KRA, KIB, etc.

Behavioural Competencies	
Communication & Interpersonal Skills	<ul style="list-style-type: none">Ability to build rapport easily with customers, have well-developed oral and report-writing skills, and can work with teams.
Personal Ethics	<ul style="list-style-type: none">Must be honest, fair, just, but firm with self, and of high integrity.
Self-Driven & Motivated	<ul style="list-style-type: none">Must be able to work without close supervision.
Negotiation Skills	<ul style="list-style-type: none">Must be a good negotiator, particularly in changing behaviour and work practices, but always Win/Win.