

Job Title:	Product Analyst	Reports to:	Senior Manager, Country IT Business Analysis
Unit:	Product Operations	Department:	Digital Business
Grade:	Band 4	Date:	March 2024
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

The Product Analyst role is responsible for designing, developing, promoting, and maintaining financial solutions and delivery channels that meet the needs of target customers/markets, at profit. The role is central to innovation in Digital Business and is thus the steward of the department's innovation management process. The role holder is responsible for the Digital Business market-facing product management process for the allocated portfolio.

The role holder shall research the target market segments and liaise with the Senior Manager Country IT Business Analyst to implement the defined customer value propositions that serve the needs of the target market. This role shall be involved in the coordination of technical delivery teams and external stakeholders in implementing product roadmaps.

The Product Analyst participates in testing and is critical in accepting the solutions before they are offered to the customers. S/He will develop technical solutions to problems and opportunities presented by the business. Functional and non-functional aspects of the technical solutions should be considered when utilizing the available technology assets.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting (to add up to 100%)	Output
Business Analysis	30%	<ul style="list-style-type: none"> Manage feature development end-to-end; provide guidance and feedback to project teams and ensure everyone is aligned. Be the voice of the customer in the product development process. Develop use case documentation and lo-fi mockups for proposed customer journeys. Collaborate with other stakeholders in Commercial, Collection & Recovery, Product, Operations, Risk, and Finance in defining product features and use cases. Build an effective roadmap to prioritize important features appropriately. Take high-level feature proposals and customer problems and break them into small iterations that engineering can work on through use case documentation and for proposed customer journeys. Balance new features, improvements, and bug fixes to ensure a high velocity and a stable product
Customer	10%	<ul style="list-style-type: none"> Will work with the Senior Country IT Business Analyst to identify potential opportunity areas, determine how much impact we can have on our customers, and evaluate and implement the most effective course of action. Will run experiments and guide Commercial teams with running experiments to improve signup conversion ratios. Will run experiments and guide commercial teams to improve lead-to-customer conversion ratios and time-to-value for new customers. Will run experiments and guide Operations in sending quality messages and notifications to customers at the right time.

JD: Digital Business, Product Analyst, Product Operations

		<ul style="list-style-type: none"> Will run experiments and guide Design and UX Teams to remove bad friction from the user experience. Will run experiments and lead engagements with Engineering to run experiments to increase the adoption of new features being built.
Learning and Growth	10%	<ul style="list-style-type: none"> Drive the employee engagement initiatives within the department. Maintain own high performance and personal growth. Help the other team members to achieve their career growth plans. Own up-to-date and actioned competency assessments and development plans. Drive close collaboration amongst the staff with other members of the Department, and with other relevant stakeholders across the Group operating business entities to cultivate collective responsibility to achieve business goals.

Job Dimensions

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

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: Commercial 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 Service Providers

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.
<ul style="list-style-type: none"> Tactical: Product backlog Tactical: Sales pipeline conversion Tactical: Product growth and retention planning Tactical: Contractual agreements with suppliers and other third parties

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"> Long-term – 2-2 Years (Build track, based on approved products) Short-term – 6-12 Months (Validation track, based on product backlog)

Ideal Job Specifications
Academic: <ul style="list-style-type: none"> A Bachelor's degree in Computer Science, Information Technology, Engineering, or Business related field of study from a recognized university. Professional: <ul style="list-style-type: none"> At least 3 years of work experience, 1 of which should have been in an analyst capacity in a similar-sized organization having led successful business and product development projects and/or initiatives. 1 year's experience in digital payments and/or financial services. Experience in multiple functional areas, including product management, engineering, UX/UI, sales, customer support, finance or marketing, and understanding of go-to-market enablers (e.g. credit, payments, loyalty, subscriptions, rewards, etc.) Ability to achieve strategic goals and evolve product strategy based on research, data, and industry trends in an innovative and fast-paced environment. Excellent problem-solving, organizational, and analytical skills.

Ideal Job Specifications	
	<ul style="list-style-type: none"> Ability to influence multiple stakeholders without direct authority, and use of A/B testing to inform product improvements.

Ideal Job competencies

Technical Competencies	
Discovery	<ul style="list-style-type: none"> Skilled at qualitative customer interviewing. Excellent at deriving key insights and patterns from customer interviews and using that input to clarify problem statements. Skilled at story mapping, to break epics down into smaller product features. Excellent at collaborating with Design on prototypes to bring potential solutions to life.
Business Skills	<ul style="list-style-type: none"> Expert at business case creation. Capable of managing business results across a range of product domains. Able to manage internal partnerships and external partners to optimize growth.
Communication Skills	<ul style="list-style-type: none"> Capable of representing NBV externally at partner meetings, and customer meetings. Solid presentation skills at all levels of the company. Appropriately influences & persuades others to a course of action.
People Management Skills	<ul style="list-style-type: none"> Aligns team with larger business vision and goals. Able to translate and align strategy in a meaningful way for the team, building a shared understanding of team goals and targets. Uses situational leadership techniques to provide the appropriate level of guidance and latitude to team members. Adept at caring personally for team members and providing candid real-time feedback.
Behavioural Competencies	
Emotional Intelligence	<ul style="list-style-type: none"> Knows their own strengths and limits; are aware of their own emotions and the effect they have on others and have the self-control to keep disruptive emotions and impulses in check.
Social and Cross-cultural Awareness	<ul style="list-style-type: none"> Interacts with people (colleagues, customers, stakeholders, and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that is consistent with the values of the organization.
Agile	<ul style="list-style-type: none"> Able to change plans, methods, opinions, or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments. Inculcates a digital mindset in the organization, institutionalizing cross-functional collaboration, flattening hierarchies, devolving decision-making to smaller teams, and building environments that creatively partner with external companies to extend necessary capabilities to encourage the generation of new ideas and developing more iterative and rapid ways of doing things. Implements incentives and metrics to support such agility.
Self Development	<ul style="list-style-type: none"> Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals. Seek to experience a range of relevant career opportunities in the context of a long-term plan enabling them to deliver the truly outstanding contribution required.