

## MANAGER MOBILE BANKING

### REPORT TO: HEAD OF DIGITAL FINANCIAL SERVICES.

**Job Purpose:** The objective of this role is to drive the adoption of the bank's digital solutions including but not limited to mobile banking among our customers and in the market. The role shall focus on driving the delivery and adoption of the bank's digital solutions while ensuring they remain relevant and real answers to customers' daily lifestyle needs. The outcome of the role shall be growth on the volume of transactions, deposits, virtual loans offerings uptake and revenues generated through adoption and usage of Digital solutions to assist in the development and execution of Family Bank mobile banking and strategy.

#### Key Responsibilities:

- Achieve revenue targets, profitability, and growth as per agreed budgets.
- Drive the adoption and usage of the bank's mobile solutions. These include the full adoption and usage of the Bank Apps, Social, STK solutions as well as USSD solutions in their different segments for self-serve as well as on the bank's channels including Lipa na Family merchants, Bank agents, Bank ATMs, Billers among other usage options.
- Responsible for the Bank's Digital P&L as well as Balance Sheet delivery. This shall include ensuring right pricing for the bank's digital products, revenue leakage prevention as well as mobilizing the targeted deposits through the digital suit of solutions.
- Formulate and implement Business, Marketing and Promotional Strategies in line with overall Retail Banking business goals.
- Oversee the tracking and proper allocation of revenues to the unit.
- Manage the Unit's costs, including Product, Channels and Digital Banking costs in-line with approved budgets.
- Manage Fee structures, NPL's and minimize revenue leakage.
- Optimize Retail Business by lowering costs through automation and digitization of Retail Products, Processes and Services
- Define and deliver segment-led Product, Channel & Digital Banking Customer Value Propositions (CVPs) for all Retail Banking segments.
- Research, conceptualize, design, develop, test, pilot, launch, promote\market, improve and retire Retail Products, Channels and Digital solutions.
- Track envisaged Project benefits for New\revamped solutions to ensure benefits are realized as per Business Case.
- Run training interventions and workshops for Retail Sales teams and other relevant teams and stakeholders, to successfully ensure implementation of new solutions and sustained growth of existing solutions.
- Responsible for managing and implementing marketing activities through research, strategic planning and implementation.
- Monitor competition and emerging Product, Channels and Digital technologies, and develop strategies and tactics to reduce any threats to ongoing and future Retail business.
- Manage ecosystems of in-house support teams and external vendors and partners responsible for the success and good health of new and existing Products, Channels and Digital Banking solutions.
- Participate in customer surveys and achieve targeted metrics for both internal and external customer.
- Design, develop, improve, and implement customer engagement strategies, Products and Digital solutions that deliver great customer service and customer satisfaction.

- Manage and coordinate the Unit's client engagement efforts across Retail Banking segments and ensure that individuals are clear on their contribution and expected outcomes.
- Inculcate a customer- centric team culture that focuses on efficient service delivery and excellent customer service.
- Monitor, identify and mitigate the Unit's related risks in conjunction with supporting units such as Operations, Information Technology, Risk, Audit, Compliance etc.

### **Key Skills, Competencies and Attributes**

- Thorough knowledge of CBK prudential guidelines and Data Protection Act.
- Experience in Account / Customer management.
- Ability to clearly communicate strategy, plans, and issues across the organization by developing business cases, presentations & stakeholder communications even with senior management.
- Strong analytic, logical reasoning, and problem solving, risk vs. reward skills.
- Interpersonal skills to create and maintain relevant business networks.
- Technical skills to effectively perform support activities/tasks for Card related roles in a manner that consistently achieves high quality standards or benchmarks.
- Analytical, processing and report writing skills specific to card business.
- Knowledge and effective application of all relevant banking policies, processes, procedures, and guidelines to consistently achieve required results in card business.
- Experience and understanding of Mobile/digital Channels technology and financials.
- Financial Experience in managing revenue, cost, profit management and digital reporting.
- Sharp business acumen including ability to assess risk and appropriate levels of return.
- Strong leadership capability, deliverance, objectivity, excellent interpersonal skills to nurture team members
- Good understanding of regulatory compliance and corporate governance in digital space.
- Ability to nurture effective relationship with local regulators as well as government bodies and officials.

### **The Person:**

#### **The ideal candidate must possess the following:**

#### **Qualifications:**

- A bachelor's degree in business administration, finance or related field from a recognized university, Professional qualifications will be an added advantage.
- Five (5) years hands-on Banking experience in a busy front and Back Office Operations function, IT or Business-related function.
- Experience of a minimum of 5 (Five) years in a Mobile business-related function, will be an added advantage.

ALL applicants MUST apply online to email: [recruitment@familybank.co.ke](mailto:recruitment@familybank.co.ke); closing date is **10th December 2025**. Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

*"We are an equal opportunity employer."*