



1. JOB TITLE: Head; Customer Experience (1 Position(s))

Job Location :Head Office, Hq

Job Purpose:

Ensure strategic delivery of excellent customer experience to Retail customers in line with established customer journeys with a key focus on process adherence and subsequently embed customer centricity across the network.

Main Responsibilities:

Business Focus

- Develop and implement retail banking customer experience strategies in liaison with other stakeholders.
- Ensure correct information regarding bank's products and services is provided to customers, inquiries properly handled, and complaints resolved on time as per Financial Consumer Protection Regulation to protect bank's image and mitigate related risks to achieve bank's overall goals and objectives.
- Develop, manage, monitor, and evaluate service quality standards set across bank's network.
- Actively participate in retail products development, marketing, and awareness campaigns with customer centricity in mind.
- Identify processes that impede the delivery of customer service and develop action plans on how to improve.
- Establish and promote cordial relationships with customers, ensuring prompt attendance to their inquiries and resolving their complaints to achieve maximum customer satisfaction and build brand loyalty.
- Drive cross selling, upselling and after sales services through outbound and inbound calls at contact center.

People Focus

- Provide clear direction to team members on the strategic plan and key focus areas and ensure their understanding and buy-in, Benchmark productivity of the department against industry standards and create measures to improve productivity.
- Determine and analyse training and development needs for Customer Experience department and ensure that identified training is executed.
- Build and maintain a supportive organization climate of continuous guidance, trainings, coaching and up-skilling through on-the-job training to team members including branches.
- Manage performance through setting stretching targets, providing regular feedback and support mechanisms, evaluate performance and reward accordingly as a way of embedding service culture across the network.
- Ensure compliance with all bank's policies, procedures, guidelines, and regulations including grooming and appearance, as well as communication etiquette.
- Agree targets and take accountability for the overall achievements of performance objectives in the business area and the customer experience department in terms of employee satisfaction, customer experience, and cost performance, return on investments, risk, and compliance and governance requirements.
- Act as a second level of escalation point for all grievances raised in the unit, work with subordinates in the team to achieve excellent business results through continuous people development and monitoring activities.
- Review performance against Balanced Scorecard components as prescribed by the executives, discuss gaps, and agree action plans to close the gaps.
- Establish and maintain a succession plan/training for the key roles in Customer Experience department, motivate employees in the department and ensure that their efforts are recognized.

Operational Focus

- Plan and implement service improvement initiatives based on metrics, complaints, and Voice of Customers
- Support and administrate organizational service delivery operation activities and provide efficient communication channels to Chief Retail Banking across the network.
- Always ensure splendid customer services to customers in a friendly and courteous manner.
- Conduct periodical meetings and ensure report availability to the entire branch network and discuss possible improvements to customer service in all NMB service touch points.
- Keep Chief Retail Banking updated on customer service risks which might result in damage to the bank's reputation (image).
- Ensure that customers' confidential information is properly protected and only used for official purposes.
- Conduct periodical customer surveys on voice of customers (internal & external) for continuous improvement with other managers to discuss possible improvements in all NMB service touch points.
- Manage the day-to-day customer experience deliverables, including responsibility for service quality, managing risk, efficiency, people, and projects within the unit as well as becoming the highest point of contact / escalation for external clients for professional advice, enquiries, complaints, resolving of discrepancies and transactional errors.
- Ensure full compliance, provide oversight as well as monitor the implementation of various Consumer Protection requirements across business area/Unit.

Knowledge and Skills:

- Retail banking products and operations
- Good understanding of Financial Consumer Protection Regulation
- Stakeholders Management; Project Management; Change Management skills
- Leadership and strategic thinking.
- Excellent communication skills.
- Excellent negotiation skills
- Strong interpersonal skills; Customer profiling
- Report writing skills
- Analytical & Problems solving skills

Qualifications and Experience:

- Degree or equivalent in Banking, Finance, Business Administration, Marketing or Public Relations
- Masters' Degree in related field will be an added advantage
- A minimum of 10 years in Customer Experience with at least 5 years' experience in a senior leadership role

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Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date : 14-May-2024

Job closing date : 29-May-2024

2. JOB TITLE: NOC Infrastructure Specialist - (Fixed Term - 2 Years) (2 Position(s))

Job Location : Head Office, Hq

Job Purpose:

24/7 Proactively monitor, conduct level 2 troubleshooting, and escalate all incidents and problems raised within Network operation center (NOC) which will or has the potential to degrade bank services, and ensure service delivery meets and exceeds business customers expectations by maintaining the value of the services.

Main Responsibilities:

- To work with the Development team and understand the new products and systems and ensure the right support is provided throughout the transition period.
- Second level support for all DSS and onboarding services.
- To work with the Development team and understand the new products and systems and ensure the right support is provided throughout the transition period.
- Support and solve common and basic issues faced by customers such as solving minor knowledge issues, providing detailed support process information, and fulfilling user's requests that need IT involvement.
- Perform and coordinate root cause analysis of Incidents and share RCA/incident reports.
- Daily proactive monitoring, conducting first level troubleshooting, resolution and escalation of all issues pertaining to Data Centre & DR infrastructure, Core banking services, Core network, branch connectivity, ATM/POS, Self-service channels, power & cooling utilities at Head Office and branches.
- Manage all incidents and problems logged regarding self-service and channels ensuring SLA(s) and customer expectations are met.
- Prepare daily, weekly, and monthly performance statistics for the performance of services and data center infrastructure, status reports, and graphical aids for management.
- Automate and consolidate all manual morning health check reports.
- First level support for all self-service channels and services ensuring proper escalation to second level support.
- Automate and consolidate all manual morning health check reports.

Knowledge and Skills:

- Service management standards and baselines in Operating Systems, Network Virtual environments, Databases, and Middleware
- Good Knowledge on networks, applications, data center infrastructure, self-service channels, power, and cooling utilities monitoring and troubleshooting.
- Experience in developing with two of the following languages; C#/.Net, PHP, Java and Objective-C/Swift (added advantage)
- Experience with web application technologies including; CSS3, HTML 5 and JQuery/JavaScript
- Good interpersonal skills.
- Creative, innovative, aggressive and a team player.
- Flexibility to work on shift rotation basis
- Good observation and analytical skills.
- Familiarity with Agile development methodologies.
- Experience with varieties of databases and object-relational Mapping (ORM) frameworks.
- Knowledge of programming and shell scripting, e.g., Java, Python, Bash script
- Linux & terminal commands
- DevOps skills

Qualifications and Experience:

- Bachelor's degree in computer science or related academic field.
- Experience with the following tools GIT, NetBeans IDE/Eclipse, Visual Studio and Android Studio.
- Two years' experience in handling Monitoring Tools (Microfocus) in large corporate organizations.

- Two years' experience in systems and Network security technologies such as TCP/IP, Network devices (Switches, Routers and Firewalls) UNIX/Linux, Windows, Oracle & Microsoft Database.

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Job closing date : 28-May-2024

3. JOB TITLE: Relationship Manager; Commercial (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Responsible for driving sales of assets and liabilities for commercial businesses; as well as onboarding of potential customers.

Main Responsibilities:

- Actively selling loans, deposit, and cross selling other banks products (forex, fund transfer, internet banking etc.) to commercial businesses.
- Onboarding and appraising big ticket size assets (TZS 3 billion and above) and provide recommendations for decision making
- Advise the Senior Manager; Commercial on all aspects related to developing the commercial business (asset & liabilities)
- Take a leading role in driving commercial sales, through positive customer relationships, networking and relevant promotions via the branch network.
- Offer support and build capacity of Relationship Officers through on-going mentoring and engagement to ensure quality credit applications and business growth.
- Monitor and review the commercial portfolio performance to ensure that targets are met.
- Review customer feedback, market intelligence, workshops/focus group reports and review product design and performance
- Co-ordinate budget objectives of the responsibility area on commercial products to ensure targets are achieved as per approved budget.
- Ensure customer satisfaction is achieved by providing accurate sales advice in line with customers' expectations.
- Prepare budget and projections for the commercial product segment.

Knowledge and Skills:

- Strong credit analysis skills.
- Strong customer relationship and sound understanding of bank's loan products, policies, and procedures.
- Conversant with standard computer applications (Excel, Word and Access).
- Good communication skills with high proficiency in the use of (English and Kiswahili).
- Strong business management, leadership, coaching, and team building skills.

Qualifications and Experience:

- Bachelor's degree in Finance, Accounting, Banking and or related fields.
- At least 4 years' experience in Relationship Management; handling customers under Business & Commercial Banking
- Experience in credit analysis and appraisal.

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Job opening date : 14-May-2024

Job closing date : 29-May-2024

4. JOB TITLE: Specialist; Operational Risk (1 Position(s))

Job Location :Western Zone

Job Purpose:

Provide support and drive implementation of a robust and effective Operational Risk Management framework at branches. Ensure branches have strong controls, processes, and resources to support implementation of the bank's Enterprise Risk Management framework.

Main Responsibilities:

Risk Assessment, Analysis & Reporting (60)

- Ensure branches conduct Risk and Control Self Assessments (RCSAs) via Governance and Compliance Manager (GCM) system and in accordance with guidelines issued by Operational Risk through regular guidance/trainings on control testing methodology, sample selection criteria, qualities of controls testers, risk treatment decisions, individual and overall assessment of controls effectiveness etc.
- Review and challenge RCSA test results received from the first line of defense i.e., branches to ensure the final output that goes to the Risk and Compliance Committee (RCC) is up to standard.
- Provide guidance/trainings to branches on how to perform RCSA testing on GCM system.
- Provide risk training on events and risk materialization.
- Conduct gap analysis on RCSAs emanating from internal audit reports, stoking new controls to be added.
- Push for closure of open regulatory findings.
- Conduct quality assurance (conformance reviews) on RCSA test results submitted by the first line of defense on GCM system to check if testing was done in accordance with guidelines issued by Operational Risk. Ensure findings/issues are aligned with the business and reported via GCM system.
- Ensure all ineffective controls and other operational discrepancies captured from Risk and Control Self Assessments (RCSAs), Risk events and Key Risk Indicators (KRIs) are captured and tracked on GCM system. Regularly share open issues with action owners following up on the progress and updates on action plans and escalating issues as necessary.
- Spearhead and drive training plans across the branch network.
- Ensure risk events occurring at branches are reported through GCM system. Perform Quality Analysis (QA) on reported incidents to ensure data quality on GCM system as well as adherence with Operational Risk Event reporting guidelines. Push for closure of incidents and remedial action plans on GCM system.
- Provide guidance/trainings to branches on how to identify, capture, and track risk events and KRIs on GCM system.
- Facilitate more robust engagements at branches.
- Guide and support branches in the implementation of Key Risk Indicators (KRIs) requirements. Ensure branch KRIs are recorded and tracked on GCM system with identified issues closed within agreed timelines.
- Conduct regular Key Risk Indicators (KRIs) reviews to ensure branches maintain and track relevant, measurable and value adding KRIs. Engage branches to ensure there are no red KRIs (spot checking).
- Consolidation of operational risk MIs received from branches (e.g., KRIs) to produce detailed and summary reports as required by governance committees (e.g., RCC). Understand key issues at zonal level relating to risk.
- Support the Head Office Operational Risk team in following up on the progress of branch related actions arising out of governance committees (e.g., RCC).
- Proactively communicate with the Senior Manager; Operational Risk on branch related operational risk issues escalating significant issues as appropriate.
- Keep Zonal Managers, Branch Managers and Senior Manager; Operational Risk informed on ongoing basis of the operational deficiencies and the status of corrective actions.

Physical security review and reporting (20)

- Communicate plans with ZM on visiting the network.

- Conduct routine physical security assessments to ensure that security systems and features adhere to established guidelines. Generate comprehensive reports, both detailed and summary, for presentation to the Risk and Compliance Committee (RCC).
- Communicate any identified physical security deficiencies to relevant departments to establish alignment on corrective action plans and associated timelines.
- Regularly update relevant stakeholders on open physical security issues, closely monitoring the progress of action plans, and promptly escalating any unresolved issues as needed.
- Prepare monthly reports on the status of remedial action plans, for presentation to the Risk and Compliance Committee (RCC) highlighting the role played on conformance reviews at zonal level (network).

Business empowerment, counselling for proficient risk monitoring and other issues (20)

- Ensure the bank is secured from incurring financial/non-financial losses as well as reducing the number of fraud incidences at branches by ensuring that controls are well defined by business and branch staffs who exercise the controls understand and can define all branch risk register parameters relative to their day-to-day operations.
- Provide input/advice to the design of new and/or revised controls and procedures to ensure branches maintain a robust risk register which is in line with the business structure and processes.
- Give analysis of branches with variances in RCSA results versus reports by branch QAs.
- Give stock of operational losses per zone and actions taken to resolve.
- Participate in zone meetings for trainings and communicating initiatives for risk awareness.
- Prepare a checklist of what needs to be checked by risk at branches from records management, physical security, cash controls etc., when visiting branches. Pull and follow up closure of pending actions from RCSA results, risk events, internal audit, and BOT reports.
- Work as part of a team to drive and support the identification and management of operational risks daily and act as a source of reference in facilitating and promoting the understanding of Operational Risk requirements at the branches.
- Empower and guide branches through day-to-day interaction to elevate their level of understanding/awareness on NMB's risk management tools (Risk Events, KRIs, and RCSAs etc.) and oversee implementation of risk measurement, monitoring, and reporting techniques across branches.
- Work together with branches and zonal office to deliver exceptional performance on controls of the entire branch network.
- Any other assignment that the Senior Manager; Operational Risk deems fit.

Knowledge and Skills:

Essential

- Proven experience gained in a bank branch.
- Understanding of the core retail and commercial banking product set
- IT Skills (especially Microsoft Excel)
- A practical knowledge and understanding of risks, controls, risk management tools and methodologies.
- A good understanding of the main operational processes within the businesses
- Understanding of the procedures and control framework relating to those areas.

Preferred

- Previous risk management experience gained within an auditing, operational risk management or compliance/controls type role.
- Facilitation skills
- Analytical and problem-solving skills
- Risk management technical skills (e.g. risk assessment, control design)
- Team work
- Good written and verbal communication skills
- Time management - ability to juggle priorities and execute at speed individually and as part of a team.

Qualifications and Experience:

- Bachelor's degree in business related studies.
- Additional professional certification will be considered as an added plus.
- Banking Experience of more than 3 years, preferably in Risk management or Audit.

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Job opening date : 16-May-2024

Job closing date : 30-May-2024

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