



## **JOB TITLE: BUSINESS ANALYST - BUSINESS PERFORMANCE & REVENUE ASSURANCE**

Department: DEPARTMENT OF RETAIL BANKING

Location: Tanzania Head Office

Number of openings: 1

### **Job Purpose**

The Revenue Assurance role ensures the bank's revenue integrity by monitoring, analysing, and safeguarding against discrepancies and leakages. This role focuses on identifying revenue leakages and recovery, ensure proper control around revenue collection, improving revenue collection processes and ensuring compliance with internal processes and regulatory standards around revenue collection.

### **Principle Responsibilities**

#### **Revenue Monitoring and Analysis:**

- Analyse and monitor revenue streams across various banking products and services, including loans, deposits, fees, and commissions.
- Perform daily revenue analysis to detect leakages and ensure the same are shared with responsible business units for recovery
- Monitor transaction processes to detect unusual patterns or anomalies that may indicate fraud, system errors, or revenue leakage.
- Perform daily analysis to identify revenue loopholes or/and arbitrage transactions and ensure the same are fixed or stopped by liaising the responsible business teams
- Develop and maintain revenue assurance controls and reporting mechanisms to detect and prevent revenue leakage.

#### **Revenue Assurance Controls:**

- Review pricing models, tariffs, and charging systems to ensure alignment with approved rates and prevent overcharging or undercharging of customers
- Conduct periodic audits of charging engines and revenue processes to ensure compliance with regulatory requirements and internal policies.

#### **Process Improvement:**

- Analyse existing revenue assurance processes and recommend improvements to enhance efficiency and accuracy.
- Participate in projects aimed at automating revenue assurance activities, reducing manual interventions, and improving data accuracy.
- Collaborate with other departments, such as Operations and IT, to streamline revenue processes and ensure end-to-end integrity.

#### **Stakeholder Management:**

- Work closely with business units to understand their revenue streams and provide insights into improving revenue capture.
- Liaise with external auditors during financial audits and provide necessary documentation and explanations related to revenue processes.
- Provide training and support to other departments on revenue assurance principles and best practices.

#### **Pricing of Bank's Products and Services**

- Be part of Retail Banking pricing process and the Bank's annual pricing committee
- Lead in provision of inputs from the products performance analysis, consumer understanding to the committee during Tariff reviews
- Conduct pre-planned and ad-hoc analysis on pricing to determine price points that balance the bank's revenues and customer satisfaction
- Actively participate in finalization of the annual Tariff Guide and minimum disclosure document for circulation to the branch network
- Manage, analyze and respond to pricing queries from HQ stakeholders and from the branch network

#### **Qualifications Required**

- A minimum of Bachelor degree in computer science, Economics, Accounting, banking and finance, financial management and any other related field.
- A Master's degree and/or Certification by professional bodies are an added advantage
- At least 3 years working experience as a banking sector especially in business unit and who have demonstrated outstanding performance in business.

- In-depth knowledge of bank Products, services and delivery channels available to Retail Banking Customers
- General knowledge on performance of various business sectors, operational environment, competitive structure, industry practices and regulatory framework
- Understanding bank policies, procedures and ethical requirements of market environment
- Strong analytical skills, including the ability to collect, process and perform statistical analysis on data.
- Proficiency in SQL and experience with databases.
- Knowledge of programming languages such as Python or R
- Experience with data visualization tools such as Tableau or Power-BI
- Good understanding of statistics and statistical models.
- Excellent communication and presentation skills, to effectively communicate insights and findings to non-technical stakeholders.
- Ability to work independently, as well as collaboratively within a team.
- Ability to learn quickly and adapt to new technologies and tools.
- Good project management skills, with the ability to manage multiple projects and meet deadlines.
- Knowledge of data ethics, privacy, and security best practices.
- Critical thinking

*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: 2024-09-12

Employment Terms: PERMANENT

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