



Head Office: PSSF Millennium Towers II, Bagamoyo Road
P.O Box. 9300, Dar es Salaam, Tanzania
Telephone: +255 22 2162940 Fax: +255 22 2114815
website: www.tcbbank.co.tz
Email: ceo@tcbbank.co.tz

JOB VACANCY- 1 POSITION

ABOUT US:

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision "to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services". As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Senior Relationship Officer (Card Business)
Department:	Digital & innovation
Reports to:	Principal Relationship Officer(Merchants & Channels Distribution)
Location:	Head Office- Dar es Salaam

POSITION OBJECTIVE

The Senior Relationship Officer (Card Business) is responsible for overseeing the development, implementation, and management of the TCB bank's card products, including credit, debit, and prepaid cards. This role focuses on driving growth, ensuring compliance, enhancing product offerings, and maximizing customer satisfaction.

KEY RESPONSIBILITIES

- i. Product Management: Lead the development, enhancement, and management of card products to meet customer needs and achieve business objectives.
- ii. Strategic Planning: Develop and execute strategic plans to drive the growth and profitability of the card business.

- iii. Market Analysis: Conduct market research and competitive analysis to identify trends, opportunities, and threats in the card industry.
- iv. Customer Experience: Work to improve the customer experience by optimizing card features, benefits, and services.
- v. Cross-Functional Collaboration: Collaborate with marketing, sales, compliance, risk, and IT teams to ensure successful product launches and ongoing product management.
- vi. Vendor Management: Manage relationships with card networks, processors, and other vendors to ensure high-quality service delivery and negotiate contracts and agreements.
- vii. Performance Monitoring: Establish and monitor KPIs to track the performance of card products, including usage, profitability, and customer satisfaction.
- viii. Regulatory Compliance: Ensure all card products comply with relevant regulations and internal policies.
- ix. Budget Management: Develop and manage the budget for the card business, ensuring effective allocation of resources.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in Business Administration, Innovation Management, Arts in Design, Arts in Digital Media, Arts in Graphics Design, Marketing or equivalent qualifications from recognized institutions. Must have at least seven (7) years of experience in Card Services, Product Management, Banking Industry, Technology Industrial or Financial Institutions with;

- Strong analytical and problem-solving abilities.
- Excellent communication and interpersonal skills.
- Proven ability to manage and grow a card business.
- In-depth knowledge of the card industry, including regulations, trends, and best practices.
- Strong sales and negotiation skills.
- Excellent communication and interpersonal skills.
- Ability to understand and explain complex digital products and services.
- Customer-focused with a strong commitment to delivering high-quality service.

- Proactive and self-motivated with a results-oriented mindset.
- Basic understanding of digital technologies and trends.
- Proficiency in using CRM software and other sales tools.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Ability to demonstrate Tanzania Commercial Bank core values: - Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor.

The position will attract competitive salary packages and benefits.

Applicants are invited to submit their resume via the following link:-

<https://www.tcbbank.co.tz/careers> applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

Deadline of the Application is 3rd September, 2024.



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Position:	Principal Relationship Officer (Merchants and Channels Distribution)
Department:	Digital & innovation
Reports to:	Manager Digital & Innovation
Location:	Head Office- Dar es Salaam

POSITION OBJECTIVE

The Principal Relationship Officer (Merchants and Channels Distribution) is responsible for leading the efforts to acquire new merchants and manage the distribution channels for TCB bank. This role involves developing and executing strategies to expand the merchant base, optimizing distribution channels, and ensuring high levels of merchant satisfaction.

KEY RESPONSIBILITIES

- i. Merchant Acquisition: Develop and implement strategies to attract new merchants to the bank's network, focusing on both small businesses and large enterprises.
- ii. Distribution Management: Optimize distribution channels to ensure efficient and effective delivery of merchant services. This includes direct sales, partnerships, and third-party distributors.

- iii. Sales Leadership: Lead and manage the merchant acquisition team, providing direction, training, and support to achieve sales targets.
- iv. Market Research: Conduct market analysis to identify opportunities for merchant acquisition and distribution. Stay updated on industry trends, competitor activities, and regulatory changes.
- v. Relationship Building: Build and maintain strong relationships with merchants, partners, and distributors. Ensure high levels of merchant satisfaction and retention.
- vi. Performance Tracking: Establish and monitor key performance indicators (KPIs) to assess the effectiveness of acquisition and distribution strategies. Regularly report on performance and make data-driven adjustments.
- vii. Product Development: Collaborate with product management to develop and enhance merchant services that meet market demands and customer needs.
- viii. Compliance: Ensure all acquisition and distribution activities comply with relevant regulations, industry standards, and internal policies.
- ix. Budget Management: Develop and manage the budget for merchant acquisition and distribution activities, ensuring efficient use of resources.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Master's Degree in one of the following fields; Business Administration, Innovation Management, Arts in Design, Arts in Digital Media, Arts in Graphics Design, Marketing, Computer Science, Electronic Science & Communication or equivalent qualifications from recognized institutions. Must have working experience of at least thirteen (13) years in related fields, knowledge and skills on the following;

- Digital Banking, Product Management, Customer Retention e merchant acquiring, distribution management, sales.
- Strong analytical skills with the ability to interpret data and make data-driven decisions.
- Excellent communication and interpersonal skills.
- Proven ability to develop and execute successful customer retention programs.
- Knowledge of digital banking products and trends.
- Experience with CRM software and customer segmentation techniques.

- Strong project management skills and the ability to manage multiple initiatives simultaneously.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

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Position:	Principal Relationship Officer (Digital Usage and Retention)
Department:	Digital & innovation
Reports to:	Manager Digital & Innovation
Location:	Head Office- Dar es Salaam

POSITION OBJECTIVE

The Principal Relationship Officer (Digital Usage and Retention) is responsible for developing and implementing strategies to increase the adoption, engagement, and retention of TCB bank's digital banking products. This role will focus on understanding customer behaviors, identifying opportunities for improvement, and executing initiatives to drive digital adoption, enhance customer experience and loyalty.

KEY RESPONSIBILITIES

- i. Strategy Development: Develop and execute strategies to drive the usage and retention of digital banking products, including mobile banking apps, Internet banking, and other digital services.
- ii. Customer Insights: Analyze customer data to understand usage patterns, identify pain points, and segment customers for targeted campaigns.

- iii. Retention Programs: Design and implement retention programs and campaigns to reduce churn and increase customer lifetime value.
- iv. Product Enhancement: Collaborate with product management and IT teams to recommend and prioritize enhancements to digital banking products based on customer feedback and usage data.
- v. Marketing Collaboration: Work closely with the marketing team to develop and execute promotional campaigns aimed at increasing product adoption and usage.
- vi. Performance Tracking: Establish metrics and KPIs to measure the effectiveness of usage and retention initiatives. Regularly report on performance and use insights to optimize strategies.
- vii. Customer Support: Partner with customer service teams to ensure high-quality support for digital banking users and address any issues that may affect retention.
- viii. Training and Education: Develop educational materials and programs to help customers fully utilize digital banking products.

QUALIFICATIONS, SKILLS & EXPERIENCE

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