



Head of Customer Network

Roles and Responsibilities

Principal Accountability:

- To drive and deliver performance in Sales, customer management / experience, operations, controls and expense management for Retail Banking.
- To meet and exceed the P&L targets assigned by Retail Banking.
- To device and implement Sales and Service strategy and optimize the Customer Network - This includes Branch Network, ATM Network, Alternate / Digital Channels including Agency Banking etc.
- To provide business leadership & operational excellence to all customers including internal customers (staff).
- To develop, enhance and implement an effective / robust controls and processes across the customer network, direct sales and products for Retail Banking.
- To ensure all local regulations and corporate policies are adhered to in customer network.
- Development and Implement of Branch Network Strategy (Physical / Digital), in line with Retail Banking strategy

Main Responsibilities:

- Spearhead a holistic customer acquisition, service and customer portfolio management strategy across the branch distribution network comprising of the three major business segments namely Retail, Cards and Business Banking to meet local and regional sales goals set for the branch distribution channel
- Develop effective organization structure serving Retail cost effectively. Embed efficient organization structure to support NTB Sales, relationship management, service and operations
- Ensuring the branch distribution is positioned to meet banks strategic needs whilst meeting its branch standards in terms of;
 - Physical look and feel
 - Quality of staffing
 - Quality of customer service
- Champion the cultural change needed to reinforce consistent Sales, Service and Portfolio management disciplines where there is absolute accountability for value.
- Embed best practices to drive growth of 'Involved and engaged' customer portfolio in the branch network so as to leverage the network appropriately through Customer Life-stage Management (CLM) frame work.
- Ensure, together with HR and Training & Development, that branch staffs are adequately trained / certified as required by internal policies and regulatory requirements
- Liaise with key functional stakeholders and appropriate organizational chains to drive the organizational agenda effectively
- To implement a strategic approach to ensure that the overall channel portfolio is aligned to the business objectives of Retail Banking and meets customer requirements and market demand in a profitable and efficient way.
- Ensure design and delivery of the Retail Customer Experience strategy to support the achievement of the country's segment and product line objectives, as well as the Africa Banking Strategy.
- Ensure the embedding of appropriate Risk and Control Policies and Measures in Retail Branch Network
- Ensure implementation of network rationalization including opening / closure, expansion / reduction of floor space and relocation of branches in agreement with Retail Banking business head
- Ensure maintenance and up-keep of Banking Branding standards across customer network working closely with Marketing / Sourcing

Educational Qualifications

Graduate with at least 10 years PQE in a demanding sales and service environment

Experience Requirements

- Experience in fund transfer pricing
- Detailed understanding of the full range of banking Retail and Business Banking services and product set
- In-depth understanding of technical support systems
- Detailed understanding of banking retail business processes and other associated process
- Detailed understanding of banking risk policy
- Detailed understanding of banking retail strategy, operating structure and interfaces with other functions
- Detailed understanding of banking structure and interfaces e.g. BOS
- Detailed knowledge of banking People policies and procedures
- Maintain up to date knowledge of competitor and local market activity
- Extensive experience of managing large teams
- Proven knowledge of the banking retail market

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