



## **CAREER OPPORTUNITIES AT EQUITY BANK.**

Equity Bank is one of the region's leading Banks whose purpose is to transform the lives and livelihoods of the people of Africa socially and economically by availing them modern, inclusive financial services that maximize their opportunities. With a strong footprint in Rwanda, Kenya, Uganda, Tanzania, DRC and South Sudan, Equity Bank is home to more than 20 million customers – the largest customer base in Africa. Currently Equity Bank Rwanda PLC is seeking a competent individual to serve in role of **Head of Products**.

### **HEAD OF PRODUCTS**

#### **Job Purpose**

The Head of Products spearheads the implementation and growth alternative and Non-traditional Banking initiatives that will spur transactional banking, technology intermediation, and Execution of customer centric suites for sustenance of customer acquisition and balance sheet growth.

The Head of Products is responsible for overall ideation, Design and implementation of transactional banking services and products, Management and creation of innovative solutions that support the bank's overall objectives (Deposits, NFI, Customer numbers and Operational Excellence).

The holder of the role is also responsible for client solutions planning and execution throughout the new partners onboarding, transactional products/services lifecycle Management, defining product vision; and working closely with sales, marketing, training and others, generate and preserve revenue, maximize profitability, and ensure customer satisfaction goals are met.

#### **Key Responsibilities and Accountabilities**

##### **1. Product development:**

- Steer and lead the team to ensure EBR achieves transactional banking superiority with Exceptional platform banking solutions,
- Develop and execute strategies for business automations partnerships, intermediated services adoption, and segment CVPs delivery.
- Plan, execute, and manage the integration of new solutions and services into existing channels throughout the bank.
- Pitch EBR products and negotiate contracts with partners and service providers to drive customer acquisitions and balance sheet growth.
- Development of alternative concepts, innovations and Ecosystem enhancements including new business cases, digital products improvements, and partnership
- Sustained retention and use-deployed products are of value to business and customers. Consistent monitoring of revenue earning products, customer churn, reactivations, revenue, and volumes.



- Manage and provide direction for the platforms and technology teams in support of business operations.
- Support business units for the quick implementation of CVP/unit value propositions. Collaborate throughout the bank during all phases of a product/service lifecycle. This includes creation and review of marketing materials, support and empowerment of sales teams, enforcing superior digital channels delivery, training for the development or revision of product training materials, courses, and job aids for banking employees, operations for the development of back-office procedures and systems, and information technology for supporting hardware and software.
- Manage specific ad-hoc projects and initiatives as identified by the business.
- Develop and execute a comprehensive product development strategy aligned with the bank's overall business objectives.
- Identify market trends, customer needs, and competitive intelligence to inform the product roadmap.

## **2. Regulatory Compliance:**

- Ensure that all products are developed and managed in compliance with local and international regulatory standards.
- Stay up to date with financial regulations and make necessary adjustments to products and processes.

## **3. Customer Experience Enhancement:**

- Collaborate with the customer experience team to improve the usability and functionality of our products.
- Implement customer feedback mechanisms to ensure customer satisfaction and loyalty.

## **Expected Outputs:**

- A well-defined and executed product development strategy that aligns with business objectives.
- A diversified and innovative product portfolio that meets customer needs and market demands.
- Regulatory compliance with all products and services, with timely updates as required.
- Enhanced customer experience and high customer satisfaction through improved product usability.
- Increased balance sheet, revenue and profitability through effective pricing and product management.
- Strong collaboration with cross-functional teams, leading to successful product launches and updates.



### **Qualification, Experience, Skills and Attributes**

- Bachelor's degree in business, Finance, Marketing, or a related field. Other relevant advanced qualifications are a plus.
- At least 5 years of experience in financial services technology delivery and product development in a reputable institution with at least 5 years at management level and a good performance record.
- Proficient in business process mapping, technical writing, and various technologies/frameworks
- Ability to identify and report priority issues to senior management and provide recommendations on the best possible solution.
- Team manager and leader, good interpersonal, communication and negotiation skills
- Strong knowledge of banking and financial regulations in Rwanda.
- Proven record of accomplishment in successfully launching and managing financial products.
- Excellent project management and leadership skills.
- Exceptional analytical, problem-solving, and communication skills.
- A customer-centric mindset and the ability to translate customer needs into product features.
- Ability to organize and prioritize.

If you meet the above requirements, we kindly invite you to submit your application quoting the job opportunity you are applying for to the email address below by **14<sup>th</sup> March 2025**. Please include detailed Curriculum Vitae, copies of the relevant certificates, testimonials, and daytime telephone contact and email address. Only short-listed candidates will be contacted.

Email to: **[jobsrwanda@equitybank.co.rw](mailto:jobsrwanda@equitybank.co.rw)**

Equity Bank is an equal opportunity employer. We value the diversity of individuals, ideas, perspectives, insights, values and what they bring to the workplace.