



<b>General:</b>
<p><b>Job Title:</b> Manager – Ecosystem &amp; Digital Lending <b>Department/ Division:</b> Digital Lending</p> <p><b>Number of Vacancies:</b> 1</p>
<b>Basic Purpose:</b>
<ul style="list-style-type: none"><li>• To Drive and implement Ecosystem banking solution in the distribution ecosystems industry and position the bank as the 1<sup>st</sup> and efficient financial institution offering the solution.</li><li>• To link Retail, MSMEs and Corporates to effective and affordable banking solutions and drive Liabilities and assets for the bank.</li><li>• To Drive the branches Ecosystem &amp; digital lending portfolio both retails, MSME, agency, Merchant.</li><li>• Ecosystem deposit mobilization, customer onboarding and growth of digital lending portfolio</li><li>• To manage the day-to-day function units in support of senior manager and mainly the back office technical support and project development.</li></ul>
<b>Main Duties and Responsibilities:</b>
<ul style="list-style-type: none"><li>• Initiate, recruit and build strong business relationships with the Anchors Ecosystem (suppliers, distribution &amp; other stakeholders)</li><li>• To mobilize Liabilities and increase the retention in line with the Ecosystem annual targets through distributor and their ecosystem collections.</li><li>• Ensure accurate capture of deposit from all borrowing customers under the digital lending value chain and the Ecosystem.</li><li>• Create Ecosystem &amp; Digital lending product awareness in the market recruit, train and maintain close business value relationship with all the clients on assigned branches.</li><li>• Training staff at the branch on the digital products and self-onboarding to the access of the digital loans</li><li>• Digitize all the Ecosystem value chain customers and other segment customers that fall under digital lending</li><li>• Custodian of all Ecosystem &amp; digital lending files at the Head Office to ensure compliance and proper KYC</li><li>• Monitor loans given under the digital portfolio and ensure maintenance of a high portfolio quality</li><li>• Manage early arrears through daily repayment tracking, issuance of demand notices, security placement request, recovery visitations, facility restructuring and follow-up with assigned branches.</li><li>• To ensure 100% compliance to bank policies and procedures on the Ecosystem &amp; digital lending onboarding</li><li>• Gathering functional and non-functional business ideas and analysing to design process flow and documentation.</li><li>• Take part in the management of digital projects that are related to the Bank's online channels to ensure that the technical integration and developments are aligned with the business requirements and results in a seamless and friendly customer digital interface.</li><li>• Work closely with internal stakeholders and external vendors on project planning and execution of digital lending projects</li><li>• Facilitating the relevant customer awareness initiatives to allow for greater product adoption.</li></ul>



- Continuous review and implementation of the customer and business feedback to make the product better.
- Engineering of product process flows and testing the same before going live for customer consumption.
- Monitoring and analyzing the various customer segments with the intent of advising the business on areas of improvement.
- Market research and coming up with new products or improving what's in existence.
- Support the Business in enhancing the customer experience through research, surveys and doing analysis to find out the customers' needs.
- Facilitate the bank in minimizing the risks in the channel driven lending business. All done by thorough analysis.
- Ensure proper reporting, documentation, and review to determine that lending to the respective segments is within acceptable risk.
- Ensure that all staff are up to date with product knowledge, product use, and related product application and enlightened with the business changes and dynamics.
- Preparation of weekly Reports on Performance and Business Trends for use by internal management through interactive management dashboards
- Cross selling of other bank products and services to existing and potential customers
- Perform any other duties as assigned by your supervisor.

**KNOWLEDGE, SKILLS, AND EXPERIENCE:****Knowledge**

- Risk Management.
- Financial analytical skills.
- Technology & Digital Lending.
- Cross selling.
- Relationship Management.
- Negotiation Skills.

**Skills**

- Effective listening skills.
- Good communication skills.
- Problem solving skills.
- High level on integrity.
- Excellent in time management.

**Qualifications**

- Business related degree from a recognized University.
- Masters Degree is an added advantage.

**Work Experience**

5 years' working experience in the Banking sector.

**To Apply:**

Please submit your application quoting the Job title on the subject field to: [TZRecruitment@equitybank.co.tz](mailto:TZRecruitment@equitybank.co.tz)

**Application Deadline: 22nd April, 2025.**