

## Career Opportunity

# Head of Retail Banking

Applications are invited from experienced, qualified and skilled candidates to fill the position of Head of Retail Banking based at First Capital Bank's Head Office, Blantyre.

Reporting to the Chief Executive Officer the successful candidate will be responsible for:

- Developing and delivering a retail sales culture and performance in the personal market segment across Malawi to achieve both short term targets and longer-term cultural change regarding sales and service capabilities of First Capital Bank.
- Champion and promote the delivery of excellent and consistent customer service and sales for customers across both branch and digital channels.
- Building an efficient product team that delivers on customer needs.

### Key Responsibilities

- Develop and implement the Retail strategy and roadmap for Malawi.
- Sustainably grow the Retail Balance Sheet and Income Statement, Active Customer Base and Market Share.
- Constantly review, assess and enhance Products, Channels and Client Solutions to ensure they are world class and the best in the market.
- Channel optimization (USSD, MobileApp, Internet banking, Card, POS and ATM).
- Spearhead continuous review, analysis and enhancement of digital, products and payment solutions to identify strategic initiatives and acquire greater share of wallet (existing clients) and market share growth (new clients).
- Lead the Retail Team and promote a culture of excellence in all areas of the Business, with core focus being on People, Service, Sales, Financial and Non-Financial results.

### Technical Skills/Competencies

- Strategy development and execution.
- Product and Channel marketing & positioning.
- Segment (Retail and SME Banking) value propositions.
- Knowledge of world best practice technology that drives digital ecosystems, including payment platforms.
- Knowledge of digital, telecoms, issuing and acquiring, payments and Banks products and services.
- Extensive knowledge of market developments and the competition.
- Change Management.

### Qualifications and Requirements

- A postgraduate degree in Banking, Business Strategy and/or Engineering is advantageous.
- At least 10 years' experience at a Senior Management level in the Banking sector.
- Leadership and management of large teams.
- Experience in end-to-end Retail Products, Channels and Client Solutions.

### Applications

If you meet the above minimum requirements and are interested, please send your applications with an up-dated CV to:

[FirstCapitalBank.Vacancies@firstcapitalbank.co.mw](mailto:FirstCapitalBank.Vacancies@firstcapitalbank.co.mw)

*Applications that do not follow this path will not be considered. The closing date for receiving applications is 30<sup>th</sup> August 2023.*

*Only shortlisted applicants shall be acknowledged.*