

## RE-ADVERTISEMENT-SENIOR MANAGER PRODUCT -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.

<b>Position:</b>	<b>Senior Manager Product</b>
<b>Rank</b>	<b>Principal Relationship Officer I</b>
<b>Department:</b>	<b>Retail &amp; SME Banking</b>
<b>Salary Scale</b>	<b>COBSS 9 ( at Principal level I)</b>
<b>Reports to:</b>	<b>Director Of Retail and SME Banking</b>
<b>Location:</b>	<b>Dar es Salaam</b>
<b>DATE ADVERTISED:</b>	<b>20/04/2026</b>

### POSITION OBJECTIVE

- The position holder will be responsible for designing and driving implementation of well-structured bundles of products and services tailored to different customer segments (Customer Value Proposition) to drive the bank's revenue and healthy balance sheet growth.
- Test a product life cycle, of both assets and liability products from inception and development through pricing, launch, and post-implementation review while optimizing existing experiences to drive KPIs and employ a user-centered methodology to bring excellent product experiences to market.
- Responsible for defining the product roadmap, gathering user feedback, prioritizing features, and working with cross-functional teams to deliver value.

### KEY RESPONSIBILITIES

- 1) Monitor and track performance of existing products and services to ensure value is continuously generated as expected.
- 2) Identify opportunities and execute automation and digitization initiatives on Retail Products, Processes and Services to optimize overall Retail Business by increasing revenues, lowering costs and improving efficiency.
- 3) Prepare Weekly and Monthly MIS reports for business teams, monthly management meeting and board.
- 4) Define compelling value propositions within the Retail Banking space by understanding the target customer's needs, pains and desired gains.

- 5) Define the product and solution roadmap in collaboration with the relevant stakeholders.
- 6) Execute the product development lifecycle for digital finance products and services aimed at achieving the retail digital business strategy and feature roadmap.
- 7) Lead the development of monetization initiatives for digital solutions working with cross-functional teams to achieve increase in digital product uptake, channel usage, and drive growth to meet utilization targets and ROE.
- 8) Track product performance, advantage on data and customer insights to identify product growth opportunities.
- 9) Participate in project meetings, validating prototypes with partners, vendors, testing development, coordinating relevant cross-functional approvals and overseeing pilots and launch.
- 10) Achieve targeted customer experience Product metrics for both internal and external customers.
- 11) Review and use voluminous customer data to identify customer behaviors and patterns that would inform new product features and user experience enhancements.
- 12) Work closely with internal teams and contracted external partners to drive client centric, digital focused initiatives to increase adoption of retail digital finance products, client engagement, and NPS and retention rate within the target customer segments.
- 13) Develop, continuously improve and implement product processes and standards that ensure a consistent superior product proposition to customers.
- 14) To develop business initiatives and campaigns to promote product performance.

## QUALIFICATIONS, SKILLS & EXPERIENCE

- Holder of Master's Degree in one of the following fields; Banking, Economics, Commerce or Business Administration, Accountancy or Finance, Entrepreneurship or Equivalent qualifications from recognized institutions with working experience of at least sixteen (16) year's working experience in mortgage finance or retail lending.
- Experience working with technology driven financial products and solutions.
- Experience working in cross-functionally project teams.
- Ability to communicate effectively with both technology and business teams.
- Knowledge of product management methods and processes and a good understanding of emerging technology and big data platforms
- Self-motivated enterprising person who continually works at improving own performance, skills, and competencies.

## **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/recruitment/> 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 04<sup>TH</sup> MAY, 2026.**



#TransformationIsTheGame