



**Designation:** CSENPLH003 - Senior Lead: Access To Finance & FinTech Innovatio

**Category:** Senior Management  
Executive

**Posted by:** African Bank

**Posted on:** 16 May 2025

**Reference Number:** CSENPLH003

**Closing date:** 26-May-2025

**Position Type:** Permanent

**Location:** Midrand

**Workplace:** Client Solutions Engineering

**Management Style:**

**Overview:**

#### **1 - Strategy Development**

- Contribute to the development and improvement of the Group-wide platform strategy and framework, including the tools used to design the solution specific strategies
- Develop and implement strategies to enhance access to finance for underserved segments and identify key partners that will enable delivery of objectives
- Oversee the development and maintenance of a Financial systems platform toolbox, ensuring all areas align with the ecosystem strategy
- Continually seek to enhance and improve the frameworks and tools to maximise the utilisation and impact on platform solutions under development
- Optimise the standards and frameworks, where relevant, to stay aligned with Global Best Practice within the platform domain
- Define the product vision, goals, and priorities in alignment with the broader business strategy
- Oversee the ideation of concepts and products and ensure the identification of market opportunities, compilation of business cases, motivations, identification of correct partners and enablers, negotiating commercial agreements and ensuring implementation and commercialisation
- Ensure commercial viability within portfolio of solutions
- Monitor and evaluate the impact of access to finance initiatives, and adjust strategies as needed

#### **2 - Technology/ Architecture and Design**

- Evolve, adjust and shape the platform framework and model to be fit for purpose for the environment, collaborating with industry leaders, strategic external partners and key stakeholders
- Define, deploy, evaluate and support common platform standards and best practices, processes, tools and process/performance metrics across geographies encouraging re-use and driving network effect
- Support the development and activation of the platform domains community of practice which will focus on sharing best practices, creating new knowledge and supporting new and existing platform solutions practitioners
- Contribute toward the financial management of the Platform Domain budget by optimising the spend to ensure that the budget is being utilised as efficiently as possible

#### **3 - Client Experience and Channel Performance Optimisation**

- Provide consultation and advisory services to SME's by conducting assessments, developing roadmaps, and providing recommendations tailored to SMEs' specific needs and objectives
- Utilise design thinking methodologies to empathise with clients, define problem statements, ideate solutions, prototype, and test iteratively
- Monitor and analyse channel performance metrics, including usage, adoption rates, client satisfaction scores, and revenue generation
- Identify opportunities for optimization and improvement to drive channel growth, efficiency, and profitability

#### **4 - Data and Insights**

- Curate the Platform Domain standards and frameworks to include the usage of data, measurement of KPIs and metrics.
- Embed data analytics and evidence-based decision making as a discipline within the Standard and Frameworks.
- Establish and report on key toolkit KPIs and synthesize insights from toolkit interactions to surface areas of improvement.
- Monitor progress for the implementation of the framework and standards against the roadmap, recommending changes in approach or adjustments to the model.
- Utilise an in-depth understanding of metrics in order to analyse and report on trends, issues, and improvements.
- Draw insights and best practices from the platform solution portfolio to optimise the standards and frameworks

- Support the curation of Lessons Learnt from portfolio projects to optimise assist future projects
- Monitor markets for new trends (and new businesses) which relate to markets where the bank and its businesses operate
- Document relevant case studies to assist with future projects
- Curate the library of content to support the body of knowledge and also curate and maintain the platform standards and frameworks

## **5 - Market Research and Competitive Analysis**

- Conduct market research and competitive analysis to understand industry trends, client preferences, and competitive positioning within the business banking segment
- Identify emerging opportunities and threats in the market and develop strategies to capitalize on strengths and mitigate weaknesses
- Conduct market research, competitor analysis, and customer feedback analysis to identify market gaps and opportunities
- Stay abreast of industry trends, regulatory changes, and technological advancements to inform product strategy and positioning

## **6 - Product and Risk Management**

- Define product features, functionalities, and specifications based on market research, client feedback, and industry trends
- Define key performance indicators (KPIs) and metrics to track performance and implement improvements to enhance efficiency, scalability, and cost-effectiveness
- Optimise the Platform toolbox and standards to integrate these risk processes and frameworks
- Implement security measures, data protection policies, and disaster recovery plans to mitigate risks and safeguard SMEs' sensitive information and assets
- Partner with the relevant Risk, Legal, Compliance and Audit functions to define and integrate the risk management processes, procedures, frameworks, methods and tools for Group policy, regulatory requirements

## **7 - Cross-Functional Collaboration**

- Collaborate closely with internal stakeholders, including product development, marketing, IT, operations, and sales teams, to ensure alignment and integration across channels
- Foster a culture of collaboration and innovation, encouraging cross-functional teams to work together to deliver client-centric solutions
- Ensure a culture of continuous improvement by soliciting feedback from cross-functional teams and incorporating lessons learned into future collaboration efforts
- Work closely with sales teams to provide product training, develop marketing collateral, and support customer acquisition efforts
- Work closely with the risk management and legal teams to assess and mitigate potential risks associated with product offerings

### **Nature 1:**

To strategically formulate, build and implement an industry leading Access to Finance ecosystem platform for SMMEs. The primary objective being to provide a meeting place for seekers and providers on funding that enables Entrepreneurs and SMEs to find the right finance, at the right time for their businesses on a sustainable basis. To collaborate across multiple functions including the internal lending product areas, enterprise development & transformations, and strategic partnerships teams. Responsible for building relationships with FinTechs, public/grant funds and alternative fund providers. Ensuring in-depth understanding of the SME funding requirements, products and providers availability, and ensuring there is a congruent approach leveraging ecosystem thinking to match seekers and providers of funding.

### **Nature 3:**

#### **Motivation:**

#### **KEY PERFORMANCE AREAS**

##### **Minimum Education**

- Business Management Certificate or Degree in Information systems
- Post graduate Degree

##### **Minimum Experience**

- 10 - 12 years commercial experience in the financial services industry
  - 10+ years of experience in a leadership role in a similar position
  - Banking Experience
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