

ECOBANK CAMEROON S.A
is recruiting a
Head, Retail Banking

ready to work across the national territory.
The position is based in Ngaoundéré.

JOB LEVEL: 8 / JOB GRADE: 4B

I. JOB PURPOSE

The Head of Retail Banking is responsible for leading and driving the overall strategy, growth, and profitability of the Emerging Affluent (Advantage) and Mass (Classic, Sole Proprietors, Youth) segments. This role will ensure the development and implementation of innovative products, services, and customer engagement models to enhance market penetration, customer satisfaction, and financial performance within these segments. The role requires strong collaboration with various internal and external stakeholders to achieve segment objectives and contribute to the overall business strategy.

II. KEY RESPONSIBILITIES

Business Strategy

- Segment Strategy Development - Lead the development and execution of strategies for the Emerging Affluent and Mass Market segments, ensuring alignment with the overall business objectives of Consumer Banking.
- Revenue Growth - Drive revenue growth across all segments by identifying new business opportunities, optimizing product offerings, and enhancing customer value propositions.
- Cost Management - Oversee the financial performance of the segments, managing the P&L to ensure profitability and cost efficiency. Implement cost-saving initiatives while maintaining service quality.
- Performance Monitoring - Set financial targets for each segment and regularly monitor performance against these targets, taking corrective actions as necessary to ensure achievement.
- Analyze segment performance metrics to identify trends, opportunities, and areas for improvement.
- Optimize product and pricing strategies to maximize revenue and profitability.
- Manage segment budgets and ensure efficient resource allocation.
- Conduct market research and analysis to identify new growth opportunities.

Customer Excellence

- Customer Proposition - Develop and refine customer propositions for the Emerging Affluent, Mass Market and Employee Banking, ensuring they meet the evolving needs of the target markets.
- Customer Acquisition and Retention - Lead initiatives to drive customer acquisition, retention, and engagement across all segments, with a focus on building long-term relationships and enhancing customer loyalty.
- Service Delivery - Ensure that high standards of customer service are maintained across all touchpoints, with a focus on delivering exceptional customer experiences.
- Market Intelligence - Stay abreast of market trends, customer behaviors, and competitive dynamics to inform the development of segment strategies and propositions.

II. KEY RESPONSIBILITIES

Leadership and People Management

- **Team Leadership** - Provide strong leadership and direction to the Segment Proposition Owners, ensuring alignment with the overall strategy and goals of the Consumer Banking division.
- **Talent Development** - Identify, develop, and retain top talent within the retail segments, ensuring that teams have the skills and capabilities needed to drive business success.
- **Performance Management** - Establish clear performance expectations for direct reports, providing regular feedback and coaching to drive high performance and professional growth.

Process, Control and Operational Performance

- **Operational Efficiency** - Drive operational excellence within the segments by optimizing processes, reducing inefficiencies, and implementing best practices to enhance productivity and service delivery.
- **Risk Management** - Ensure that all segment activities are conducted in compliance with regulatory requirements and internal policies, mitigating any potential risks to the business, working with 1.5 LOD.
- **Technology Enablement** - Leverage technology to enhance customer engagement, streamline operations, and improve the overall efficiency of the retail banking segments.
- **Data Analytics** - Utilize data and analytics to drive decision-making, track performance, and identify areas for improvement across all segments.
- Develop and implement efficient processes for customer onboarding, account management, and service delivery across all segments.
- Establish and maintain robust processes and controls to ensure operational efficiency and risk mitigation.
- Monitor operational performance metrics and key performance indicators (KPIs), implementing corrective actions as needed.

Strategic Initiatives

- **Innovation** - Lead the identification and implementation of innovative solutions that enhance the customer proposition and drive competitive advantage within the retail segments.
- **Market Expansion** - Explore opportunities for expanding the retail banking footprint, particularly within the Emerging Affluent, Mass Market, and Diaspora segments, through strategic partnerships and new market entry initiatives.
- **Cross-Segment Collaboration** - Collaborate with other segments and functions within the Consumer and Commercial Banking division, as well as the broader organization, to ensure a cohesive approach to customer engagement and revenue generation.
- Identify and evaluate new business opportunities to expand the company's reach and customer base across all segments.
- Develop and implement contingency plans to mitigate risks and respond effectively to market fluctuations and disruptions.
- Identify emerging market trends, customer needs, and competitive threats, recommending strategic responses.
- Collaborate with cross-functional teams to align strategic initiatives with organizational priorities and resource allocation.

III. JOB CONTEXT

The position interacts with all products, businesses and enabling functions.

The position reports to **Head Consumer Banking**.

IV. JOB PROFILE

Experience & Qualifications

- Proven experience minimum of 10 years of experience in retail banking, with at least 8 years in a leadership role managing multiple segments or business units.
- Strong track record of driving customer-centric initiatives and delivering results in a highly competitive market environment.
- Excellent leadership, communication, and stakeholder management skills.
- Strategic thinker with a data-driven approach to decision-making.
- Ability to thrive in a fast-paced, dynamic environment and lead change initiatives effectively.
- Bachelor's degree in business administration, Finance, Accounting, or a related field. An MBA or equivalent advanced degree is highly desirable.

Personal Attributes

- Strategic understanding of the Consumer business and good management skills.
- Ability to establish direction and drive execution
- Excellent at delivering and owning results
- Leadership and people development skills are required, in order to develop and maintain effective working relationships both externally and internally, with peers, direct reports and customers.
- Strong interpersonal, influencing and communication skills.
- Knowledge of either English and or French

V. APPLICATION PROCESS:

Please submit your CV and motivation letter to
ECM-Recruit@ecobank.com latest
July 10th, 2025, at 5pm prompt,
with the subject « **Head, Retail Banking** ».

NB : Only applications matching with the desired profile will be contacted.

Ecobank is an equal opportunity employer and will not discriminate on the basis of gender, religion, ethnicity, physical ability, etc...

Warning

The Use of this title does not indicate any limitation on your duties or job function and you may be assigned to different duties or asked to carry out additional duties from time to time.