



POSITION: CLIENT SERVICE MANAGER
DEPARTMENT: COMMERCIAL BANKING
REPORTS TO: HEAD OF CLIENT SERVICE

JOB PURPOSE STATEMENT

The role holder is required to achieve customer growth and retention management for a specific portfolio through collaborative account plan management with the Relationship Management teams and other stakeholders in the organization.

They shall serve as the voice of customer within the Bank, ensuring that all promises made to the customer through the relationship management teams are fulfilled. The role holder shall manage arising customer complaints to closure.

They shall be held responsible for achieving process improvement and change management within the commercial banking department..

KEY RESPONSIBILITIES

Key Responsibilities
Customer Growth & Retention <ul style="list-style-type: none">• Work with the Relationship Managers in Commercial Banking to understand account plans for assigned clients.• Confirm the account plan is aligned with the other functions before presenting for consolidation into the sector/industry plan.• Execute account plan and monitor realization of the anticipated results.• Develop an engagement strategy for each customer and diarize activities at least 3 months.• Ensure that Bank maintains recognition for quality customer service through customer feedback.• Work with relationship teams to identify untapped opportunities for additional business and to develop appropriate propositions to present to customers for conversion into business and revenue.
Portfolio at Risk <ul style="list-style-type: none">• Leverage position of trusted advisor to proactively manage PAR. Propose solutions that address the customer's situation that protect the Bank's interest and implement as approved.
Digital Working, Data & Information <ul style="list-style-type: none">• Use of digital workflows and processes to achieve efficient and impactful engagement and accurate delivery of service.• Use data, information and insights to drive decision-making.
Financial <ul style="list-style-type: none">• Manage activities within approved limits.
Risk Mitigation, Compliance & Audit

Key Responsibilities	
<ul style="list-style-type: none"> Adherence to policies, procedures and statutory guidelines. Minimize exposure to bank wide risks, enforce zero tolerance to non-compliance with KBA, CBK guidelines as well as all KYC, AML and data protection regulations. Lead the process and confirm that closure of gaps/lapses as identified by audit, risk and compliance reviews. Implement corrective and preventative actions for the portfolio; assist with all investigations or other assessment mechanisms within the agreed time frame. 	
Productivity, Performance & Development	
<ul style="list-style-type: none"> Conducting one's duties with diligence and accuracy in pursuit of excellence. Deliver performance objectives set. Institute immediate corrective action where performance is below par. Proactively manage own learning and development Adhere to annual leave plan agreed with line manager Adhere to all HR policies. 	
Reporting	
<ul style="list-style-type: none"> Utilize the MIS system for continuous tracking of own performance, monitoring of customer satisfaction and provision of management / statutory reports as applicable Prepare and submit reports to the relevant stakeholders within agreed format and timelines (daily, weekly, monthly, and quarterly). Present reports that facilitate informed and sound decision making. Trends, insights and concerns with recommendations clearly elaborated. 	

Core Competencies	
Banking / Financial Institution Knowledge	Broad based working / operational knowledge of banking (breadth and depth). Certification in multiple areas of banking and/or banking support services. Reference point and mentor for customers, colleagues, partners, for areas of expertise.
Product Knowledge	Broad based working knowledge of all products offered by the bank (breadth and depth). Ability to combine different product offering to create a value-adding solutions for customers.
Business Acumen	Displays a business-oriented mind-set that drives the banks agenda. Applies knowledge of industry, market and business trends to identify opportunities, prioritize activities and deliver business results.
Financial Acumen	Able to analyze and interpret financial data to make appropriate business suggestions and decisions. Understands the connection between operations and financial performance.
Digital	Uses data to make better and faster decisions. Takes actions based on analytics and intelligence that provide near-real-time insights into the customer's needs and behaviors. Delivers content, messaging and experiences that are personalized and relevant to the customer based on the customer's preferences. Personalizes and optimizes the customer's journey.

Core Competencies	
Leadership	<p>Individual contributor –exercises self-leadership delivering assigned work in line with professional and technical standards within given time frames. Is reliable and works collaboratively.</p> <p>Has the cognitive intelligence to draw together contrasting strands of information and present a compelling position.</p> <p>Adheres to the company’s values and policies and delivers to set objectives. Has high moral intelligence.</p>

QUALIFICATIONS AND EXPERIENCE REQUIREMENTS

Qualification
Bachelor's degree from a recognized accredited university.

Experience
<ul style="list-style-type: none"> • A minimum of 6 years’ experience in banking, 3 of which should have been in a customer service environment in a similar sized organization. • Experience in Corporate and Business and/or retail sales and lending, bank operations and customer experience; • In-depth knowledge of the local banking industry, banking products, banking services and banking regulations. Good working knowledge and understanding of general Corporate and Business regulations and practices.