



Kush Bank

Your trusted business partner

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Approved by
A/Inspector
MOT
4/11/22



JOBPROFILE

Job Title	Deputy Head of Innovation (Products)
Reporting to	Head of Innovations & ICT Chief Executive Officer (project basis)
Location	Juba
Grade	
Direct Reports	

1.0 BACKGROUND

Kush Bank Plc, established in 2012, is a fully licensed commercial bank, capitalized per the Bank of South Sudan requirements. Since commencing operations, the Bank has become recognized as a trusted operator in the financial services sector and a stable partner to clients. We provide innovative and timely solutions to meet the unique requirements of organizations operating within South Sudan.

The Bank's mission is to offer a complete financial solution to partners through quality products and services, profitable financing solutions, innovative technology, and a knowledgeable, responsive team.

The envisioned success, expansion, and growth require a heavier investment and focus on digital solutions for enhanced and efficient customer service, remote (phone and internet) access to Kush Bank products and services and overall implementation of the Bank's Digital Financial Services strategy. Accordingly, the oversight of this pivotal role will be entrusted to a Deputy Head of Innovation (Products).

2.0 JOB PURPOSE:

This role is a fundamental component of the Bank's digital strategy. It seeks to extend value across the customer journey, create differentiation from competitors, and reduce operating costs by providing professional service, advice, and technical solutions/ support in the application and maintenance of the digital platforms.

3.0 KEY DUTIES/ RESPONSIBILITIES

a) **Product Cycle Management**





- Create and maintain digital financial services solutions while liaising with the Head of ICT & Innovations and the Head of Operations
- Ensure the Bank has a formidable go-to-market strategy for all Digital Financial Services and Partnerships to increase the Bank's revenues market share, and customer base across the various market segments
- Oversee the development, launch, and implementation of digital products and services to take advantage of existing/ emerging opportunities, including upgrade versions
- Liaise with Corporate Communications/ Retail/ Commercial/ Corporate Business Units for Digital Financial propositions marketing and rollout of new Digital lending and other Digital Financial products and services.
- Create strategic alliances/ partnerships to grow the market share of the Bank's Digital Financial Services propositions.
- Define and document Product Papers, Standard Operating Procedures (SOPs), SLAs, and Risk Management Frameworks for all Digital Financial Products and Services.
- Work with other units, i.e., Retail/ Commercial/ Corporate Business Units, Operations, Risk Management, Product Development, Fincon, Operations, and IT, to maximize products' ROI

b) Digitization of the bank operations

- Initiate, Oversee and Undertake new ICT projects such as mobile banking against a defined project plan
- Champion the rollout of digital transformation in line with the Banks' digitization strategy, and map the digital strategy to the Bank's strategic priorities
- Ensure that teams and products are aligned with product owners and business priorities such that functional capabilities and technology innovations deliver vital enablers of the business vision.
- Collaborates with other solutions delivery leaders to establish the team expenses and capital spending. Sets goals to ensure the success of the team.
- Collaborate with the various business units in the launch of digital products and services to ensure a maximization of cross-selling opportunities
- Provide technical support for the database, security, quality, and standards requirements.
- Provides technical guidance and direction to managers and engineers on complex legacy and modern web design architectures and best practices.
- Manage all changes to live IT systems and applications and ensure their continued availability and effectiveness
- Handle and implement requests for application customizations and improvements

c) Team Management

- Deputize the Head of ICT & Innovations



- Demonstrated experience in managing service level agreements with application service providers

c) Competencies

- Commitment to the institution's Vision and Values
- A go-getter, enthusiastic, and results-oriented with excellent communication and social skills.
- Working knowledge and experience in cyber security
- Experienced in supervising and mentoring team members
- Able to work independently and with minimum supervision in harsh, unstable, and challenging conditions
- Ability to create projects and follow through on project plans with accountability for milestones and timeline adherence
- Planner and implementer with a clear focus, ardent team player, mature, reliable, hardworking, and able to work without supervision.
- Team Player & Leadership
- Able to establish and maintain effective working relations with people of different cultural backgrounds and languages
- Willingness to travel and to work long hours as required to achieve the Bank's objectives
- Knowledge of business reporting tools

d) Skills

- Strong analytical, decision-making, and problem-solving skills
- Proactive, Innovative, and Creative
- Project Management
- Able to communicate and function in a culturally diverse and change-oriented setting with good command of English. Knowledge of Arabic and other working languages is desirable.

5.0 PERFORMANCE MEASURES

The regular appraisal for this position will focus on key performance indicators of the tasks outlined in Section 3 and the competencies listed in Section 4 above.

This position is open to qualified South Sudanese candidates exclusively. If you have the above-required competencies, please send your CV, copies of Academic Documents, and an engaging letter by August 2nd, 2022, through info@kushbankss.com or hand-deliver your application to Kush bank KonyoKonyo Office, Opposite Juba City Council.

Due to the urgency of filling this position, applications will be reviewed as they come, and only shortlisted applications will be contacted.

