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Unique job ID:



Role profile

Role title: Financial Services Product Manager	Function: M-Pesa
Band: G	Department: Mobile Payment Solutions
Reports to: Head of Commercial, Tanzania	Location: Tanzania

M-Pesa, is a pioneering fintech business and global market leader in mobile money. From starting in 2007 as a convenient means by which the unbanked and underbanked can make digital payments, M-Pesa has now grown to offer >40 million active customers financial services, enterprise, merchant and retail solutions. We are proud of our work in enabling the digital economy in our markets, and in driving financial inclusion.

The Tanzania Commercial Team executes on the revenue potential of capability within platforms delivered through the M-Pesa Africa team; these multi-market platforms provide a functionality springboard off which to tailor new products, user experience and pricing structures for the Tanzania market. Given the growth of smart phones in the market, supporting the customisation for the app channel in the market will be a key activity.

Your role will be to liaise with the M-Pesa Africa Financial Services team, and with financial institutions and customers to support expediting market releases and grow revenue from credit, savings and wealth management products. This will involve bringing the voice of the customer, analysing industry and regulatory trends, design thinking and business case development to prioritise and feedback on the right solutions for our customer and actively engaging and influencing key internal and external stakeholders to execute the plan.

Champion Financial Services Product Strategy & Execution:

- Build business cases for different financial services (credit, savings, wealth management etc.)
- Help drive & prioritise the Financial Services roadmap incorporating

Core competencies, knowledge and experience:

- >3 years of professional experience with experience, ideally at a bank or other financial services business
- Strong knowledge of mobile money, fintech and financial services

- industry and customer research and feedback from launch to evolve product offerings
- Be a customer advocate; ensure the voice of customers across different segments is central to new product development
- Rally local product creation colleagues to drive timely results – developers, business analysts, architects, delivery managers, operations support, etc.

Spearhead Partnerships/Business Development:

 Drive business development with relevant 3rd parties, e.g. banks, MFIs etc, help negotiate key commercial and product terms (within Global Framework Agreements as much as possible) and support legal on contracting

Focus on execution of Financial Service releases to drive revenue:

- Develop launch and go to market plans to drive uptake and engagement
- Work with local regulatory teams to drive regulatory approvals for product releases
- Collate, analyse and share data from product performance to improve on market execution and support MPA refine platform capabilities
- Map business processes and liaise with stakeholders to produce supplementary documentation to releases, e.g. T&C's, customer care

- Experience of product management; ideally in delivering app based features
- Understanding of regulatory environment and future direction of regulation
- Analytical bent of mind, structured thinker with strong business acumen
- Results-driven self-starter
- Solid influencing and negotiation skills

Must have technical / professional qualifications:

- Bachelor's degree required
- Contagious passion for, and commitment to driving mobile money growth and innovation

Budget owned: none

training (where not already covered in GTM Plans)	
 Key performance indicators: # of active customers in markets Revenue Speed of execution of roadmap 	Direct reports: none Dotted reports: TBD