

Job vacancy: SMEs Digital Product Manager.

Narrative Description:

Responsible for supporting the branches network in promoting the SME Digital Products. Conduct the relevant reports and provide ongoing coordination between network and business lines to support in achieving the Digital Products' target.

➤ **Duties & Responsibilities:**

- Responsible for creating value proposition challenging the currently provided products in the market to ensure satisfying the clients' needs in coordination with the Digital banking team.
- Coordinate with the Data Analytical team to provide needed studies highlighting customers' behavior in which customized products will be designed in coordination with the Digital banking team accordingly.
- Increase the SME digital products market share (POS, E-commerce, Cards, Merchant wallets, etc.), by cross selling the digital payments /products to existing clients to ensure realizing a high penetration ratio.
- Set Digital products target to the SME branches RMs and follow up its achievement. 5. Provide branches networks with commercial lists to increase product penetration.
- Coordinate with all the stakeholders (Acquiring Business, Cards, IT, SME Product management & Digital Banking, etc.) for any needed requirements & enhancements regarding exiting products/ services or any new products.
- Assist in implementing & launching new digital products for SME business in coordination with all the related stakeholders.
- Identify opportunities for digital products growth within QNB SME market strategies.
- Act as the focal point following up on all SMEs commercial and non- commercial activities located at Contact Center & all SMEs business cards activities
- Review the existing digital products continuously with the Digital banking team and provide recommendation to Head of SME Banking & Microfinance & Head of Head of SME & MVSE Product Development to enhance / amend digital products to maximize sales and profitability.

- Develop an action plan for the required marketing campaigns & awareness sessions that will be conducted to the Branches Network to promote for the digital products & services. & conduct the relevant reports to be submitted to the Head of Business line.
- Request market research reports to evaluate existing product features and functionalities compared to the market to identify possible product improvements and/or develop new ones and ensure continuous improvement of the digital offerings.
- Adhere to policies & procedures in order to guarantee that QNB business is conducted in compliance with Local Laws, Internal Rules & Regulations, as well as International Standards.

Education:

Bachelor's degree in commerce, Business Administration or Marketing.

Experience:

Minimum of 8 years of banking experience with deep knowledge of SMEs Egyptian Market.

Skills:

Analytical, Self-motivated, Cooperative & Proactive Excellent Communication & Interpersonal skills Good Knowledge of product management Ability to manage different tasks and assignments in parallel and in a timely manner. Fluent in Arabic & English written/spoken.

Working Conditions:

Based in Cairo.

Occasional external visits for full market knowledge.

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