

## Enterprise Data Analyst

**Department:**

Project Management Office Unit

**Location:**

Tanzania Head Office

**Number of Openings:**

2

**Job Purpose:**

The Enterprise Data Analyst will support the development and enhancement of critical financial and operational reports within the T24 Core Banking system. Leveraging expertise in Oracle SQL, the analyst will extract and analyze data to generate reports that meet business and regulatory requirements, ensuring accurate and timely reporting essential for decision-making processes and compliance within the financial institution.

**Principal Responsibilities:**

- Develop and maintain complex SQL queries and scripts to extract data from Oracle databases.
- Design, develop, and customize reports using T24 Core Banking system data.
- Collaborate with business analysts and stakeholders to understand reporting requirements and ensure report accuracy and relevance.
- Perform data validation and troubleshooting to ensure the integrity and accuracy of reports.
- Optimize SQL queries for performance and scalability.
- Provide documentation and training to end-users on the use of generated reports.
- Assist in ad-hoc report generation as required by the business.
- Support the migration and testing of reports during system upgrades or changes.
- Manage and deliver multiple analytics work streams for diverse clients.
- Gather data and reporting requirements, assist in integration and acceptance testing, and support the development of training and implementation material.
- Participate in the implementation and provide post-implementation support to ensure effective, efficient, and well-understood analytical processes.
- Develop data models and reporting tools that demonstrate and communicate value to stakeholders, giving a clear picture of CRDB's changing position.
- Develop models and tools to communicate the key successes and return on the bank's investment and innovation activities effectively to stakeholders.
- Prepare data for analysis and visualization/reporting.
- Help clients define metrics and KPIs that answer their key business questions.
- Create dashboards, visualizations, and reports.
- Design, build, test, productionize, and deploy analytical solutions.
- Create value from data by performing analytics and statistical techniques to identify insights, generate recommendations, and communicate data value to key stakeholders.
- Assist in the development of strategic analytics initiatives to meet CRDB goals.
- Develop models to monitor and forecast overall and specific bank performance.

- Collaborate with key stakeholders and end users to define data and design requirements for dashboard enhancements.
- Develop dashboards per user requirements.

**Qualifications Required:**

- Bachelor's degree in Computer Science, Information Technology, or a related field (or equivalent experience).
- Strong experience or comprehensive knowledge of T24 Core Banking system, particularly in report development and customization.
- Extensive experience in developing, optimizing, and maintaining complex SQL queries and scripts.
- At least 3 years of Analytical Systems support experience.
- Proven experience working with Oracle SQL, including complex query development and optimization.
- Experience using analytical tools to support data analysis, reporting, and visualization.
- Familiarity with banking operations and financial reporting requirements.
- Ability to work independently and manage multiple tasks in a fast-paced environment.
- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.
- Broad skill set and experience with Oracle Database, Microsoft SQL Database, R, and Python.

**Additional Information:**

CRDB Bank is committed to upholding Sustainability and ESG practices and encourages applicants who share this commitment. The Bank also promotes an inclusive workplace, encouraging applications from women and individuals with disabilities.

**Important Notice:**

CRDB Bank does not charge any fees for the application or recruitment process. Any requests for payment should be disregarded as they do not represent the bank's practices.

**Application Deadline:**

2024-09-13

**Employment Terms:**

Contract

**Contract Duration:**

1 Year

**Only Shortlisted Candidates Will Be Contacted.**

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## Business Analyst - Business Performance & Revenue Assurance

**Department:**

Department of Retail Banking

**Location:**

Tanzania Head Office

**Number of Openings:**

1

**Job Purpose:**

The Business Analyst in the Revenue Assurance role is responsible for ensuring the bank's revenue integrity by monitoring, analyzing, and safeguarding against discrepancies and leakages. This role focuses on identifying revenue leakages, ensuring proper control around revenue collection, improving revenue collection processes, and ensuring compliance with internal processes and regulatory standards.

**Principal Responsibilities:****Revenue Monitoring and Analysis:**

- Analyze and monitor revenue streams across various banking products and services, including loans, deposits, fees, and commissions.
- Perform daily revenue analysis to detect leakages and ensure that they are shared with responsible business units for recovery.
- Monitor transaction processes to detect unusual patterns or anomalies that may indicate fraud, system errors, or revenue leakage.
- Perform daily analysis to identify revenue loopholes or arbitrage transactions and ensure they are fixed or stopped by liaising with the responsible business teams.
- Develop and maintain revenue assurance controls and reporting mechanisms to detect and prevent revenue leakage.

**Revenue Assurance Controls:**

- Review pricing models, tariffs, and charging systems to ensure alignment with approved rates and prevent overcharging or undercharging of customers.
- Conduct periodic audits of charging engines and revenue processes to ensure compliance with regulatory requirements and internal policies.

**Process Improvement:**

- Analyze existing revenue assurance processes and recommend improvements to enhance efficiency and accuracy.
- Participate in projects aimed at automating revenue assurance activities, reducing manual interventions, and improving data accuracy.

- Collaborate with other departments, such as Operations and IT, to streamline revenue processes and ensure end-to-end integrity.

### **Stakeholder Management:**

- Work closely with business units to understand their revenue streams and provide insights into improving revenue capture.
- Liaise with external auditors during financial audits and provide necessary documentation and explanations related to revenue processes.
- Provide training and support to other departments on revenue assurance principles and best practices.

### **Pricing of Bank's Products and Services:**

- Participate in the Retail Banking pricing process and the Bank's annual pricing committee.
- Lead the provision of inputs from product performance analysis and consumer understanding during tariff reviews.
- Conduct pre-planned and ad-hoc analysis on pricing to determine price points that balance the bank's revenues and customer satisfaction.
- Actively participate in finalizing the annual Tariff Guide and minimum disclosure document for circulation to the branch network.
- Manage, analyze, and respond to pricing queries from HQ stakeholders and the branch network.

### **Qualifications Required:**

- A minimum of a Bachelor's degree in Computer Science, Economics, Accounting, Banking and Finance, Financial Management, or any related field.
- A Master's degree and/or Certification by professional bodies are an added advantage.
- At least 3 years of working experience in the banking sector, especially in a business unit, with demonstrated outstanding performance.
- In-depth knowledge of bank products, services, and delivery channels available to Retail Banking customers.
- General knowledge of the performance of various business sectors, operational environment, competitive structure, industry practices, and regulatory framework.
- Understanding of bank policies, procedures, and ethical requirements of the market environment.
- Strong analytical skills, including the ability to collect, process, and perform statistical analysis on data.
- Proficiency in SQL and experience with databases.
- Knowledge of programming languages such as Python or R.
- Experience with data visualization tools such as Tableau or Power-BI.
- Good understanding of statistics and statistical models.
- Excellent communication and presentation skills to effectively communicate insights and findings to non-technical stakeholders.
- Ability to work independently and collaboratively within a team.
- Ability to learn quickly and adapt to new technologies and tools.

- Good project management skills, with the ability to manage multiple projects and meet deadlines.
- Knowledge of data ethics, privacy, and security best practices.
- Critical thinking.

**Additional Information:**

CRDB Bank is committed to upholding Sustainability and ESG practices and encourages applicants who share this commitment. The Bank also promotes an inclusive workplace, encouraging applications from women and individuals with disabilities.

**Important Notice:**

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**Application Deadline:**

2024-09-12

**Employment Terms:**

Permanent

**Only Shortlisted Candidates Will Be Contacted.**

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