

MANAGER CUSTOMER VALUE MANAGEMENT (CVM) & INSIGHTS -1 POSITION**ABOUT US:**

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products with a vision “to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services”. As part of organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

Position:	Manager Customer Value Management & Insights I
Rank	Senior Relationship Officer I
Department:	Digital & Innovation
Salary Scale	COBSS 7 (at Officer level I)
Reports to:	Senior Manager –Data Scientist
Location:	Dar es Salaam

POSITION OBJECTIVE

The CVM & Insights Manager will be responsible for driving customer growth, retention, and profitability by leveraging data-driven insights and personalized engagement strategies. The role focuses on developing and executing CVM campaigns, advanced customer segmentation, lifecycle management, and analytics to maximize customer value across all product & Channels

This position sits at the intersection of data science, marketing, and business strategy — ensuring that TCB’s customer engagement is intelligent, targeted, and measurable.

KEY RESPONSIBILITIES**1. Customer Value Management Strategy**

- Develop and implement a CVM framework that enhances customer acquisition, cross-sell, upsell, and retention across TCB’s portfolio.
- Translate business objectives into targeted customer campaigns and engagement programs that drive measurable outcomes.
- Manage customer lifecycle strategies, focusing on activation, engagement, dormancy reduction, and loyalty.
- Define customer value KPIs and performance dashboards to monitor campaign effectiveness and portfolio health.

2. Customer Analytics & Insights

- Perform advanced segmentation, cohort analysis, and behavioral modeling to identify opportunities for growth and churn prevention.
- Translate complex data into actionable insights for product, marketing, and business teams.
- Provide data-driven recommendations to improve customer experience, pricing, and product design.
- Conduct deep-dive analyses on campaign performance and customer profitability

3. Campaign Management & Execution

- Design, implement, and track targeted CVM campaigns using customer data from CRM, digital channels, and core banking systems.
- Collaborate with digital marketing and product teams to deliver Omni channel personalized communications (SMS, email, app push, USSD, etc.).
- Measure ROI, conversion rates, and customer lift for each campaign.
- Continuously optimize campaign strategies using A/B testing and predictive analytics.

4. Data Governance & Collaboration

- Work closely with Data Science and Engineering teams to ensure data quality, model accuracy, and effective data integration.
- Support compliance with data protection and privacy standards (BOT, GDPR, etc.).
- Collaborate with Finance, Risk, and Product teams to align CVM initiatives with overall business goals.

5. Leadership & Capacity Building

- Lead a small team of analysts and CVM specialists to deliver insights and campaigns effectively.
- Build analytical capability within the marketing and business teams through training and mentorship.
- Foster a performance-driven, data-first culture in decision-making across TCB.

QUALIFICATIONS, SKILLS & EXPERIENCE

Holder of Bachelor Degree in one of the following fields; Mathematics, Statistics, Data Science, Economics, Business Analytics, computer science and Information Technology or Equivalent qualifications from recognized institutions with at least ten(10) years of experience.

- Deep knowledge of cash management, collections, payments infrastructure, and digital banking technologies.
Proven track record of leading teams and driving revenue growth
- Strategic and commercial mindset
- Strong understanding of financial products and regulatory environment
- Excellent leadership and stakeholder management skills
- Analytical and data-driven decision-making

- Digital and innovation-oriented
- Client-centric with strong communication skills

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES

- Ability to demonstrate Tanzania Commercial Bank core values: - Customer Focus, trustworthy, Creativity, Teamwork and Excellence
- Ability to priorities work and to meet deadlines.
- Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organized approach to work.
- Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humor

The position will attract competitive salary packages and benefits. Applicants are invited to submit their resume via the following link:- <https://www.tcbbank.co.tz/careers> **applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates, work experiences, and application letter. Other credentials will be submitted during the interview for authentic check and administrative measures.**

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment.

DEADLINE OF THE APPLICATION IS 18TH DECEMBER, 2025.

#Mission100by100