



Job Description

JOB TITLE	Customer Intelligence Manager
LEVEL/BAND	MS30
DEPARTMENT	Strategy & Marketing
DIRECT REPORT (JOB TITLE)	Strategy & Proposition Manager

Overall Purpose of the Position

Responsible for leveraging the customers' data with the objective to:

- Significantly improve the understanding of customers, their needs, behaviours and value to the Bank in order to inform strategic decisions as well as tactical marketing campaigns.
- Provide the Senior Management Team with a clear set of KPIs (beyond financials) and ad hoc research/analysis reports to monitor the implementation of the 3 year Business Plan (Scorecard).
- Ensure the Bank is at the forefront of principles, methodologies and tools with regulatory requirements being met when it comes to customer data with the aim to give the Bank a competitive edge.

Operational Responsibilities

CRM platform:

- Lead the development of a CRM platform that has the objective to manage the relationship with the Bank's customers in the context of omni-channel Banking (increased importance of Mobile banking and social media) and will allow the implementation of bespoke communication programmes through automation, to promote the Bank's offering and services to its diverse segments.
- In the first place, act as the Project Manager, liaising with other Departments for the understanding of needs, and the Technology Department when it comes to the feasibility / implementation of the platform and once implemented, act as the owner / operator.
- Liaise with the Technology function on the CRM platform structure and architecture, ensuring it works seamlessly across the Bank and captures all required information at key points in the customer life cycle.
- Plan and deliver CRM strategies encouraging customer retention and customer loyalty, and monitor customer lifetime value strategies and related profitability.

Customer segmentation:

- Define and maintain a customer segmentation for all groups of customers and support the Strategy and Marketing teams in the definition of relevant segments' strategies and marketing campaigns.
- Detect changes in the customer base over time and monitor customers moving from segment to segment.
- Develop in coordination with Finance Department, analysis and tools for the understanding of customers' profitability.

Intelligence:

- Take the data-mart and extraction tool to the next level of customers' analytics / modelling, looking at ways to integrate other types of data in and outside of the Bank's remit (market data).
- Serve as the main data resource to the Strategy & Marketing Department, by providing optimal utilisation of the Bank's data and coordinating the effective collection of information, relating to the various products, sales numbers, the customers and other behaviours/trends.
- Bring technical expertise to ensure the quality and accuracy of that data, then process, design and present it in ways to help Management make better decisions.
- Carry out research in relation to customer segment groups including extracting customer data and analysing profiles to determine market segment requirements. Furthermore, to recommend service levels according to customer profiles.
- Engage with and provide information to the Proposition Development function and the Marketing team thus assisting in the development of targeted product offerings, the creation of marketing campaigns and the promotion of the Bank's products and/or services respectively based on customer profiles.

Reporting:

- Undertake rigorous monitoring and evaluation of CRM campaigns and activities in order to measure ROI, prioritise resources, and enable continuous improvement in consumer acquisition and retention initiatives.
- To own the KPI framework and performance dashboard, lead enhancements of the same, and automate the collection and processing of data whenever possible.
- To monitor the KPIs against the strategic and business objectives as indicated in the Bank's Business Plans. Furthermore, to track the Bank's performance over time and pro-actively highlight issues at an early stage.

Innovation:

- To keep abreast with developments in the legislative and regulatory environment, current affairs, social and market trends, customer related techniques and technology evolutions, financial services/banking sphere.

General Responsibilities

- Assist in the preparation of the Department's plan and underlying budgets.
- Appraise the performance of their team and ensure that the assessments are carried out on time and according to the Bank's policy.
- Ensure enforcement of the Bank's procedures and policies at any time.
- Perform any other duties that may be reasonably assigned.

Qualifications, Skills & Competencies

	SKILLS	EXPERIENCE	QUALIFICATION
MANDATORY	<p>Pronounced analytical and conceptual skills, a can-do attitude and a structured, solution-oriented approach.</p> <p>Strong and proven leadership skills combined with the ability to navigate a diverse partner landscape and to nurture sustainable relationships at senior management level.</p> <p>Excellent communication and presentation skills.</p> <p>Fluent in English</p> <p>Assimilate to APS Bank's values – Excellence, Authenticity, Passion, Inclusivity and Contemporary</p>	<p>Minimum 5 years of experience in CRM, working in a fast-paced and competitive market setting (telecom, retail). Proven experience in developing and delivering CRM strategies for a business, resulting in an increase in consumer value and revenue.</p> <p>Expert knowledge of Microsoft Dynamics and CRM related software and applications (Marketo, Neolane, Pure360, Silverpop, mailchimp. Etc.)</p> <p>Expert knowledge of data extraction and reporting tools.</p> <p>High level of integrity and sense of confidentiality.</p>	<p>Master's degree, ideally with a specialisation in data science.</p>
DESIRABLE			