

## Job Advertisement – Segment and Product Lead Officer

1<sup>st</sup> National Bank St. Lucia Limited is seeking to fill the position of **Segment and Product Lead Officer**

<b>Job Title:</b>	<b>Segment and Product Lead Officer</b>
<b>Core Function:</b>	<p><b>Segment Lead:</b> Maintain and increase segment productivity and profitability by identifying business opportunities, providing guidelines for analytical marketing and aligning the resources to execute value propositions to the segment and sub-segments.</p> <p><b>Product Lead:</b> Manage and monitor products and services offer and performance, taking into account internal factors, customers' lifecycle, market and international aspects with the purpose of supporting the business profitability as well as providing timely information for decision making.</p>
<b>Duties and Responsibilities:</b>	<p><b>Segment Lead</b></p> <p><b>Analytical Marketing:</b></p> <ol style="list-style-type: none"><li>1. Adjust and define the commercial segmentation criteria of the segment.</li><li>2. Provide guidelines and support in the design of value propositions.</li><li>3. Define the customer experience principles and service agreements related to the segment's value propositions along with Products Lead.</li><li>4. Coordinate with segment leaders the provision of defined service for customers in branches and alternative channels.</li><li>5. Coordinate the design and implementation of value propositions with Analytical Marketing unit.</li><li>6. Define the business rules that will be used to develop customer knowledge, through customer sales and analysis tools.</li><li>7. Dictate guidelines and approve proposals of Business opportunities for the segment.</li><li>8. Design and establish existing sales, service, channel and product mix objectives in the segment.</li><li>9. Understand and anticipate customer needs (purchase values, life cycle).</li><li>10. Establish policies, business goals, priorities and tactics to develop customer insight, retention, cross-sell, acquisition, reactivation, etc.</li><li>11. Identify and propose business hypothesis to capitalize market opportunities.</li><li>12. Propose the development or improvement of value propositions</li></ol> <p><b>Operational Marketing:</b></p> <ol style="list-style-type: none"><li>1. Provide guidelines and support in aligning branding and advertising with the segment's profiles</li><li>2. Design and set sales, development and service improvement objectives</li></ol>

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	<ol style="list-style-type: none"><li>3. Manage priorities and align resources for the development of value proposition</li><li>4. Coordinate and keep continuous communication with the sales force of the segment, notifying relevant information on value propositions (rate changes, promotions and new value propositions)</li></ol> <p><b>Performance Management:</b></p> <ol style="list-style-type: none"><li>1. Define the products' service levels for the different channels along with Segment Lead</li><li>2. Set sales, development and improvement objectives for products along with Segment Lead</li><li>3. Monitor implementation of marketing strategies and track the business goals for the segment in terms of revenues, sales and product positioning as a base for continuous improvement</li></ol> <p><b>Product Lead</b></p> <p><b>Analytical Marketing:</b></p> <ol style="list-style-type: none"><li>1. Analyze the life cycle of products and services, monitor and follow customer behavior</li><li>2. Analyze, conceptualize and develop business cases to assess profitability and feasibility of segment-oriented products that could be incorporated into the Bank's product catalog</li><li>3. Design and execute product consumption strategies in conjunction with segment leaders</li><li>4. Collect, analyze and manage all statistical and financial information regarding the performance of products, as well as recommend changes in indicators, costs, commissions and other factors</li><li>5. Coordinate and plan business strategies and services of the different channels</li><li>6. Adjust and define product targeting criteria to develop direct marketing strategies</li><li>7. Identify with the Business areas and segment leaders, potential customers to market products</li><li>8. Identify and analyze business opportunities with existing clients by segment, branch, product, in order to support the increase of productivity in the area</li><li>9. Manage strategic and tactical plans related to the products of all audiences, increasing the penetration of products and strengthening the positioning of products and the institutional brand</li><li>10. Direct the actions of analysis of internal processes of the products and services for the identification of improvements that guarantee its growth and profitability</li></ol>

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	<p>11. To direct the development of the strategy of generation of value of the products that guarantee its growth and profitability</p> <p>12. Leading the process of strategic development of products and services ensuring an offer that meets the financial needs of customers</p> <p><b>Operational Marketing:</b></p> <ol style="list-style-type: none"> <li>1. Coordinate in conjunction with the Marketing area the advertising of products</li> <li>2. Coordinate the implementation of value propositions with Marketing and Segments</li> <li>3. Identify the training needs of the sales force along with Segment Lead</li> <li>4. Follow up market trends to lead the identification of business opportunities</li> </ol> <p><b>Performance management:</b></p> <ol style="list-style-type: none"> <li>1. Lead, direct and design the Strategic Product Planning in line with the strategic focus of the Company</li> <li>2. Define the products' service levels for the different channels along with Segment Lead</li> <li>3. Set sales, development and improvement objectives for products along with Segment Lead</li> <li>4. Continuously analyze the results of income, expenses and profitability of the products, to identify and execute action plans that ensure the achievement of the objectives</li> </ol> <p><b>General</b> Maintain current knowledge of all company policies, procedures, products and services.</p> <p>Undertake other relevant assignments for the benefit and development of 1NB</p>
<b>Skills, Knowledge and Abilities</b>	<p>Computer skills, including word processing (Microsoft Word and Windows 95 desirable) and some experience with spreadsheets (Lotus/Excel).</p> <p>Excellent written and oral communication skills; interpersonal skills; demonstrated reliability, attention to detail</p> <p>Local Standards and Regulations. Banking policies of regulators. Basic statistical concepts. Marketing techniques.</p> <p>Solid judgment; critical thinking skills; a sense of teamwork</p> <p>Knowledge of negotiation and administration of contracts and legal documents</p>

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<b>Job Title:</b>	<b>Segment and Product Lead Officer</b>
	<p>A sound understanding of marketing</p> <p>Search Information Analytical thinking Conceptual Thinking Self-confidence Organizational Commitment Flexibility Orientation to results Customer orientation Impact Teamwork</p>
<b>Education and Experience</b>	<p>Degree in Business, Finance, Economics or Related field, Systems Engineering (only with Postgraduate or Master's degree in one of the above) related areas</p> <p>Master: Statistics, Economics, MBA, related fields (Master is desirable but not required).</p> <p>Training in use of MS Office (Excel, Word, PowerPoint and Outlook), MS Internet Explorer, MS Project, SQL, Business Intelligence Platform Cognos, Tableau, (SAS, Siebel Analytics, etc., is desirable but not required).</p> <p>Minimum of (4) Years' Experience. Minimum 1 year experience in a similar position</p> <p><b><u>Compensation</u></b></p> <p>➤ Remuneration will be commensurate with qualifications and experience.</p> <p>Applications must be accompanied by a detailed Curriculum Vitae and two references to be submitted no later than July 21<sup>st</sup>, 2017.</p> <p><b>Please address your application to:</b></p>

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<b>Job Title:</b>	<b>Segment and Product Lead Officer</b>
	Segment Product Lead Officer 1 <sup>st</sup> National Bank St. Lucia Limited P. O. Box 168 Castries  Email: <a href="mailto:manager@1stnationalbankslu.com">manager@1stnationalbankslu.com</a>