

ZIONAH R.W. NDIRANGU
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PROFILE

A passionate Digital Financial Services and Solutions professional with expertise, both business and technical, gained from the roles that have been successfully undertaken. I have excelled in Digital Banking Channels & International Money Remittance (IMT), Product management, Sales analysis and Growth & Marketing Management, Customer Relationship Management and Solutions Development across various Industries and more so in the Financial Services Industry.

My focus is to drive and deliver excellent business performance by leveraging technology and through fostering collaboration among various teams to satisfy evolving customer needs profitably. Am looking to work within a team ready to explore a world of possibilities- values ambition, possesses passion for innovation and dares to push boundaries and create value.

ACADEMIC QUALIFICATIONS & TRAININGS

- **Design Thinking** - 2024
- **Agile Product Management** - *Udemy*, 2023
- **Artificial Intelligence and Machine Learning (Python)**- *Lani Learning/Riara University*, 2019
- **Bachelor of Commerce (Management Science Major, Marketing Minor)** - *Strathmore University*
- **DELTA A1 and A2** - *Alliance Française: French Read and write fluency.*

KEY SKILLS AND COMPETENCIES

- Creative, detail-oriented, strategic thinker with excellent product management skills with the ability to navigate through ambiguity effectively.
- Strong problem-solving ability and desire to take ownership in issues and problem management life cycles; from root cause analysis to issue resolution in a mature environment with service level agreements and service standardization.
- Exceptional interpersonal skills and ability to identify and target key accounts and develop mutually beneficial business relationships.
- Demonstrated excellent communication and presentation skills with the ability to motivate, influence and lead a cross-functional team toward a goal, while also getting buy-in from others.
- Competent analytical and quantitative skills with a passion for new technologies. Proficient in using tools such as Microsoft Project, Smart Sheet, Office Timeline, Jira, Confluence, Figma, Advanced Excel, Power BI, social media etc.

PROFESSIONAL EXPERIENCE

Diamond Trust Bank Kenya

Sept 2022 to Date

Digital Banking Channels, Growth Manager

Digital Banking

- Prioritize, develop, and enhance product features to create compelling Customer Value Propositions (CVPs) for Retail, Business, Consumer, and Corporate Customers ensuring product/market fit.
- Working with external partners to develop new disruptive and strategic business opportunities in existing markets or developing new markets for products or services.
- Develop business cases and product definition documents capturing user-journeys, market feedback, pricing & competitor analysis to inform product prioritization decisions.
- End-to-end testing of digital solutions to ensure delivery of prescribed business requirements and that the user experience is top-quality growing the acquisition and retention metrics.
- Prepare support and training collateral, FAQs, Demos etc. and actively participate in training branch (operations) and sales teams.
- Develop and execute Go-To-Market plans aligned to the Bank's overall Marketing strategy in close coordination with relevant stakeholders.
- Monitor portfolio performance, product lifecycle and report on the benefits realization.

Access Bank (Kenya) PLC May 2021 to August 2022

Remittance Product Manager

Digital Banking

- Implement the Bank's International remittance strategy for Kenya.
- Develop products and services to leverage the existing/emerging International Remittance opportunities.
- Liaise with Corporate Communications and Marketing for International remittance propositions marketing and roll-out of new partnerships and services.
- Create strategic alliances/partnerships to grow the bank's international remittance propositions market share.
- Work closely with all business and support units to define and document Product Papers, Standard Operating Procedures (SOPs), SLAs and Risk Management Framework for all international remittance solutions.
- Drive revenue growth across branch, sub-agents and digital IMT networks and partnerships.

Impact Africa Network (IAN)

Sept 2020 to April 2021

Solutions Development Lead

Innovation-Startups

- Responsible for overseeing solution development from research to traction.
- Manage the product lifecycle through constant health checks on existing projects performance to identify requirements for enhancements, retirement, or replacement.
- Worked with the teams to drive all aspects of the solutions development process.
- Actively participated in preparation for product launches and post-launch support
- Handled the project management of 3 Innovative ideas that span across developing a Neo bank, Diaspora Remittances and Online Education.

NCBA Bank PLC, formerly Commercial Bank of Africa (CBA)

Oct 2019 to Sept 2020

Digital Solutions Implementation Officer

Transaction Banking

- Evaluating client needs, gathering feedback from customers, and working closely with Solution managers in developing channels/products or configurations that enhance the solution offerings.
- Providing technical expertise & training and facilitating knowledge transfer to clients to drive utilization of digital solutions Open (Application Programming Interface (API's) Banking, Host to Host (H2H), Internet, Mobile Banking).
- Tasked with end-to-end testing of digital solutions to ensure delivery of prescribed requirements and the user experience is top quality.
- Accurate and timely communication of system downtimes to facilitate coherent customer management.
- Identify winning propositions that deliver to the customer segments objectives of revenue, retention, and innovation.

Commercial Bank of Africa (CBA)

April 2018 to Sept 2019

Direct Sales Agent (through DELSCO)

Cash management & e-Channels

- Enabling a positive transition from the point of sale to onboarding & activation to utilization of digital Channels
- Attainment of sales and financial targets pertaining to Transactional Banking Channels.
- Implementation of the Cross-Sales Strategies and Policies for the Channels.
- Sustaining continuous improvement in the Experiential Net Promoter Score (eNPS).

**Kuehne + Nagel
Graduate Intern**

July 2017 to April 2018
Sales and Marketing -Air Perishables

- Customer Profile Management, from Registration to maintenance and support on the digital logistics system.
- Tasked with timely and accurate expedition of freight (flowers for export) from flight bookings to Tracking and tracing shipments to ensure smooth uplift and delivery of shipment to various destinations around the world.
- Offering consolidation services for transport logistics by ensuring cost-effective and secure solutions to small shippers with insufficient cargo to necessitate their own dedicated units.
- Resolved issues that arose (delays, damage et al) in a timely and efficient manner.

**Basco Products (K) Ltd/Duracoat Home Solutions
Showroom Coordinator**

July 2016 to March 2017
Sales & Marketing

- Customer management for walk-in customers including Sales Order Administration.
- Customer and sales support in provision of products walk through covering use, operation, and care of products to complementary services of consultation, supply and application.
- Participated on behalf of the company in exhibitions and conferences.
- Accounting responsibilities ensuring execution of Inventory, Payments Postings and Reconciliation on the ERP (SYSPRO) System.

Commercial Bank of Africa (CBA)

April 2015 to July 2015

Student Intern/Industrial Attachment

Enterprise Programs Management

- Ensured relevant, accurate and regular progress and health checks reporting to support effective decision-making on Bank Projects.
- Performed quality assessments of projects/programs delivered under guidance of Head, EPMO.
- Supported Project Managers in resource planning through confirmation of Vendor deliveries to facilitate approvals.
- Tasked with Setup, organization and coordination of various departmental meetings including documentation.

AWARDS AND ACCOMPLISHMENTS

- Product Owner, DTB Mobile Banking(App & USSD), Internet Banking and DTB Till Moja Pay bill Collections solution. (DTB,2024)
- Launched DTB Weza, DTB Consumer Digital Unsecured Loan that has maintained a low NPA of 0.99% (DTB 2023)
- Launched DTB Till Moja Collections solution that has so far achieved 223% of YTD Budget and has been adopted across the country. (DTB,2022)
- Doubled up as a Digital Products Marketing Manager– (Access Bank, 2022)
- Project managed and successfully delivered 5 digital products, Internet Banking, M-Pesa Retail and AccessAfrica (Cross border remittance), Western Union and MoneyGram (Access Bank,2021)
- Open (APIs) Banking Partnerships and Collaborations Implementation lead. (NCBA 2020)
- Cash Management Solutions Marketing Champion and Coordinator (CBA 2019)
- Recognized at CBA as a Transactional banking specialist with routine assignments to provide trainings to Contact Centre agents and branch officers. (CBA 2018)
- Best in Customer Service -Operations (Air Perishables) Unit (Kuehne + Nagel, Dec 2017)
- Team Member of the Month – within one month of interning at CBA, was recognized for my creativity, quick learning, pro-activeness, and reliability with the delegated tasks and for being instrumental in organizing departmental events (CBA, May 2015).

REFEREES

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