

## **Job Title : Head, Retail Product Development & Management**

### **OVERALL PURPOSE:**

- ◆ This role is responsible for leading the development and management of retail banking products and services. This includes identifying customer needs, developing new products, and managing existing products to ensure they meet customer expectations and generate revenue for the bank.
- ◆ Develop a comprehensive understanding of customer needs and market trends to identify opportunities for new products and services.
- ◆ Lead the development of new retail banking products and services that meet customer needs and generate revenue for the bank.
- ◆ Manage the existing product portfolio to ensure it remains competitive and meets customer expectations.
- ◆ Develop and implement product strategies that align with the bank's overall business goals.
- ◆ Collaborate with other departments, such as marketing and sales, to ensure effective product launches and ongoing product support.

### **RESPONSIBILITIES:**

- ◆ Develop and implement product marketing strategies to drive product adoption and revenue growth.
- ◆ Monitor market trends, competitive landscape, and customer feedback to inform product development decisions.
- ◆ Lead and manage a team of product managers, officers and analysts to ensure successful execution of product strategies:
  - a. Drive the product development process, from ideation to launch, including market research, product design, pricing, and distribution.
  - b. Drive the product lifecycle management, including product enhancements, updates, and eventual product retirement.
- ◆ Work with internal stakeholders, such as risk management and compliance, to ensure products meet regulatory requirements.
- ◆ Collaborate with sales and marketing teams to develop effective sales strategies and support materials and appropriate marketing reach support.
- ◆ Develop and manage product budgets, including forecasting revenue and expenses.
- ◆ Communicate regularly with senior management to provide updates on product performance and recommend strategic changes as needed.



## QUALIFICATIONS REQUIREMENTS:

- ◆ Masters / Bachelor's degree in business, marketing, or related field; MBA preferred.
- ◆ 5+ years of experience in retail banking product development and management.
- ◆ Strong understanding of retail banking products and services, including deposit and lending products.
- ◆ Experience managing a team of product managers, officers and analysts.
- ◆ Strong analytical skills and ability to use data to inform product decisions.
- ◆ Excellent communication and collaboration skills.
- ◆ Ability to work in a fast-paced, dynamic environment.
- ◆ Strong project management skills and ability to manage multiple projects simultaneously.

Contact Info:

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