

Designation: Mobile Banking Sr.Consultant

Role Overview:

As a **Mobile Banking Consultant at The Digital Fifth**, you will play a critical role in delivering and enhancing mobile and digital banking solutions (for Retail / MSME / Corporate) for banks and financial institutions. This role requires strong functional expertise across core banking and digital banking domains, along with excellent communication and documentation capabilities. You will work closely with banking business teams, technology teams, and external vendors to translate business requirements into effective functional solutions. The role demands the ability to independently manage large-scale implementations in dynamic client environments, with a high level of ownership, adaptability, and stakeholder engagement.

Key Responsibilities:

Strategy & Program Leadership

- Contribute to digital banking and mobile banking strategy discussions, aligning functional solutions with client business objectives and transformation roadmaps.
- Support program planning by defining functional scope, milestones, dependencies, and delivery priorities.
- Provide functional leadership across programs, ensuring consistency, quality, and adherence to agreed solution frameworks.
- Proactively identify risks, dependencies, and improvement opportunities across the program lifecycle and recommend mitigation strategies.

Project Management

- Own client engagements and manage senior stakeholder relationships across business, IT, operations, and vendors.
- Lead structured requirement discovery and translate business needs into scalable functional solutions.
- Drive program governance through executive updates, steering committee forums, and decision tracking.
- Preparation of FRDs, Figma Designs, solution blueprints, workflows, and implementation roadmaps.
- Work with Technology / Interface teams for identification and mapping of APIs

Program Management

- Lead program planning and execution across multiple workstreams, ensuring delivery against scope, timelines, budget, and quality benchmarks.
- Coordinate cross-functional teams including product, engineering, QA, operations, and vendors to ensure seamless execution and issue resolution.
- Track program milestones, deliverables, risks, and dependencies, and drive corrective actions to keep programs on track.
- Manage large-scale, multi-location implementations independently, including on-site client coordination and post go-live stabilization.

Functional & Domain Knowledge Requirements

The candidate should have deep knowledge of:

- Mobile Banking and Internet Banking platforms for Retail and Corporate
- Payments and transaction processing systems
- Core Banking Systems
- Cash Management, Liquidity Management, and Receivables
- ESB / API Gateway

Functional Modules:

- Loans
- Credit Cards
- Deposits
- CASA
- Forex
- Prepaid / Wallets

Qualifications, Skills & Experience

- **Education:** B.Tech (Computer Science) + MBA preferred.
- **Experience:** 6 to 10 years of relevant experience in banking, digital banking consulting, fintech, or technology-led transformation roles within banks, NBFCs, or financial institutions
- Strong understanding of digital banking ecosystems, including mobile and internet banking, payments, lending, wealth, and broader fintech solutions.
- Proven ability to engage effectively with business, technology, and vendor stakeholders across client environments.

- Excellent documentation and communication skills, with experience in preparing functional specifications, workflows, process diagrams, and solution documents.
- Strong analytical and problem-solving capabilities, with a structured and solution-oriented approach to complex business challenges.
- Prior exposure to Banking Operations or customer-facing roles within banks is preferred.
- Strong presentation skills with the ability to articulate complex concepts clearly to senior stakeholders.
- Demonstrated ability to work under tight timelines, manage ambiguity, and deliver in fast-paced consulting or startup environments.
- High ownership mindset with the initiative to drive assignments independently to completion.
- Strong collaboration skills and the ability to work effectively with cross-functional and geographically distributed teams.
- Adaptable learning mindset with the ability to quickly grasp evolving banking requirements and regulatory changes.
- Proficiency in MS Office; exposure to analytics or reporting tools is an added advantage.
- **Open to extensive domestic and international travel and client-facing engagements (mandatory).**

Why Join The Digital Fifth?

- **Startup Culture:** Opportunity to work in a fast-growing, high-impact environment with exposure to cutting-edge fintech innovations.
- **Diverse Exposure:** Work with leading banks, NBFCs, fintechs, investors, and large technology firms on high-profile projects.
- **End-to-End Consulting Experience:** Involvement in strategy, research, implementation, and execution of digital transformation programs.
- **Leadership & Growth Opportunities:** Be part of a high-performance team where your contributions directly shape industry-wide digital transformation.

Location: Africa – Tanzania or Uganda

Compensation: Competitive salary with performance-based bonus.