# Job Title: Principal Consultant

**Location:** Mumbai / Client Site

## Role Overview:

As a **Principal Consultant** at **The Digital Fifth**,, you will play a pivotal role in leading digital transformation for banks, NBFCs, fintechs, and financial institutions. You will oversee multiple strategic engagements, guide cross-functional consulting teams, and collaborate closely with CXO-level stakeholders to drive digital strategy, innovation, and execution. The role demands managing large portfolios, ensuring delivery excellence, nurturing client relationships, and contributing to the firm's intellectual and business growth. Operating in a dynamic startup environment, you are expected to be adaptable, proactive, and comfortable navigating ambiguity.

## Key Responsibilities:

**Strategy & Digital Transformation:**

- Develop **digital, business, and growth strategies** for banks, NBFCs, fintechs, and financial institutions.
- Lead the **design of digital transformation roadmaps** and digital business models, leveraging research-driven insights.
- Spearhead **product ideation and Product Life Cycle Management initiatives** to enhance client offerings.
- Identify and drive **new product development initiatives**, leveraging market trends and emerging digital use cases.

**Project Leadership & Stakeholder Management:**

- Lead end-to-end consulting projects, ensuring high-quality delivery and client satisfaction.
- Act as the primary point of contact for key stakeholders, including CXOs, product teams, and technology leaders.
- Collaborate with cross-functional teams to ensure seamless execution of digital transformation programs.
- Guide and mentor junior team members, fostering their professional growth and development.
- Handle multiple projects simultaneously, ensuring deadlines and quality benchmarks are met.

**Research & Thought Leadership:**

- Conduct **deep-dive market research** on financial services, fintech trends, and regulatory developments.
- Develop **industry reports, whitepapers, and insights** to support consulting assignments and market positioning.
- Create thought leadership content, including **blogs and social media engagements**, to enhance brand visibility.
- Drive **PMO,** ensuring successful execution of projects within timeline

**Pre-Sales & Business Development:**

- Support the **sales team** in crafting proposals and conceptualizing solutions based on client needs.
- Assist in **workshops, pitches, and client discussions**, providing data-backed recommendations.
- Work on **integrated fintech solutions**, collaborating with startups, financial institutions, and regulators.

## Qualifications, Skills and Experience Required:

- **Education**: B.Tech + MBA preferred.
- 10 to 15 years of experience in fintech, digital transformation, or consulting roles within banks/NBFCs/financial institutions.
- Strong understanding of digital banking, payments, lending, and fintech ecosystems.
- Experience with APIs, automation, mobility, AI/ML, cloud computing, and other digital technologies.
- Hands-on experience in designing and implementing digital solutions across the customer lifecycle.
- Knowledge of local regulatory compliance for digital initiatives and ability to provide guidance to technology teams.
- **Focus on Results:** Deliver high-quality outcomes with efficiency and accountability.
- **Problem Solving:** Tackle challenges with structured thinking and innovative approaches.
- **People Management:** Ability to mentor and lead a team effectively.
- **Decision Making:** Ability to assess situations and make sound business decisions.
- **Selling & Nurturing Accounts:** Ability to identify business opportunities and foster client relationships.
- **Brand & Market Strategy**: Capability to position digital solutions effectively in the market.
- Willingness to **travel and engage in client-facing roles**

## 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.

## Compensation:

- Competitive salary with **performance-based bonus**.