



**ProCredit. We are an international group of development-oriented commercial banks for micro, small and medium enterprises (MSME) and retail banking. We are active in Southeastern and Eastern Europe, South America and Germany. Our overarching goal is to combine a high developmental impact with economic success. This position is based in Frankfurt am Main at ProCredit Holding, the listed parent company of our banking group.**

For our Group Retail team at ProCredit Holding in Frankfurt am Main, we are seeking a motivated

## **Head of Group Retail (m/f/d)**

The Group Retail team in Frankfurt will be responsible to develop, execute and continuously monitor the implementation of the Groups and local ProCredit banks retail banking strategy, driving sustainable profitable growth in each country. The Group Retail team will conduct market research, identify and implement best practice in retail banking covering exceptional customer-centricity, excellent customer service, customer acquisition & retention, digital solution innovation. This role will be crucial in developing a targeted customer's value proposition by regularly monitoring the relevant retail banking KPIs.

### **Your role in our team:**

- Develop and execute a digital retail banking strategy to increase market share and profitability
- Establish a customer-centric culture, enhance customer Experience and Journey Transformation
- Design Go-to-Market Strategy and Execution
- Define targeted retail customers in each market of operation, and tailor targeted value proposition and distribution channel mix
- Build alliances and partnerships to generate revenue streams and increasing digital footprint
- Manage Digital Channels for Customer journeys, competition benchmarking, customer adoption and usage.
- Design and transform processes that will give the customer an end-to-end digital experience
- Drive cultural change towards digital across the Retail business and Group in general
- Inject the required new talent and motivate them to create Digital human-centred design thinking and design
- Provide leadership for the digital business team through clearly communicating strategy and goals and coaching sessions
- Monitor market trends and competitor activities to identify opportunities for growth and innovation
- Collaborate with cross-functional teams to enhance product offerings and streamline processes
- Ensure compliance with regulatory requirements and promote a culture of risk management
- Foster strong relationships with clients, stakeholders, and community partners to enhance ProCredit's reputation and impact

### **What we expect:**

- A university degree in finance, business administration or a similar subject desirable
- At least 10 years of experience in retail banking, fintech or a related field
- Experience in digital innovation and digital distribution channels enhancement
- Experience in customer-centric projects and customer management processes in a digital environment
- Proven track record in leading large teams and managing complex projects
- Strong understanding of retail banking products, services, and market dynamics
- Exceptional leadership and team management skills, with a track record of driving performance
- Excellent communication and interpersonal skills, with the ability to build relationships at all levels
- Willingness to occasionally travel to Southeastern Europe
- A proactive, thorough, and independent way of working
- An excellent command of English in speaking and writing

### **What you can expect**

- A pleasant and open working atmosphere and an international team
- Flat hierarchies and short decision paths
- Interesting and challenging tasks and cross-team project work
- Great location in the Bockenheim district of Frankfurt am Main
- Company pension scheme
- Deutschland Ticket (country-wide transportation pass valid on regional trams, busses and trains)
- EGYM Wellpass (membership valid at a number of gyms throughout Germany as well as for online fitness courses)
- JobRad (pick a bike and pay a monthly rental fee to the company with the option to buy after three years)

### **Have we caught your interest?**

We look forward to receiving your application documents, including a motivation letter, salary expectation and desired starting date, by e-mail:

**[Jobs-group-retail@procredit-group.com](mailto:Jobs-group-retail@procredit-group.com)**

To learn more about the ProCredit group, please visit ProCredit Holding's website at:

**[www.procredit-holding.com](http://www.procredit-holding.com)**



**ProCredit**  
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