



**ProCredit. We are an international group of development-oriented commercial banks for micro, small and medium enterprises (MSMEs). 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

## Product Specialist (m/f/d) – Digital Banking

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 and digital solution innovation. This role will be crucial in developing a targeted customers value proposition by driving and developing respective strategic initiatives.

### Your role in our team:

- **Product Development & Strategy:** Collaborate with cross-functional teams to create and enhance digital and mobile banking products that meet the evolving needs of our retail customers
- **Market Analysis:** Conduct thorough market research to identify emerging trends in digital banking and mobile technology, translating these insights into actionable strategies and product offerings
- **Customer-Centric Design:** Work closely with our customer insight teams to design user-friendly, mobile-first solutions that enhance the customer journey and improve satisfaction
- **Digital Transformation:** Lead the integration of digital solutions into existing retail banking products and services, ensuring a seamless, innovative, and scalable experience for customers
- **Cross-Department Collaboration:** Partner with the Retail and Digital teams to ensure that digital initiatives align with our overall retail banking strategy
- **Product Lifecycle Management:** Oversee the end-to-end lifecycle of products, from concept through launch, ensuring they meet high standards of quality, compliance, and customer expectations
- **Stakeholder Engagement:** Work with both internal and external stakeholders to drive product adoption and ensure that all technical and regulatory requirements are met

### What we expect:

- **Educational Background:** A degree in business, economics, finance, or a related field
- **Relevant Experience:** At least 3-5 years of experience in product management or digital banking, particularly with mobile banking platforms or digital transformation in financial services
- **Strong Digital & Mobile Banking Experience:** You are well-versed in the latest digital banking innovations, mobile technologies, and customer experience best practices
- **Customer-Centric Mindset:** Proven experience in designing and launching customer-centric digital banking products that solve real user problems
- **Analytical Skills:** Strong ability to analyze market trends, customer feedback, and data to drive product development and strategy
- **Collaboration & Communication:** Excellent interpersonal, communication, and project management skills, with the ability to work in cross-functional teams and international environments
- **Agility & Innovation:** A proactive mindset with the ability to think outside the box, adapt to new technologies, and continuously improve product offerings

### 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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