Raiffeisen Bank
Make it happen

Sales Manager Senior Officer – Sales Management Department – Corporate Area

Who are we looking for?

As a Senior Officer Sales Management (Digital Lending Squad) you will provide analytical, business steering, and delivery support for digital lending initiatives and products. You will contribute to the growth, performance, profitability, and continuous enhancement of digital lending solutions by delivering business insights, monitoring portfolio performance, supporting agile delivery activities, and coordinating with cross-functional stakeholders.

Working as a dedicated member of the Corporate Digital Lending Squad, you will support data-driven decision-making, customer journey optimization, backlog prioritization, digital adoption, and process improvement initiatives, ensuring alignment with business objectives, customer needs, regulatory requirements, and internal governance standards.

What will you do?

- Analyse profitability, cost efficiency and key performance indicators against budget, forecast and historical performance of corporate business segments, products and services.
- Identify performance trends, deviations and business drivers, and highlight areas requiring management attention.
- Provide recommendations to improve digital lending performance, customer experience, and operational efficiency.
- Track key digital lending KPIs and support management reporting activities.
- Contribute to budget preparation, forecast monitoring and target-setting processes in line with business strategy and market expectations.
- Analyse customer behaviour and product utilisation patterns to identify improvement opportunities.
- Support the definition, tracking and follow-up of performance indicators at segment, team and individual level.
- Support portfolio growth initiatives and profitability enhancement measures.
- Act as a business representative within the Corporate Digital Lending Squad.
- Collaborate with Product Owner, Agile Delivery Team, IT, and business stakeholders during backlog refinement, sprint planning, testing, and implementation activities.
- Translate business requirements into functional requirements and user stories.
- Participate in testing activities, user acceptance testing (UAT), and validation of delivered functionalities.

Classification: GENERAL

- Monitor implementation progress and support issue resolution throughout delivery cycles.
- Analyse end-to-end digital lending customer journeys and identify opportunities for simplification and automation.
- Support process redesign initiatives to improve customer experience and operational effectiveness.
- Monitor turnaround times, service quality, and digital channel performance.
- Collaborate with operational teams to identify process inefficiencies and improvement opportunities.
- Support adoption of digital lending functionalities across target customer segments
- Develop and maintain performance dashboards and management reports.
- Ensure accuracy, consistency, and reliability of digital lending data and reporting outputs.
- Perform data quality controls and investigate data discrepancies.
- Support automation of reporting processes and business intelligence solutions.
- Prepare presentations and management materials for committees and senior management.
- Coordinate with Corporate Business, Risk, Operations, Compliance, Legal, Finance, and IT stakeholders.
- Support implementation of regulatory and governance requirements affecting digital lending products.
- Contribute to internal policies, procedures, and process documentation.
- Participate in cross-functional projects supporting digital transformation and business growth.



You need to have:

- University degree in Economics, Finance, Business Administration, Information Systems, or related field.
- At least 5 years of banking experience, preferably in lending, sales management, business analysis, digital banking, or product management.
- Strong analytical and financial analysis capabilities.
- Experience with digital products, lending processes, or agile delivery environments is considered an advantage.
- Strong communication and stakeholder management skills.
- Very good command of written and spoken English.

Only the candidates selected for the interview shall be informed.