



JOIN OUR TEAM

DEPOSIT MOBILISATION MANAGER

Entrepreneurs Financial Centre (EFC) is a leading Microfinance Institution, licensed and regulated by the Bank of Zambia. For over 30 years now, we have served and empowered entrepreneurs with tailor-made financial solutions to help them take the next step in their business.

OUR CORE VALUES

Our Core Values of Purpose, Accountability, Service, Stewardship, Integrity, Ownership, Novelty (PASSION) were carefully selected to reflect our passion and what we stand for as an organisation. These values underpin our Vision and Mission, and guide all our business activities, actions, and behaviours. All our business decisions are based on these values.

OUR CULTURE AND OUR WORK ENVIRONMENT

We are passionate about our business, the people behind our success, and our clients. We are a performance-driven and result-oriented organisation. Our culture of open communication and trust propels us to deliver strong results year in, year out. Our work environment is fast-paced and of high intensity, yet highly empowering and highly collaborative. We stretch and challenge every colleague to perform at their highest level and to the best standards and quality. Our reward and remuneration system strongly reflects the premium we place on high performance, and on attracting, developing, and retaining high performing talent.

OUR PHILOSOPHY ON PEOPLE

We are passionate about our people. In everything we do, we start with our people who take care of our clients, who in turn help us deliver sustainable returns for our shareholders. Therefore, we are intent on investing heavily in, and providing a thrilling and best possible career experience for, our people. We want our workplace environment and culture to feel like a second home for our people. An environment where our people know each other. An environment where our people know our Clients. An environment where our Clients know our people.

THE ROLE AND THE CANDIDATE

We are seeking skilled and experienced Deposit Mobilisation Manager to drive sustainable deposit growth through strategic execution, product innovation, and digital adoption. The role focuses on designing competitive savings and term deposit products and building an integrated transaction ecosystem to enhance customer convenience and deposit portfolio stability. It requires close collaboration with internal stakeholders to ensure operational readiness, effective marketing, and alignment with liquidity and cost-of-funds objectives.

The successful candidate will also drive compliance and competitiveness through performance tracking, market research, and risk management. They will deliver strategic insights to senior management, support governance processes, and promote a customer-centric culture that enhances engagement and retention.

Are you interested in adding value to our business? Do you have attributes (skills, knowledge, experience, attitude, character) that squarely match our values, culture and philosophy described above? Will you cope and thrive in a highly demanding yet empowering and rewarding environment? If yes, we invite you to join our team as a Deposit Mobilisation Manager, based at our Head Office in Lusaka and reporting to the Head Digital Channels, Product Development & Customer Experience.

You may send your application, including copies of academic & professional qualifications and three professional references via e-mail to joinourteam@efczambia.com.zm. The closing date for receiving applications is Tuesday, 20th January 2026.

Please access and review the [detailed role profile](#) with the [qualification criteria](#) on our website www.efczambia.com.zm as well as the EFC Zambia Facebook and LinkedIn pages.

EFC ZAMBIA: DEPOSIT MOBILISATION MANAGER

1. Position Title: Deposit Mobilisation Manager
2. Department: Digital Channels
3. Job Grade: EFC 4
4. Reporting Officer: Head Digital Channels, Product Development & Customer Experience

5. Job Summary

The Deposit Mobilisation Manager drives sustainable deposit growth through strategy execution, product innovation, and digital adoption.

The role focuses on designing competitive savings and term deposit products and building an integrated transaction ecosystem to enhance customer convenience and deposit portfolio stability. It requires close collaboration with internal stakeholders to ensure operational readiness, effective marketing, and alignment with liquidity and cost-of-funds objectives.

The position also entails rigorous performance tracking, market research, and risk management to maintain compliance and competitiveness. Additionally, the role provides strategic insights to senior management, supports governance processes, and fosters a customer-centric culture that strengthens customer engagement and retention.

6. Essential Duties and Responsibilities

This position is responsible for the development, implementation, and continuous improvement of EFC's deposit mobilisation programmes, initiatives, and campaigns.

The principal responsibilities are to:

1. Deposit Mobilisation Strategy Execution & Growth

- Work with Branch Managers, Relationship Managers, Branch Service Delivery Managers and the Digital Channels team to drive consistent deposit growth across all regions.
- Design and manage targeted acquisition campaigns and retention programmes to attract and maintain stable deposits.
- Conduct regular portfolio reviews to identify growth opportunities, product and segment performance, and emerging market needs.
- Leverage (and/or develop) existing partnerships with fintechs, payment service providers, and aggregators to expand deposit inflows through alternative channels.
- Leverage data analytics to identify high-potential customer segments and tailor acquisition strategies.

2. Product Optimisation & Delivery of Customer Value

- Lead product innovation by designing, enhancing, and pricing savings and term deposit products to meet evolving customer needs and remain competitive in the market.
- Champion digital adoption by promoting and driving usage of digital deposit channels, including mobile banking, agency banking, POS cash-in, and other emerging platforms.
- Drive growth of transaction value and volumes in EFC deposit accounts.
- Build a robust ecosystem within EFC to facilitate seamless B2B, B2C, B2P, C2B, and P2P transactions, ensuring deposit stability and customer convenience.

- Develop tailored solutions for key customer segments, leveraging data insights to create deposit products that enhance engagement and retention.
- Introduce loyalty programs or tiered benefits for long-term depositors to enhance retention.
- Collaborate with Risk and Compliance to ensure innovative products meet regulatory standards without compromising speed-to-market.

3. Coordination With Business Units & Stakeholder Management

- Work with Operations, Digital Channels, IT, and Finance to ensure operational readiness for deposit growth initiatives.
- Collaborate with Marketing to develop communication campaigns and customer engagement programmes.
- Align with Finance to ensure deposit mobilisation activities support liquidity management and cost of funds objectives.
- Facilitate regular communication and feedback loops between the branches and Head Office on matters related to deposit mobilisation.

4. Performance Tracking & Reporting

- Develop and implement weekly, monthly, and quarterly reporting on deposit performance, campaign outcomes, and strategic progress.
- Track deposit mobilisation KPIs and ensure targets are met per branch.
- Prepare analyses on competitive trends, interest rate sensitivity, customer behaviour, and funding mix.
- Implement dashboards for real-time monitoring of deposit trends and campaign effectiveness.

5. Research, Insights & Risk Management

- Conduct market research to understand customer preferences, competitor positioning, and opportunities for deposit growth.
- Benchmark against industry leaders and emerging trends to maintain competitive advantage.
- Identify risks affecting deposit stability (attrition, rate sensitivity, competitor pressure) and propose mitigation strategies.
- Ensure adherence to internal policies, regulatory requirements, AML/KYC standards, and industry best practices.

6. Support for Leadership & Strategic Governance

- Provide regular updates and presentations to Senior Management on deposit mobilisation performance.
- Support development and annual reviews of the Deposit Mobilisation Strategy.
- Implement initiatives that strengthen customer relationships and enhance the institution's reputation and trustworthiness.
- Contribute to strategic planning sessions and provide insights on deposit mobilisation's impact on liquidity and profitability.

7. Qualifications /Requirements

The Deposit Mobilisation Manager must demonstrate strong experience in banking, business development, and customer engagement, with the ability to drive deposit growth through strategic and operational initiatives.

Education

- Bachelor's Degree in Business Administration, Finance, Banking, Economics, Marketing, or related field.
- Professional certifications in banking, digital finance, sales, or marketing will be an added advantage.

Experience

- Minimum of three years' experience in banking, business development, retail banking, or financial services.
- Demonstrated experience in deposit mobilisation, customer acquisition, sales leadership, or portfolio management.
- Experience working with MSMEs, corporate clients, or retail customer segments.

Core Competencies

- Strong understanding of banking and investment products, funding structures, and interest rate dynamics.
- Excellent stakeholder management and relationship-building skills.
- Strong analytical skills with ability to interpret portfolio trends and market data.
- Effective leadership and team coordination capabilities.
- Excellent planning, reporting, and organisational skills.
- Strong communication and presentation skills.
- High proficiency in Microsoft Excel, PowerPoint, and data analysis tools.