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|  Profile | Role Profile : Product Proposition Manager | Business Area/Team: Commercial |
| | Reporting to: Chief Commercial Officer | Line Management : |
| Job Overview A significant opportunity for someone to progress their career in a crucial role shaping an overall product development and customer proposition. This role will contribute to the ongoing development of the current product set, ensuring U Account achieves commercial goals, and also the development of new propositions to create a broader range of capabilities and even more advocates. | | |
| Key Ingredients of the Job | | |
| Who are my customers? | This role helps to develop an awesome digitally-led, insight driven customer proposition(s) appealing to and engaging existing and new users, who are mostly easily defined as those overcharged and underserved by the larger banks as they seek to establish financial well-being for themselves. The role will also have a series of internal stakeholders (Operations, Production and Customer Service teams). | |
| What do I need to know? | <ol style="list-style-type: none"> 1. Good knowledge of the UK Financial Services marketplace, including having an understanding of the U Account target segments 2. Ability to understand, interpret and design for customer needs to create value sustainably 3. Have an understanding of research approaches and assessment of attitude / behaviour so propositions can be pitched correctly 4. Understanding commercial imperatives and drivers with experience of creating credible business / investment cases 5. A strong skillset around the importance of analytics, pricing models and understanding revenues along with associated costs 6. Very strong interpersonal, relationship building and communication skills 7. Experience of campaign planning to ensure propositions can be articulated clearly to prospects via multiple channels 8. Knowledge of Agile/Scrum development is important along with MVP techniques 9. Experience of multiple channels, specifically mobile-first lead development and enablement of self service 10. Strong grasp of the potential for leveraging APIs and exploiting the emerging market context e.g. multiple 'challengers' / open banking | |
| What type of challenges do I solve? | <ol style="list-style-type: none"> 1. Support the development of the end-to-end proposition 2. Support the delivery in line with commercial expectations, e.g. assess and develop a pricing model 3. Proactive design to lead with digital / self-service models and support the overall business strategy 4. Develop new products / services / propositions to move on market opportunities (including assessing macro environment) 5. Continue to develop the customer engagement retention strategy as the business matures and grows 6. Coaching and guiding team members new to product management and growing the team to allow for business growth 7. Be alive to the 'marketplace' approach and position U Account into the centre of our users' worlds 8. How to ride the 3 storey office helter skelter without squealing | |
| Planning horizon? | 6 months...focus on delivery of the commercial plan | |
| Who do I lead? | 1 direct report | |
| I have probably got this experience or done these jobs before: <ul style="list-style-type: none"> ▪ Have worked for a leading financial services provider or challenger or fintech ▪ Currently working as a Product Manager or Proposition Manager | | I have probably got these qualifications: <ul style="list-style-type: none"> ▪ Probably a graduate, but not a must. |