

# United Arab Emirates Jobs Expertini®

## Product Manager Debit Cards

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Company: ADIB

Location: United Arab Emirates

Category: healthcare-practitioners-and-technical

**Role:** Portfolio Manager

**Location:** Dubai

### **Role Purpose:**

Debit Card Product Manager is responsible for product planning, designing, creation, delivery, and marketing of Debit cards throughout the product lifecycle.

Works under the supervision of the Head of Card Products; comes up with business strategies for existing product structuring, identification and fixing of gaps related to current products by liaising and taking necessary approvals from other cross-functional departments.

Develop and implement marketing plans and strategies to drive business growth and meet business targets. Conduct regular review on market trends and studies competitor activities to identify opportunities.

### **Key Accountabilities of the role**

#### **RESPONSIBILITIES:**

Conduct new product design and development, exploring potential and innovative business opportunities.

Provide support relating to product, market trends, customer needs, competition products.

Responsible for setting up of the standard processes, updating policies, adhering to regulatory

and bank compliances for Debit cards.

Undertake product development and enhancement of new and existing products respectively. Closely work with technology team for upgradation of existing portfolio or development of new products.

Lead and execute Debit Cards promotions, offerings, manage overall operations including coordination, product evaluation, due diligence, and any other related duties.

Conduct data and market study providing effective analysis & suggestions for business and product improvement.

Responsible for closely tracking, monitoring, analyzing operations for product optimization.

Strict compliance with Bank processes, internal and external control, compliance, and any other related requirements

Develop a roadmap for the Debit Card product lifecycle based on inputs from internal stakeholders, customers, market research and industry insights.

Closely work with Cards Product head to drive overall product and business strategy and align internally with cross functional teams in the Card eco system like IT, Branches, Sharia, Operations, risk, compliance, and other related functions

**Specialist Skills / Technical Knowledge Required for this role:**

Understand the market / industry dynamics and key drivers of market conditions.

Good knowledge of UAE Banking practices, Regulations and Risks

Analytic skills

Project management skills

Business management/revenue management background

Good communication and interaction skills

Attention to detail.

Ability to manage conflicting priorities and deadlines.

Results oriented: is self-motivated driven by the need to succeed.

### **Previous experience required (if any)**

A minimum of 7 years industry experience of which at least 3 years product/program management experience is essential.

University degree

Understanding of marketing dynamics including demographic factors, competitor products and services and customer experience

Knowledge of the UAE Cards market and main competitors

Ability to identify opportunities, negotiate and analyze post campaign results

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