
LOIS ONYINEYCHI OKEKE

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PROFESSIONAL SUMMARY

A results-oriented Product Growth Strategist with a track record of driving brand and product development in the retail banking sector. My expertise spans market analysis, product development, sales support, pricing strategies, and data-driven decision-making. I have successfully enhanced the Zmoney 2.0 platform, addressing data retention issues and launching competitive pricing structures, leading to significant transaction volume growth. With a strong educational background and a commitment to ongoing learning, I bring a passion for innovation and data-driven growth to any organization.

SKILLS

- Microsoft Office (Word, Excel, PowerPoint)
- Communication (Written and Verbal)
- Numerate / Analytical Skill
- Customer Relations
- Presentation/ Negotiation Skills
- Business Performance Analysis
- Leadership
- Project Management
- Problem Solving
- Time Management

WORK HISTORY

PRODUCT GROWTH STRATEGIST, Retail Banking Group – (Driving brand and product development through data insight, product management, marketing and communications) July 2023 till date

Zenith Bank, Lagos Nigeria

- Product Planning and Development: Lead and manage the preparation and project management of the product development lifecycle, ensuring a well-defined and efficient process.
- Market Trends Analysis: Stay abreast of market trends, collaborating with Portfolio Management and Sales teams to design and implement new product concepts effectively.
- Sales Support: Act as a bridge between product strategy and sales teams, providing insights on strategy and performance results, and offering technical support on product knowledge.
- Price and Performance Targeting: Set clear price, performance, and timing targets for regional solutions to ensure competitiveness and profitability.
- Clear Communication: Facilitate transparent communication between larger teams and the external world and vice versa, ensuring alignment across global operations.
- Market Expansion Strategy: Identify and explore new markets and develop strategies for market entry and growth.
- Data Analysis and Presentation: Analyze findings, generate valuable insights, and deliver presentations, including recommendations, to senior management.

- **Team Leadership:** Cultivate an enthusiastic and collaborative environment within the Service Now's CSM Product team.
- **Prioritization Framework:** Develop and manage a consistent framework for prioritizing potential new product ideas through rigorous business case development.
- **Industry Network Development:** Build and expand an external network of industry experts to stay informed about best practices and emerging trends.
- **Pricing Alignment:** Collaborate with Internal Control, Audit, Finance, Sales, and other teams to evaluate and propose aligned pricing structures for agent banking products.
- **Regional Lead Support:** Provide guidance and support as a regional lead in the business case development process for innovation within product teams.
- **Team Management:** Effectively manage and mentor a team of marketing leads to drive success in product growth initiatives.

❖ **ACCOMPLISHMENTS**

- As a Product Growth Strategist, I successfully led initiatives to enhance the Zmoney 2.0 platform, resulting in a streamlined transaction experience. This included the implementation of in-app network checks, a user-friendly in-app complaint menu, a 'pay by transfer' menu, and a robust wallet management system. These improvements directly contributed to substantial revenue growth, with a consistent weekly increase of over 9 million in transaction volume.
- Additionally, I played a pivotal role in addressing data retention and tracking issues on both new and faulty POS devices by creating a terminal share point, which significantly improved data management and product performance.
- Furthermore, I orchestrated the successful launch of new pricing structures for Zmoney products targeting agents, merchants, and ambassadors. These competitive pricing strategies not only outperformed market competition but also led to a remarkable surge in transaction volume and overall value, further solidifying Zmoney's position in the market.

❖ **PRODUCT AND INSIGHT MANAGER, Agent Banking Team** – (Business Analysis, Project management, Data Analysis, Digital Innovation, UAT testing) February 2022 to June 2023 **First Bank of Nigeria** – Lagos Island, Lagos

- **Customer Insight Analysis:** Study the market and gather customer insights to understand their needs and expectations. Communicate strategic objectives, expectations, and key deliverables to the team.
- **KPI Definition:** Define key performance indicators (KPIs) and measurement criteria in alignment with strategic imperatives. Review and refine measurement criteria to track progress effectively.

- Reporting and Communication: Develop reporting templates and measurement criteria. Present performance reports to team members frequently for data-driven decision-making. Communicate objectives, targets, and measurement criteria.
- Product Management: Drive the development and improvement of new/existing products and processes to meet customer needs and industry standards. Ensure business profitability and enhance the overall customer experience.
- Requirements Documentation: Document business requirements in the company-approved format for signoff by relevant stakeholders. Translate business requirements into functional requirements for validation and scoping.
- User Acceptance Testing: Conduct User Acceptance Testing (UAT) involving relevant stakeholders to ensure that all requirements are met and necessary controls are in place.
- Stakeholder Engagement: Identify relevant stakeholders impacted by product launches or updates. Obtain signoff on business requirement documentation from relevant stakeholders.
- Data-Driven Decision-Making: Implement reviews and feedback, communicate targets and measurement criteria, and provide data and support where required. Publish reports to inform data-driven decision-making.
- Performance Reporting: Provide weekly, monthly, or ad-hoc performance reports to assess progress and drive continuous improvement.

❖ **Agent Network Manager, Agent Banking Team et – (Business Development, Sales, Strategy, Digital Innovation and Training) October 2019 to February 2022**
First Bank of Nigeria – Lagos Island, Lagos

- Monitor Agents/Trade Developers' performance as regards transactions count and value
- Driving and coordinating series of activities involved in identifying, onboarding, training and support of Agents
- Cultivate customer loyalty, promote customer retention, and improve sales.
- Maintained customer satisfaction with forward-thinking strategies focused on addressing customer needs and resolving concerns.
- Develop and review Agent training manual/materials to reflect the dynamic requirements of the business and to Maintain professional and technical knowledge by staying in touch with relevant industries, service providers, and using them to the advantage of the product.
- Implement strategic marketing initiatives to drive product uptake
- Tracking and reporting Agents' performance to critical stakeholders and regulators as at when due.
- Collaborate with marketing department to define positioning and messaging, and plan market launch, public relations, and lead generation campaigns.
- Updated operational methods, oversaw accounting procedures, tracked information, and compiled data to improve efficiency of agent portal
- Monitor and render periodic reports and recommendations on Agent's performance
- Liaise with customers, management, and sales team to better understand customer needs and recommend appropriate solutions.

- Daily data analytics to determine top droppers in transaction count and working with stakeholders to address declines
- Ensure accurate, prompt and effective resolution to client complaints

ACCOMPLISHMENTS

- Increased the total number of Agent base within the South-east region from 3200 to over 20,300 unique Agents and counting
- Strategically increased the total transaction processed by Firstmonie Agents within the region.
- Participated in the development and deployment of the Firstmonie Agent portal, coral pay system, charge to agent, cut over from core banking to wallet platform and deployment of agent ambassadors marketing model.
- Deployed over 7,000 Android POS terminals for Abia State Board of Interval Revenue levy collections from October 2019 till date.

❖ **Administrative Secretary, Oct/2018 to Feb/2019**

Blue forth Ventures – Surulere, Lagos

- Followed up with clients to verify optimal customer satisfaction following support engagement and problem resolution.
- Helped streamline repair processes and update procedures for support action consistency.
- Responded to support requests from end users and patiently walked individuals through basic troubleshooting tasks.
- Managed day-to-day operations of organization.

EDUCATION/QUALIFICATION

- ❖ **Google Data Analytics certification:** cousera in view
- ❖ **Block Chain Expert:** Fifth work by Dominion(NITDA)/ 2023
- ❖ **Foundation of Sale:** LinkedIn 2020
- ❖ **Customer Success Management:** LinkedIn 2020
- ❖ **PGD in Education (Distinction):** December/2017

National Teachers Institute, Kaduna-Coe Minna Center

- ❖ **Project Management Professional:** April/2018
Formazione Business School- Abuja
- ❖ **Bachelor of Science (2nd Class lower division):** Biological Sciences, August/2016
University of Abuja - Gwagwalada, FCT, Nigeria
- ❖ **High School Diploma:** July/2010
Maryam Babangida Girls Science College – Minna, Niger state.