

**JOB DESCRIPTION**

Position	Reporting to	Department
Head of Product and Business Development	CEO	Product and Business Development

**I. JOB PURPOSE:**

The Head of Product and Business Development is responsible for leading the design, development, and management of innovative financial products and services that align with the company's strategic objectives. This role also oversees market research, business growth initiatives, and strategic partnerships to strengthen competitiveness and drive sustainable revenue.

**II. KEY RESPONSIBILITIES:**

- **Product Development & Management**
  - Lead the end-to-end product lifecycle: idea generation, feasibility study, design, testing, launch, and performance monitoring.
  - Enhance existing products and services to meet customer needs and market trends.
  - Ensure product compliance with regulatory requirements and internal policies.
  - Coordinate with IT, Operations, and Risk teams for system integration and process improvements.
- **Bancassurance Business Lead**
  - Drive overall Bancassurance strategy and execution.
  - Develop partnerships and negotiate agreements with insurers.
  - Lead product design and customer-focused insurance solutions.
  - Build sales and distribution channels (branch, digital, agents).
  - Ensure staff training, compliance, and regulatory adherence.
  - Monitor performance (sales, persistency, profitability).
  - Champion Bancassurance across partners, internal teams, and management.
- **Business Development & Growth**
  - Identify and pursue new business opportunities, partnerships, and alliances.
  - Develop business models that increase customer acquisition, retention, and profitability.
  - Drive digital transformation and innovative delivery channels.
  - Conduct feasibility studies for new ventures
- **Business Development & Growth**
  - Identify and pursue new business opportunities, partnerships, and alliances.
  - Develop business models that increase customer acquisition, retention, and profitability.
  - Drive digital transformation and innovative delivery channels.
  - Conduct feasibility studies for new ventures

- **Market Research & Strategy**
  - Conduct competitor and market analysis to identify trends, risks, and opportunities.
  - Recommend strategies to expand market share and customer outreach.
  - Develop strategic business plans aligned with organizational goals.
  
- **Business Development & Growth**
  - Build, mentor, and manage the Product and Business Development team.
  - Foster cross-department collaboration to ensure smooth project implementation.
  - Prepare reports and presentations for top management and the Board.

### **III. QUALIFICATIONS:**

- Bachelor's degree in Business, Economics, Banking & Finance, or related field (Master's degree is an advantage).
- At least 5 years of experience in product development, business development, or strategy, preferably in banking/microfinance/fintech.
- Strong knowledge of financial products, digital banking, and market trends.
- Proven leadership, project management, and negotiation skills.
- Excellent communication in English and Khmer (both written and spoken).