



Career at ASA International

Position: Head of Digital Banking Operations Reports to Chief Executive Officer

Who we are

ASA Savings and Loans Ltd. is looking for a suitably qualified person for the position of Head of Digital Banking Operations. Currently, the company works in 10 regions across Ghana and serves over 215,000 customers through 143 Branches/Business Centres and 1,166 staff. Increasing financial inclusion and promoting the social and economic development of our clients and their communities is at the heart of the company's mission. ASA Savings and Loans Limited is a subsidiary of ASA International Holdings which operates in 13 countries within Africa and Asia and listed in the premium market of the London Stock Exchange (LSE).

Job profile and responsibilities

The Head of Digital Banking Operations, will be responsible for leading the digital transformation agenda and operational excellence framework across the organisation. The role will drive the digitisation of products, services, customer journeys, and operational processes while ensuring the efficient management of banking operations, including deposits, cash management, payment operations, reconciliations, and back-office functions.

The Head of Digital Banking Operations will play a critical role in evolving the organisation from a traditional microfinance model to a digitally enabled financial services institution by developing digital financial services (DFS), improving operational efficiency, enhancing customer experience, and supporting sustainable business growth.

The role requires close collaboration with Technology, Operations, Finance, Risk, Compliance, Product, and external partners to ensure successful delivery of the organisation's digital and banking strategy.

▶ Digital Transformation & Digital Financial Services

- ▶ Lead the organisation's digital transformation strategy, driving the digitisation of customer journeys, products, services, and operational processes.
- ▶ Develop, implement, and manage the Digital Financial Services (DFS) portfolio, ensuring alignment with business objectives, customer needs, and financial inclusion goals.
- ▶ Translate business requirements into digital solutions across mobile channels, core banking systems, and digital platforms.
- ▶ Build and manage strategic partnerships with fintechs, payment providers, aggregators, and technology vendors to enhance digital capabilities.

- ▶ Drive customer adoption, engagement, and retention through innovative digital products, value-added services, and customer education initiatives.
 - ▶ Monitor industry trends, emerging technologies, and competitive developments to identify opportunities for innovation and growth.
 - ▶ Lead the end-to-end product lifecycle for digital financial services and operational solutions, from ideation and business case development through design, testing, implementation, rollout, and ongoing optimisation, ensuring delivery against customer needs, business objectives, timelines, budgets, and performance targets.
- ▶ **Digital Banking Operations**
- ▶ Lead and oversee banking operations to ensure efficient, compliant, and customer-focused service delivery.
 - ▶ Lead the customer experience and contact centre function, ensuring effective support for digital and banking operations while driving customer acquisition, engagement, retention, service excellence, and continuous improvement through customer insights and performance monitoring.
 - ▶ Manage back-office operations for hub branches, including cash handling, teller operations, cash controls, and branch operational support.
 - ▶ Oversee savings and deposit products, cash account monitoring, liquidity management, operational reconciliations, payment operations, settlements, and credit administration processes.
 - ▶ Drive operational excellence through process optimisation, standardisation, automation, and strong operational controls.
 - ▶ Lead and develop high-performing Digital Operations and Contact Centre teams, fostering a culture of accountability, innovation, collaboration, and continuous improvement while setting performance objectives, monitoring KPIs, and driving talent development and succession planning to support the organisation's growth and transformation agenda.

Qualifications & Skills

- ▶ Bachelor's degree in Business, Finance, Banking, Technology, Information Systems, Operations Management, or a related discipline.
- ▶ Master's degree (MBA, Finance, Digital Transformation, Technology Management, or related field) is strong preferred.
- ▶ Minimum of ten (10) years' experience within banking, digital financial services, fintech, microfinance, financial services, or digital transformation environments with at least 3 years in a senior role in operations management within a Bank.
- ▶ Demonstrated experience leading digital transformation initiatives and successful implementation of digital financial products.
- ▶ Strong knowledge of banking operations, payments, deposits, reconciliations, cash management, and operational controls.
- ▶ Experience managing large-scale projects involving multiple stakeholders and third-party vendors.
- ▶ Proven leadership experience managing multidisciplinary teams.

Work environment

You will be part of the team in Ghana, with opportunities to collaborate with colleagues across Asia and Africa.

Reporting line

The Head of Digital Banking Operations shall report to Chief Executive Officer.

Salary

Competitive remuneration and excellent employment conditions

Job location

Accra, Ghana

General requirements for applicants of all posts

How to apply: Apply with a detailed CV and cover letter. Applications should be sent to: careers@asa-international.com

Application deadline: 26th June 2026

Please Note: Only complete applications (cover letter and CV) will be considered and only shortlisted candidates will be contacted. We will reach out to you, so please do not call us about the status of the application. No allowances will be admissible for interview.

We stand for inclusion & diversity. Therefore, we warmly encourage everyone to apply, regardless of gender, background, ethnicity, age, religion, etc.