

JOB TITLE	:	HEAD OF DIGITAL CHANNELS
REPORTS TO	:	GENERAL MANAGER: CHANNELS (E2)
BUSINESS UNIT	:	CHANNEL AND DESIGN IN OPERATIONS
LOCATION	:	HEAD OFFICE: PRETORIA
POSITION STATUS	:	CONTRACT
POSITION GRADE	:	D5

Purpose of the Job

To lead the strategy, design, development, optimization, and ongoing management of all Postbank digital banking channels. Including Apps, Web, ATM, Kiosks, POS, USSD, SMS, Social Media, Chatbots, Multisided Platforms, and IVR. By leveraging an iterative delivery approach to enhance customer experience, drive user adoption, and boost operational efficiency, while ensuring alignment with Postbank's overall business strategy, digital transformation objectives, and South Africa's regulatory requirements.

Job Responsibilities

- Define and deliver Postbank's self-service strategy, aligning with Postbank's core business, product, customer, and marketing goals.
- Lead the innovation roadmap for self-service channels, by bringing to the fore emerging technology (AI, conversational banking) and opportunities.
- Track and lead remediation against key performance indicators for self-service channels, such as transaction volumes, client satisfaction, cost-to-serve, service quality, as well as channel profitability and performance.
- Overseeing daily self-service channel operations to ensure regulatory compliance, acceptable client experience and efficient service delivery.
- Ensure seamless integration between self-service channels and other banking touchpoints (e.g. branches, contact centres, etc.).
- Collaborate with product, marketing, and risk to integrate self-service channel initiatives into broader bank initiatives.
- Orchestrate new services and revenue streams by modifying, extending, and streamlining existing services on self-service channels with next-gen solutions (e.g. AI-powered chatbots).
- Develop agile led operating model for channel integrating into banks broader ways of work.
- Continuously analyse customer feedback to implement change to drive customer satisfaction and ultimately champion customer experiences across digital customer touchpoints.
- Track trends in consumers, competitors, products, and regulations and coordinate strategies and tactics to de-risk self-service channels and maximise potential future revenue through innovation and emerging technologies.
- Collaborate with FinTech partners, IT, and Design teams to enhance digital self-service capabilities, ensuring that Postbank stays ahead of South African and global bank trends.
- Drive customer education & engagement initiatives to increase adoption (e.g., in-app tutorials, online demos, digital literacy programs).
- Monitor customer feedback (NPS, CSAT, complaints) and implement continuous enhancements to self-service channels.
- Work collaboratively with Postbank's Risk, Compliance and IT Security team to ensure all service channels comply with South African regulations (POPIA, FSCA, CPA) and cybersecurity standards, ensuring any fraud and customer data risk are adequately mitigated.

Qualifications and Experience

- Bachelor's degree in business, IT, or a related field.
- Postgraduate qualifications (e.g. MMDB, MBA, MSC) will be advantageous
- 10+ years in banking/financial services with at least 5+ years in a leadership position with a focus on digital banking, self-service channels and omnichannel strategies.
- Proven track record in self-service channels (digital banking, ATM, Kiosks POS, social media, USSD, chatbots, IVR)
- Strong track record in driving digital adoption and operational efficiency
- Experience with core banking platforms and digital

Knowledge and understanding of:

- Led large-scale projects (e.g., migrating customers to the app)

- Deep knowledge of SA regulations (e.g. POPIA, FICA, FAIS, SARB, etc.)
- Managed fraud prevention in digital channels
- Regulatory Knowledge (Understanding of banking compliance, e.g., KYC, AML, POPIA and other relevant regulations).

Skills and Attributes

Big-picture thinker with an eye for detail, strategic channel leadership, Passionate about customer experience, financial inclusion, and public service, Team management, Stakeholder influence, Innovative mindset, Problem-solving, Adaptability, Communicative, Storytelling, Customer centric, Skilled in navigating complex, regulated environments with a focus on delivering value-driven results. Agile & Iterative Delivery, UX/UI digital product design, Design systems, Service design, Digital Analytics and KPI's, Data driven decision making, Design tools (Figma, Adobe Creative Suite, Invision, etc), front end (HTML/CSS, IOS/Android design principles).

How to Apply

If you wish to apply and meet the requirements, please forward your Curriculum Vitae (CV) to RecruitmentSN@postbank.co.za Please indicate in the subject line the position you are applying for. To view the full position specification, log on to www.postbank.co.za and click on Careers.

Closing Date

30 January 2026

Disclaimers

The South African Postbank SOC Limited is committed to the achievement and maintenance of diversity and equity in employment, especially with regard to race, gender and disability. In compliance with the bank's employment equity plans, we encourage and welcome applications from diverse groups from the South African Employee active population. Correspondence will be limited to short-listed candidates only.

If you do not hear from the South African Postbank SOC Limited or its Agent within 3 months of this advertisement, please accept that your application has been unsuccessful. The South African Postbank SOC Limited reserves the right not to fill the positions or to re-advertise the positions at any time.

POPIA provides that everyone has the right to privacy and it includes a right to protection against the unlawful collection, retention, dissemination and use of personal information. By applying for employment you consent to the processing of your personal information with Postbank. Your personal information and any attached text or documentation are retained by Postbank for a period in accordance with relevant data legislation.