

# Kenya Jobs Expertini®

## Credit & Customer Experience Associate

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Company: Mophones

Location: Nairobi

Category: business-and-financial-operations

### About MoPhones

We are a young company on a mission to provide high-quality renewed devices for all Kenyans. Through our marketplace we offer trust and transparency so that our users can choose for renewed products with confidence and ease. Our integrated financing solutions make them affordable for any budget. Once we have scaled up in Kenya we plan to expand to other markets across Africa. Our team is multinational and distributed but we share the same DNA and mission.

### What we do

Renewed devices from our international partners nowadays offer the same or even superior quality than new devices. For a fraction of the cost. On the Mophones marketplace, users can buy and sell renewed mobile phones and eventually other electronic devices with prices and payment terms that fit their budgets. We always have our user's back and offer a 1 year warranty on all our devices.

The core of our company is a technology platform that connects Kenyans with the best devices from a range of national and international sellers and that allows for integrated financing solutions.

Our products are distributed and sold online and through a network of local agents and outlets who are paid commission when customers send payments.

Users are supported by an incredible customer care team based in Nairobi. This team is responsible for all aspects of customer account management: registration, questions or complaints and monitoring customer performance and analysis of customer payment

behavior.

## **The Position**

Title: Credit & Customer Experience Associate

Seniority: Experienced Associate

Reporting to : Director of Credit and Customer Experience

Location: Nairobi, Kenya

## **Description**

We are looking for a Credit & Customer Experience Associate to facilitate lending for our customers by both assessing creditworthiness of new customers and by serving them to loan completion. This will involve reviewing loan requests for creditworthiness and will also involve the managing of approved customers to ensure loan repayment and quality portfolio.

## **Responsibilities**

Support the new loan screening process where you will be active in:

- Loan screening- Review loan requests, assess clients' financial status, evaluate creditworthiness and risks

- Contacting clients to gather financial data and documentation

- Analyzing risks and recommending approval or rejection of loan requests

New customer account setup on the needed CRM systems , and account locking and unlocking verifications

Support the CX and Credit unit of the business to maintain a quality and growing customer portfolio

Follow up with clients about loan repayments and monitor progress of existing loans

Drive repayment behavior by lending only what the business can afford, consistently following up, maintaining accurate records, negotiating repayment schedules and setting discretionary limits

Obtain information from new and existing loan customers and answer questions about loan processes while also collecting and recording all customer feedback

Maintain clear customer records, recording times and dates that contact has been made

and noting information that customers have received about MoPhones products

Identify and assess customer needs to achieve satisfaction, and ensure quality service that drives good paying customers

Build sustainable relationships and trust with customers through open and interactive communication

Meet personal, Credit team and Customer Service team targets and ticket handling quotas

Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution

Keep complete and accurate records of customer interactions, process customer accounts and file documents

Collect and record all customer feedback

Go the extra mile to engage customers, showing proactivity in service and credit management

**Qualifications:**

Proven work experience as a Credit Officer, Loan Officer or similar role

Hands-on experience with lending procedures and products

Ability to create and process financial spreadsheets

Strong analytical skills

Customer service experience

Experience in team leadership

Study in Credit risk, Banking , Finance, Economics or related field

Strong understanding of lending procedures and customer service experience.

Debt collection and Strategic work solutions provider

Familiarity with CRM systems and practices

Familiarity with service ticketing systems like Zendesk or Freshdesk will be an advantage

2-3 years' work experience with at least 2 years position in financing or credit risk

### How we work at MoPhones

We excel at collaboration, always placing company success over personal glory

We disagree, then commit. We understand the value of productive conflict.

We don't make excuses, and welcome regular honest feedback as key to growth

We understand that achieving great things involves taking smart risks

We believe that making mistakes is OK.

We think ambitiously, and have a bias towards action

We prioritize ruthlessly and celebrate 'no'

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