

Digital Lending & Operations Manager – Mzansi Moola

About the Role

Select Africa is seeking a Digital Lending & Operations Manager for Mzansi Moola, its South African digital lending platform, to lead and optimise lending operations, enhance the customer journey, and improve overall digital platform performance.

The successful candidate will work closely with technology, risk, compliance and operations teams to ensure efficient, compliant and commercially sustainable lending operations within a fast-paced fintech environment.

Main Purpose of the Role

To manage and continuously improve the digital lending operations of Mzansi Moola while ensuring scalability, operational efficiency, regulatory compliance and an excellent digital customer experience.

Key Responsibilities

Digital Lending Operations

- Oversee the day-to-day management of digital lending operations.
- Ensure operational efficiency across loan applications, approvals, disbursements and collections.
- Drive operational improvements and automation initiatives.

Customer Experience & Digital Journey

- Optimise the online customer journey and digital engagement channels.
- Improve application conversion rates and customer experience.
- Analyse customer behaviour and identify improvement opportunities.

Lending Strategy & Performance

- Develop and refine lending strategies aligned with business objectives.
- Monitor lending performance, operational metrics and portfolio profitability.
- Analyse operational and financial data to support decision-making.

Risk & Compliance

- Ensure compliance with the National Credit Act and related regulations.
- Support responsible lending practices and operational risk management.
- Work closely with Risk and Compliance teams to minimise operational and credit risks.

Technology & Platform Optimisation

- Collaborate with technology teams to improve lending systems and workflows.
 - Support the development of scalable digital lending infrastructure.
 - Identify opportunities to enhance automation and system functionality.
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Leadership & Stakeholder Management

- Lead and develop the lending operations team.
- Manage relationships with internal stakeholders, partners and service providers.
- Foster a culture of accountability, innovation and continuous improvement.

Requirements

- Minimum 5–8 years' experience in fintech, digital lending, financial services or e-commerce.
- Strong understanding of consumer lending products and lending economics.
- Experience managing digital platforms and operational processes.
- Strong analytical, problem-solving and leadership skills.
- Experience working with technology and development teams.
- Ability to operate effectively in a fast-paced, entrepreneurial environment.

Key Competencies

- Leadership and people management.
- Strong analytical and operational skills.
- Commercial and strategic thinking.
- Digital and technology-focused mindset.
- Excellent communication and stakeholder management skills.

Personal Attributes

- Innovative and solutions driven.
- Strong attention to detail.
- Proactive and adaptable.
- High level of ownership and accountability.
- Passion for process improvement and digital innovation.

What You'll Be Part Of

A fast-paced digital lending business driving financial inclusion through Mzansi Moola, a South African platform. You will help optimise end-to-end lending operations, improve the customer journey, and enhance digital performance through data, technology and operational excellence.

How to Apply

Interested candidates are invited to submit their CV to aarecruitment@africanalliance.com.

Only shortlisted candidates will be contacted.
