

FRANCIS CHANDA MUMBI

Digital Banking, Data & AI Executive

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 francischanda.github.io/portfolio

EXECUTIVE PROFILE

Digital Banking, Data & AI Executive driving enterprise transformation through intelligent platforms, payments ecosystems, and measurable commercial impact.

15+ years of experience leading large-scale transformation across financial services, spanning **data platforms, AI, digital banking, and product innovation**.

Known for building **AI-powered financial platforms that scale revenue, efficiency, and customer experience across banking ecosystems**.

SELECTED IMPACT

- Scaled enterprise data platforms achieving **6x growth in data assets**
- Deployed **32+ AI agents delivering 50M+ monthly interactions**
- Delivered **K9M+ annual cost savings** through AI and automation
- Built payments ecosystems generating **K200M+ in deposits**
- Delivered **K140M+** in data-driven income

EXECUTIVE CAPABILITIES

Category	Core Capabilities
Strategic Leadership	Enterprise Transformation; Data & AI Strategy; C-Suite Engagement; Governance; Large-Scale Programme Leadership
Digital Banking & Platforms	Digital Banking; Payments Ecosystems; Platform Architecture; Core Banking Modernisation; API Strategy
Data, AI & Technology	Machine Learning & AI (GenAI, Agentic); Data Platforms; Automation (RPA, Intelligent Automation); Cloud (AWS, Azure, GCP)
Product & Commercial	Product Strategy; Pricing & Revenue Optimisation; Data Monetisation/Commercialisation; Customer Experience

Analytics & Finance

Advanced Analytics; Financial Modelling; Risk & Credit Analytics; Data Governance (BCBS239 / RDARR)

PROFESSIONAL EXPERIENCE

Stanbic Bank Zambia

Head: Data & Analytics | Mar 2020 – Present

Mandate:

Lead enterprise Data, AI, and Automation strategy across banking operations.

Strategic Influence:

- Advised executive leadership on **data and AI investment prioritisation**
- Aligned enterprise data strategy to **revenue growth and operational efficiency objectives**

Key Impact:

- Delivered **K140M+** in annualized data-driven income
- Built unified data platform delivering **6x growth in enterprise data assets**
- Deployed **32+ AI agents with 50M+ monthly interactions**
- Delivered **K9M+ annual cost savings** through automation
- Implemented enterprise recommendation engine across multiple segments and domains

Enterprise Leadership & Scale:

- Secured **K5M+ annual investment** in data & AI infrastructure
- Established enterprise-wide **data governance (BCBS239 compliant)**
- Built internal capability across **data science, AI engineering, and citizen development functions**
- **Chaired AI & Data governance** forums and strategy execution bodies

Stanbic Bank Zambia

Acting Head: Business Transformation | Feb 2019 – Mar 2020

- Led enterprise digital transformation initiatives across banking
- Delivered **BCBS239 compliance programme** (on time, within budget)
- Launched Zambia's **first digital lending platform**
- Established **AI & Robotics roadmap and operating model**

Stanbic Bank Zambia

Lead: Product Innovation & Digitisation | Mar 2017 – Feb 2019

- Delivered **>40% growth in digital income**
- Achieved **>50% digital adoption** and **100%+ platform utilisation growth**
- Built payments ecosystem partnerships (MTN, Airtel, Zamtel, Zoono)
- Designed enterprise **pricing and digital revenue models**

Stanbic Bank Zambia

Functional Lead: Channels & Pricing (Core Banking Project) | May 2015 – Sep 2016

- Led migration of **140,000+ customers** to new platforms
- Delivered **K20M+ new revenue** through pricing optimisation
- Implemented mobile, internet, card, and ATM platforms

Stanbic Bank Zambia

Head: Products, Segments & Pricing – Personal & Business Banking | Oct 2013 – May 2015

- Led product strategy, pricing, and performance analytics across retail and business segments
- Launched multiple products across card, payments, and lifestyle banking
- MTN Mobile Money Trust Account (**K200M+ deposits**)
- Shoprite remittance platform (**200k+ monthly transactions**)
- Payments infrastructure expansion:
 - **ATM Solutions (+30% fleet growth)**
 - **EMV Migration (140k Cards)**
 - **POS Acquiring (1000+ devices in Year 1)**
- Delivered **50% growth in digital and e-banking customer base**

Stanbic Bank Zambia

Head: Products, Segments & Pricing – Business Banking | Oct 2010 – May 2013

- Built analytics-driven product and pricing capability, enabling data-led decision-making across SME and corporate portfolios
- Developed portfolio performance and MIS platforms supporting ALCO and decision-making
- Designed pricing and profitability models across SME and corporate portfolios

Barclays Bank Zambia

Corporate Credit Manager | Jan 2010 – Oct 2010

- Led credit portfolio management and risk strategy
- Structured and evaluated **multi-million USD transactions**

Assistant Business Analyst (Corporate Banking) | Mar 2008 – Jan 2010

- Built KPI dashboards, pricing tools, and performance analytics frameworks

Earlier Career

Investment Analyst & Accountant – Lloyds Financials / Investments | 2003 – 2008

- Advised on **\$12M+ corporate finance transactions**
- Built financial systems, asset management structures, and investment models

EDUCATION & PROFESSIONAL QUALIFICATIONS

- MSc Actuarial Science – University of Lusaka (2024)
- CIMA – Chartered Institute of Management Accountants
- CFA Program – Level 1
- PRINCE2 Project Management
- Certified Card & Payments Professional
- Six Sigma Green Belt
- JAVA Programming Language Certificate