

# KARIJATU NADJIRU

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[LinkedIn](#)  
[Product Portfolio](#)

## EDUCATION

**One League | Global**  
MBA Candidate

One League is a global education institution connecting the world's highest potential change-makers to world-class education and opportunities to realize the global impact.

**Mulungushi University|**  
**Lusaka , Zambia**  
Bachelor of Commerce /  
Economics Major with Merit

- Recipient of the 'best student' Bachelor of Commerce prize, across all 4 majors (top 1%).

## HONORS & AWARDS

- Certificate of Recognition for the successful merger of Access Bank and Cavmont Bank.
- Winner of the 2020 Access Bank Group Internal Hackathon.

## SKILLS & CERTIFICATIONS

- Enterprise Design thinking practitioner (IBM)
- Academy for Women Entrepreneurs(AWE)

## LEADERSHIP & COMMUNITY

- People in Product Community
- On Deck
- Product Management Africa

## PERSONAL

- Enjoys Networking events, listening to podcasts, Baking, reading, and exercising.

## SUMMARY

Innovative fintech product manager driving user-centric solutions through strategic thinking, creativity, and data-driven decision-making. Proven success in digital business and start-ups, delivering inclusive experiences and leveraging technology to revolutionize financial services. Passionate about empowering individuals and businesses in the digital age through innovative solutions and forward-looking strategies.

## EXPERIENCE

### **ZAMBEZI CAPITAL| Remote**

Co-Chief Operations Officer| 2023 - Present

- Lead Operations activities, and contributed to the product development of the Zambezi capital Minimum viable product centered on informal savings groups, Investment, and advisory services in Zambia.

### **ACCESS BANK ZAMBIA| Lusaka Zambia**

Product Manager, Digital Innovation | 2021-2023

Managed the user research, product development, testing, and deployment of Digital services for retail and corporate user-facing products.

- Led the cross-functional collaboration, product development, and delivery of a product pitch focused on the problem of providing non-collateralized credit extensions to SMEs in Africa, which won a hackathon comprising 100 participants and 34 finalists representing 12% subsidiaries.
- Developed feature requirements and product roadmap for an Internet banking platform and mobile app, targeted at a customer base of more than 100,000 account holders by Conducting user research, analyzing platform usage data, and evaluating business needs.
- Managed the User acceptance testing, issues log, and compliance certification for the deployment and launch of 2 digital platforms and 3 fintech services through multiple development sprints.
- Orchestrated data analysis and market research activities to generate actionable insights on remittance services, digital banking channels, the debit card market, and regional best practices for Zambia's top 10 banks.

Assistant Project Manager, E-business | 2020-2021

Streamlined the management of all in-house and customer-facing digital projects.

- Charted the development of a feature that facilitated the activation of 7,000 debit cards for a mass card replacement exercise, earning a Certificate of recognition for contributing to the successful merger of Access Bank and Cavmont Bank.
- Oversaw the testing, certification, deployment, and launch of 3 fintech services across, an in-house application, 2 digital channels, and 18 branches, resulting in a 30% increase in transaction volumes on digital channels

### **STUDENT CONNECT LIMITED| Lusaka Zambia**

Co-founder & Business Development Head | 2017 -2019

Founded an early-stage start-up and contributed to product development, design, and delivery of a Minimum viable product (MVP) centered around digitizing and democratizing students' internships.

- Partook in the Zambia information communication technology authority (ZICTA) Innovators program alongside 60 startups shortlisted from a pool of 200 applicants.
- Selected as a National Finalist for Southern Africa start-up awards (SASA Awards) from a pool of 2,400 nominations across 15 African countries.