



African Leadership Academy

Developing the next generation of African leaders

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United Bank of Africa

Senegal



Internship Description: 1st June 2014- 12th July 2014

During the 2013 summer, I spent 6 weeks working as an account officer assistant at United Bank of Africa (UBA) in Senegal; one of the first and leading banking group in West Africa. During my time at the branch Plateau, I mainly work as an account officer manager but I spent some time also working with the relationship manager and the Customer service officer of UBA. During the internship, I truly learned all the procedures in a bank and what challenges it is facing especially in Africa. I improved my Excel user skills, developed my research and marketing strategies in the writing of the commercial plan project for the new product of UBA. My communication and social skills were also well and frequently practised in my daily interactions with the customers and particularly in the prospection with my supervisor when we went to the 5th international saloon of health and medical material of Dakar to attract new customers.

I gained a great experience in the organisation of the bank and mastered all the different procedures of banking account openings for every type of UBA customers (individuals, enterprises, NGOs and others) and had almost perfect knowledge of the different products and services that each department offers to its customer in order to advise and assist. Also part of my job was to assist and take care of account maintenance, ledger inquiry, customer checks deposits and banking cards orders in the system. I was following up with the different banking transactions activities of some of UBA customers and when needed, I contacted the customers about their “sleeping” accounts. For customers who requested loans from the banks, I learnt how to deal with every type of loan. I also worked in the realisation of a commercial project plan with the branch manager in order to maximise the sales of a new product that UBA Senegal started to offer.

During my internship at UBA, I got the opportunity to work with the branch manager to develop a marketing and selling strategic initiative for the new prepaid VISA cards of UBA. After a detailed analysis of the market, I proposed a commercial plan through a roadshow around Dakar for this special promotion. The plan has been very well accepted by the branch manager



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f UBA-Plateau and has been submitted at the director of UBA Senegal's desk. This plan should bring a great increase in the sales of the new prepaid UBA cards.

During the internship, I was able to become familiar and confident in using some banking applications systems such as finacle, finnOne and Infopool Senegal. Those were used for the banking account's maintenance, ledger inquiry, transaction verification and others. Also I gained a deeper understanding and ways to fight against fraud in the banking industry through the formation against fraud and money laundering that every worker at the branch plateau received. Working in UBA has finally allowed me to strengthen my passion about finance and economic development. Additionally, it has helped me to look at other branches of the finance field such as the auditing, which I enjoyed.

I must say that as a Christian, I really enjoyed doing an internship in another predominantly Muslim African country. I became more appreciative of my religious beliefs and was able to strengthen my religious beliefs while respecting the beliefs of others. I also developed such strong relationship with my colleagues, that when reflecting on my experience, I was actually surprised that I had only spent 6 weeks at UBA plateau. The banking industry is sometimes very stressful but that experience has increased my attention to detail, my patience and relationship management skills.