



PROFILE- PEARL NKRUMAH

Pearl Nkrumah is a professional banker with over twenty-three years of experience working for multinational banks with footprints across different continents.

Pearl started her banking career at Standard Chartered Bank and rose to occupy senior roles in various institutions, including Head, Enterprise Banking at Stanbic Bank, Ghana. Before joining Access Bank, Pearl was the Head of Main Market and Ecosystems at Stanbic Bank, Ghana. The Main Market and Ecosystems business segment, under her leadership, recorded outstanding growth and contributed to building the blueprint and structure for the Bank's inclusive and Mass Market business. One of such contributions is the setup of the Youth Banking Desk for Stanbic Bank Ghana, an innovation to increase youth financial inclusion.

Pearl has managed and led diverse portfolios that have contributed significantly to her expertise in Retail Banking, Digital Financial Services, SME and Commercial Business Management, Credit Product Design, Ecosystem Relationship management, Business Function strategies, as well as engagement solutions and delivery models for Retail and businesses. She augments her client-centric approach to solution delivery with a digital-first mindset and a knack for identifying opportunities from data to create relevant partnerships that deliver value beyond banking to customers and partners.

Pearl is very passionate about Beyond-the-Bank initiatives that amplify brand and corporate social responsibility with keen interest in the fields of gender equity, empowerment, education, and promotion of entrepreneurship.

Pearl holds a Bachelor of Science (BSc.) in Business Administration (Marketing) and a Master's in Business Administration (MBA) from the University of Ghana. She also holds a Bachelor of Laws degree (LLB) from the Ghana Institute of Management and Public Administration (GIMPA).

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