

JOB TITLE	Analyst
BUSINESS UNIT	Veda Advantage Information Services & Solutions (VISS)
TEAM	Credit Analytics
REPORTS TO	Analytics Manager

ROLE PURPOSE

Working as part of a large, sophisticated analytics team and under the direction of Analytics Consultants, Analytics Managers, and/or Senior Consultants, this role will be required to:

- Extract, manipulate and analyse data, code and extract to support client retrospective business cases and internal analytic product developments, particularly in scorecards and risk strategies
- Monitor Veda's cutting edge scorecards and risk tools
- Conduct ad hoc queries such as bureau insights, testing solutions
- Quality check own and others' outputs
- Maintain documentation that supports Credit Analytics platform of databases, data products and client analytical solutions.

This position allows the successful incumbent to develop deep technical and broad commercial skills by being exposed to, and working on a wide variety of client and internal projects. As part of the Analytics function, the role could include time in more than one of the three core analytics functions:

- Data Analytics (developing, analysing and optimizing Credit Analytics' core databases)
- Product and Advanced Analytics (developing and maintaining Credit Analytics' generic data products and variables)
- Client Analytics (validation and bespoke client analytical services, particularly risk scorecards and strategies)

KEY DELIVERABLES AND RESPONSIBILITIES

<p>Data Analysis</p>	<ul style="list-style-type: none"> • Work as part of a team to extract and manipulate information from internal databases in order to satisfy client/internal requirements. • Write SAS/SQL/R queries to facilitate data extraction. • Process and analyse large volumes of data, primarily in the fields of: <ul style="list-style-type: none"> – Client Risk Modelling and Strategies (e.g. Credit Risk, Fraud, behavioural models). – Client data analysis (e.g. applying basic statistical analysis and lateral thinking to provide insights and identify opportunities for Credit Analytics’ clients). – Credit Analytics’ product and database maintenance and development. • Prepare documentation for all client and development projects, to ensure that an audit trail is sufficient for a colleague to be able to quality review and/or repeat your analysis. • Quality check other analysts output, to ensure error-free delivery of information and analysis to clients. • Adhere to Credit Analytics project management standards and effective use of project management resources (methodology, templates, time recording systems and project office).
<p>Project & Processes</p>	<ul style="list-style-type: none"> • Develop a detailed understanding of Veda’s databases, data structures and core data analysis procedures. • Develop familiarity with Veda’s documented project management methodology and resources (templates, time recording system, project office etc). • Develop a high level of skill in the core software packages required to perform data analysis, including SQL, SAS, R and Excel.
<p>Product and Service Knowledge</p>	<ul style="list-style-type: none"> • Develop a detailed understanding of the full product and service offering available through Credit Analytics as well as the risk dynamics and requirements within the data driven risk space. • Work alongside more experienced team members to develop a full appreciation of the impact of their role on the commercial success of the department. • Provide an update to improve Credit Analytics product and service offering to Management as opportunities arise.
<p>Market Knowledge and Awareness</p>	<ul style="list-style-type: none"> • Develop an appreciation of developments in the marketplace relevant to the Credit Analytics business. • Develop existing understanding of Database Marketing practices – targeting strategies, campaign planning, testing model performance etc. • Maintain a broad understanding of prime industry sectors: Financial, Communications, Utilities and Retail. • Share relevant knowledge with others to encourage any potential mutual benefits across project teams.

KEY RELATIONSHIPS

Internal	<ul style="list-style-type: none"> • Senior Analysts • Consultants • Manager Client Analytics, Manager Bureau Analytics & Manager Product
External	<ul style="list-style-type: none"> • Credit Analytics clients (infrequently)

POSITION REQUIREMENTS

Qualifications	<ul style="list-style-type: none"> • Degree qualified in at least one of the following high numerical areas: Statistics, Econometrics, Mathematics, Finance, Engineering or Psychology.
Experience	<p><i>Essential</i></p> <ul style="list-style-type: none"> • Demonstrates technical competence and demonstrates business focus. <p><i>Desirable</i></p> <ul style="list-style-type: none"> • At least 1 year experience in a data analysis / risk environment.
Knowledge	<p><i>Desirable</i></p> <ul style="list-style-type: none"> • Database management and manipulation • Interest in Credit Risk, Analytics and Modelling • Statistics/mathematical modelling or operations research.
Skills / Competencies	<p><i>Essential</i></p> <ul style="list-style-type: none"> • Strong numeracy skills. • Basic statistics or analysis skills • High level of attention to detail. • Ability to work as part of a team. • Good written and verbal communication skills, ability to present complex information simply and directly. • A willingness to learn new applications and systems. • Ability to organise tasks and manage time to consistently meet deadlines. • Willing to travel internationally on occasion. <p><i>Desirable</i></p> <ul style="list-style-type: none"> • Experience in SAS, SPSS, SQL or R computing languages. • Proficient in most Microsoft Applications, particularly Excel, Word, PowerPoint and VBA • Database management and manipulation

CORE COMPETENCIES

Client Centric

- > Understands our business, our clients and the marketplace
- > Focus efforts on discovering and meeting internal and external clients' needs
- > Responds to clients' needs in a manner that adds value and generates satisfaction
- > Consistently delivers outcomes
- > Actively listens and takes ownership for following through on client commitments

Level:

Individual Contributor

Behaviours:

- > Understands Veda's core business, its value proposition and its products and services
- > Consults with clients to clarify understanding of their needs through active listening and questioning
- > Provides friendly and helpful service to clients to generate satisfaction
- > Assumes responsibility to follow through on client requests
- > Weighs up business and client perspectives in making decisions or solving problems
- > Keeps clients up-to-date on progress to manage expectations

Collaboration

- > Displays willingness to work as part of a group
- > Supports and learns from others to achieve individual and business goals
- > Creates group synergy by working towards common goals

Level:

Individual Contributor

Behaviours:

- > Displays a genuine desire to work with others and demonstrates team pride
- > Understands own role within the team and its impact on others
- > Builds effective relationships with others to achieve outcomes
- > Makes an effort to understand the goals and perspectives of others
- > Demonstrates intellectual curiosity to learn from others
- > Gains others' trust through reliability and dependability

CORE COMPETENCIES

Drive for Results

- > Sets and meets personal and business goals while upholding the Veda values
- > Perseveres with tasks despite obstacles

Level:

Individual Contributor

Behaviours:

- > Understands the purpose and impact of my role in the business
- > Takes ownership for achieving results
- > Maintains focus and clarity on what needs to be achieved
- > Identifies alternative possibilities when faced with obstacles
- > Perseveres with tasks without compromising on quality or timeliness
- > Completes assigned tasks according to business and regulatory compliance

Innovation

- > Identifies, creates and exploits opportunities to add value to the business
- > Demonstrates imagination in work approach and seeks to improve business performance by challenging conventional assumptions

Level:

Individual Contributor

Behaviours:

- > Generates original and pragmatic solutions to business and /or client opportunities
- > Dares to think outside the square to discover new ways to enhance business performance
- > Makes suggestions to refine current process and procedures to create optimal efficiency

CORE COMPETENCIES

Engaging Others

- > Uses open and meaningful communication to promote transparency and understanding
- > Tailors message and communication style to engage the audience
- > Conveys message clearly and fluently

Level:

Individual Contributor

Behaviours:

- > Displays confidence, impact and clarity in interactions
- > Identifies and communicates to the appropriate target audience
- > Adapts tone, language, communication medium (email, phone, face to face) to suit target audience
- > Openly shares expertise and knowledge