

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

ROLE PURPOSE
<p>The Senior Analyst will be expected to analyse and manipulate client or bureau related data to construct mathematical models, perform model validations, ad hoc analysis for solution development or insights using typical modelling techniques such as linear and logistic regression. Furthermore, the Senior Analyst will provide vital input into the design, project management and delivery of analytical solutions across a range of clients and industries – typically focussing on the Banking/Finance, Telco and utility sectors.</p> <p>Whilst competently adding value to the completion of team projects, the individual will have the ability to identify process and solution improvements which will benefit client and business objectives.</p> <p>Furthermore, Senior Analysts are expected to share knowledge with and coach less experienced members of the team.</p>

KEY DELIVERABLES & RESPONSIBILITIES	
Data Analysis	<ul style="list-style-type: none"> • Work as part of a team to extract and manipulate information from internal databases or client data sets in order to satisfy client requirements. • Process and analyse large volumes of data, primarily in the fields of: <ul style="list-style-type: none"> ○ Development of bespoke client/bureaux scorecard developments and validations. ○ Client data analysis (e.g. applying basic statistical analysis and lateral thinking to provide insights and identify opportunities for VISS clients). ○ VISS 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 outputs to ensure error-free delivery of information and analysis to clients.
Client Solutions Development	<ul style="list-style-type: none"> • Engage VISS clients directly to present and discuss results of analysis or projects. • Develop and present new options opportunities to senior management team to leverage the data and capabilities of VISS.

KEY DELIVERABLES & RESPONSIBILITIES	
Process Improvement and Efficiencies	<ul style="list-style-type: none"> Identify analysis or processes of direct benefit to VISS through greater standardisation, speed, simplicity or automation. Demonstrate an understanding of client business objectives, recommending new or improved solutions based on client needs.
Leadership	<ul style="list-style-type: none"> Mentor and coach less-experienced members of the Credit Analytics Team. Encourage, motivate and assist others to reach goals.
Systems and Processes	<ul style="list-style-type: none"> Develop a detailed understanding of VISS databases, data structures and core data analysis procedures. Develop familiarity with VISS'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 SAS, R, VBA and Excel.
Product and Service Knowledge	<ul style="list-style-type: none"> Develop a detailed understanding of the full product and service offering available through VISS as well as the market dynamics and requirements within the credit risk and fraud environments. Where you identify areas of opportunity to improve the VISS Product and Service offering, it is expected that you will highlight your thoughts regarding the opportunities to management.
Market Knowledge and Awareness	<ul style="list-style-type: none"> Appreciation of developments in the marketplace relevant to the VISS business. Maintain a broad understanding of prime industry sectors: Financial, Communications, Utilities and Retail. It is expected that you will share relevant knowledge with others to encourage any potential mutual benefits across project teams.

KEY RELATIONSHIPS	
Internal	<ul style="list-style-type: none"> Analytics Managers Other Scoring Analysts Consultants Product Managers
External	<ul style="list-style-type: none"> Clients in the risk analytics industry

KEY CHALLENGES
<ul style="list-style-type: none"> Performing analysis to a high standard on multiple projects simultaneously with often tight timescales Presenting complex results in a confident and easily understood manner to clients Identifying potential improvements in current processes' efficiencies

POSITION REQUIREMENTS

Qualifications	<ul style="list-style-type: none"> • Degree qualified in at least one of the following: Statistics, Econometrics, Mathematics, Finance, Psychology, Engineering or another numerate discipline.
Knowledge, skills, experience	<p>Essential</p> <ul style="list-style-type: none"> • 2+ years experience in analysis / risk management environment. • Demonstrates business acumen. • Sound knowledge in statistics, analysis and model development techniques. • Database management and manipulation • Experience in SAS, SPSS or R • Skilled in most MS Office applications – in particular Word, Excel and PowerPoint. • High level of attention to detail. • Good written and verbal communication skills, ability to present complex information simply and directly. • Ability to work as part of a team. • A willingness to learn new applications and systems. • Strong numeracy skills. • Ability to organise tasks and manage time to consistently meet deadlines. • Willing to occasionally travel internationally as required. <p>Desirable</p> <ul style="list-style-type: none"> • Experience in SQL and/or VBA • Experience Comprehensive Reporting

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

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