Job Title: Lead Analyst

Corporate Grade: AVP

Reports to (Line Manager's Job Title): Senior Manager (VP), Strategic Analytics

Direct Reports (if applicable): 0

Business Area: Barclays UK Cards

Department/Function Level 1: Strategic Analytics

Department/Function Level 2: ECM

Primary Location: London

About UK Cards

The role will help shape the future growth strategy of Barclaycard - UK's largest and most successful credit card business. Fifty years ago, Barclaycard was the first to introduce credit cards to the UK, and we've been innovating ever since. Today we are a full-spectrum lender, with a diverse range of products from great rewards cards and flexible borrowing solutions to simple credit builder products, and everything in between.

About Strategic Analytics

This role is part of the Strategic Analytics team that shapes UK Credit Cards strategy using data analytics as the key competitive tool.

With a portfolio of 10m customers & £16bn in assets, Data driven intelligence is absolutely integral to our future growth strategy. We collect millions of data records every day from Credit card transactions, Account Management, Servicing interactions through Website or Call Center, Credit Reference Agencies & Banking Relationship data.

We're committed to going much further in harnessing power of our enormous data assets to create amazing customer experiences, deliver digital services, inform strategic asset growth options and optimise risk-reward trade-offs in our business decisions.

Overall purpose of role

You will perform analysis and structure testing & optimisation initiatives for large scale customer management programs of Proactive & Reactive Credit Limit Management, Balance & Money Transfer, Risk based Pricing, Spend Activation, Dormant Engagement, Product Upgrades & Digital Engagement with targeting segmentation, proposition enhancements, financial valuations and scenario modelling for deepening relationship with Barclaycard & Barclays customers. You will need to apply new financial modelling approaches, introduce predictive modelling methods and explore automation opportunities in order to bring transformation to decision management.

You will use UK Credit Cards, UK retail bank and other external data sources to develop new growth opportunities by analysing patterns in vast collections of existing & new data sources, generate insights & models that shape and inform key strategic and business decisions and inspire stakeholders with algorithmic solutions of complex business problems.

Key Accountabilities
Use Advanced Analytics to grow business (80%)
• Optimise Existing Customer Management strategies to deepen customer relationships

• Own Test & Learn Agenda by designing tests to learn customer insights on response and risk/reward/experience performance to Marketing initiatives
• Identify growth opportunities and ensure existing customer activities meet corporate return hurdles
• Influence scenario planning and identify resilience gaps for capital investments
• Present and communicate results to influence senior stakeholders

Enhance internal data mining assets & methods (20%)
• Identify new enhancement opportunities in data sources to utilise for business growth
• Explore use of Machine Learning to uncover patterns in large scale data sets to identify customer behaviour correlations with business decisions and convert in scalable growth opportunities

Stakeholder Management and Leadership
Key Stakeholders: Commercial, Marketing, Risk, Finance, Operations
Identify and build relationships with key stakeholders.
Work effectively with peers and management team to achieve shared business objectives.

Decision-making and Problem Solving

We are looking for an individual who is passionate & has real world experience of advanced analytical methods, in particular the applications in various aspects of decision optimisation and have applied these techniques on consumer focused businesses or other mass data environments (Examples include consumer finance, credit cards, retail, travel, technology industry).

You should be able to demonstrate commercial acumen to explore business growth opportunity and will have to present your strategies simply and effectively to key stakeholders, and see them all the way through to implementation.

Risk and Control Objective

Understand the appropriate Policies & Standards applicable to the role through reading the Code of Conduct and other training allocated. Where responsible for risks and controls ensure that these are appropriate and fit for purpose.
Measures:
- All mandatory training completed to deadline and understood within given timescales.
- Where applicable, all key risks identified, tracked, logged and managed as per the Risk Framework procedures
- Where applicable, all key controls to have identified owners, with audit trail of regular review and maintenance together with supporting records.
- Where applicable, all risk events (incidents) or control failures to be escalated, investigated, reported and fixed at root cause to prevent reoccurrence.

Person Specification

- Analytics experience in credit cards, retail banking or other mass customer focused business to drive profit growth or manage risk/costs in the business

- Expertise of using supervised or unsupervised modelling methods (such as Logistic Regression, Decision Trees, Clustering, Time Series Modelling) in business environment for customer segmentation & proposition enhancements

- Solid hands on programming experience with following standard data analytics tools: SAS, SQL, Python, R

- Ability to consolidate and analyse complex information in order to identify creative new ways of working and innovative solutions to problems

- Ability to package ideas and results in a logical, understandable and compelling way for both technical and non-technical audiences

- Bachelor's Degree in a quantitative field (Engineering, Mathematics, Statistics, Physics, Computer Science etc.)

Diversity & Inclusion

We are an equal opportunity employer and we are opposed to discrimination on any grounds.

Role Profile Attestation
The content of this role profile is relevant for the role in question.

Name of reviewer: Ankur Gaur

Role of reviewer: Customer Management Director, Strategic Analytics, UK Cards

Date of review: 22/10/2018

Purpose and Values
Barclays has a single cross-business Purpose for Barclays and five core Values which underpin it.
Our Purpose is helping people achieve their ambitions in the right way. Put simply this is the answer to the question 'What is Barclays for?' and it should guide our every action as employees.

Respect

We respect and value those we work with, and the contribution that they make.

Integrity

We act fairly, ethically and openly in all we do.

Service

We put our clients and customers at the centre of what we do.

Excellence

We use our energy, skills and resources to deliver the best, sustainable results.

Stewardship

We are passionate about leaving things better than we found them.