

Job Title: Lead Analyst

Corporate Grade: AVP

Reports to (Line Manager's Job Title): VP Portfolio Management

Direct Reports (if applicable): none

Business Area: Barclays UK

Department/Function Level 1: Barclaycard UK Cards

Department/Function Level 2: Strategic Analytics

Primary Location: 1 Churchill Place

Careers With The Power To Deliver

In a world of change and innovation, Barclays is leading the way. Dynamic, vibrant and always looking to give our customers new ways to pay, we're always trying to be better – but we're only as good as our colleagues. So our people reflect this attitude in everything they do, and their dedication to innovative thinking means we're looking forward to an exciting and profitable future.

Dynamic working gives everyone at Barclays the opportunity to integrate professional and personal lives. If you have a need for flexibility then please discuss this with the Hiring Manager.

About UK Cards, Strategic Analytics

Everything we do at Barclays starts and ends with helping people move forward in their lives. That means putting around 24 million retail customers and almost one million business banking clients at the heart of everything we do. It means thinking differently to help them tackle the challenges of today and prepare for the future. It means connecting with each other as teams and as a business, and working together seamlessly. It means listening to and understanding our customers, clients and colleagues. And it means embracing technology, constantly questioning and always innovating. We all have a part to play in the future, and we can all seize the opportunities the future offers. This is Barclays, and this is where you need to be.

At Barclays we are redefining the future of banking. #LetsGoForward

We're looking for a Lead Analyst Portfolio Management to work in the UK's largest and most successful consumer card and payments 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. The Lead Analyst Portfolio Management is part of the Strategic Analytics team that shapes UK Cards strategy. With a portfolio in excess of £15bn and well over a million new applicants each year, information and analytics is critical to our decision making, and this role will require strong conceptual thinking and analytical ability. We investigate, model and optimise across the customer lifecycle, from new customer acquisition to existing account management, dealing with key levers of value such as pricing, promotional offers, channel optimization and interfacing with credit strategy. Underlying all of this is our ability to understand and engage with our customers

Overall purpose of role

The Lead Analyst Portfolio Management will be responsible for shaping and executing a data exploration program on behalf of UK Cards. The successful candidate will be expected to engage with stakeholders across UK Cards to ensure the data exploration strategy is aligned with commercial goals and identify and analyse new data sources

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that support these commercial goals. The role holder will need to be comfortable making recommendations, based on analytical insight, to senior management on how to effectively utilise a sizeable budget.

The Lead Analyst Portfolio Management will also support the internal model governance process, ensuring that all models developed and used within UK Cards comply with the Model Risk policy. The role holder will need to liaise with the Model Risk Management team and model developers to ensure that the model risk policy is fully understood and models are successfully validated and their performance monitored.

The role holder could be asked to support a number of ad-hoc projects potential examples of which include; working with an external supplier to compare Barclaycards performance with the wider industry by defining analytical requirements, reviewing analysis and identifying actionable insights that would generate value for Barclays. Alternatively, the Lead Analyst Portfolio Management could be asked to play an active role in the review and approval process of commercial products and propositions by evaluating investment proposals and providing appropriate challenge to as part of a robust decision making process.

The role holder will have exposure to a number of internal stakeholders across Barclays UK as well as external stakeholders and will play a vital role in identifying and leveraging new opportunities within UK Cards. They will carry out analysis to influence business strategy and are required to have hands-on analytics and SAS/SQL experience in credit cards/ unsecured lending space, with thorough understanding of P&L management and risk-reward dynamics. The role holder should be able to perform under high-pressure situations and manage fast-paced delivery.

Key Accountabilities

Data Exploration

- Identifying new external data sources that will aid the business in achieving its commercial goals
- Work with stakeholders across UK Cards to understand commercial objectives, ensuring data exploration strategy is aligned to it
- Analysing the expected benefit that the data could deliver and presenting results back to stakeholders in a clear and concise way
- Making recommendations, supported by analytical insight, on the data sources that should be purchased
- Effectively managing a sizeable budget, ensuring it is invested effectively
- Acquire data that supports commercial goals and ensure it is available for analysis
- Understands P&L dynamics and risk-reward equation and leverages the same with data analytics to drive best value for the business.
- Identify opportunities to generate value from existing data sources for example data that is not currently being used by Strategic Analytics

Model Governance

- Ensure UK Cards adheres to the model governance process through timely identification and validation of models
- Liaise with Model Risk Management and Model Developers / Owners to ensure model risk policy is fully understood and correctly implemented by UK Cards
- Implement and review regular monitoring for all models owned by UK Cards to ensure model performance remains at an acceptable level
- Identify and escalate any concerns with model performance and where necessary work with model developers and owners to implement appropriate remedial action

Ad-hoc

- Produce high quality ad-hoc analysis at short notice and to tight timelines for senior stakeholders in the group
- Identify commercial opportunities to grow revenues based on analysis, including industry reviews
- Provide appropriate challenge to investment proposals to ensure a robust review process

Stakeholder Management and Leadership

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The Lead Analyst Portfolio Management will be expected to build strong relationships with key stakeholders across UK Cards, the wider Barclays business as well as with external stakeholders. They will need to ensure stakeholders are regular updated on progress with key projects and resolve any concerns raised. They will lead colleagues and peers by living Barclays values to achieve shared business objectives.

Decision-making and Problem Solving

Decision making and problem solving is a core part of the role, the Lead Analyst Portfolio Management needs to be comfortable evaluating problems and making recommendations to senior management on the best way to resolve them

Risk and Control Objective

Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Enterprise Wide Risk Management Framework and internal Barclays Policies and Policy Standards

Person Specification

- Strong analytical and quantitative skills
- Excellent understanding of credit card dynamics
- Strong commercial / business acumen
- Advanced understanding of SAS, SQL and Excel
- Proven examples of when problem-solving and decision-making skills have come to fruition.
- Project management and stakeholder management experience
- Strong numeric and verbal reasoning
- Excellent communication skills (both oral and written) with the ability to translate data findings into business insight
- Able to work under high pressure in a fast-paced environment.

What You'll Get In Return

Join us, and we'll offer you training and development opportunities that support and complement your career aspirations. You'll be part of Barclays, one of the biggest banks in the world with over 130,000 colleagues in 40 countries. A competitive salary and attractive pension package are standard, and with private healthcare and great holiday entitlements, you'll enjoy some of the best benefits in the industry.

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: Christopher Franks

Role of reviewer: VP Portfolio Management, Strategic Analytics

Date of review: 28/02/2018

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.

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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.

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For further information about Barclays, please visit our website www.barclays.com