Senior Statistical Analyst

Lowell Group, Leeds, UK

Apply

**Department: Decision Science (Consumer Insight)**

**Reports to: Head of Analytics**

**Peer group: Senior Analysts**

**Location: Leeds**

**About Lowell**

Lowell is one of Europe’s largest credit management companies, with operations in the UK, Germany and Austria and a vision to be the best in its field in Europe. Lowell’s comprehensive range of products and services improve the financial well-being of clients and consumers, and its experience, expertise, and core strengths in data analytics and operational efficiency underpin its vision to be the most reputable and trusted partner in the European credit management sector.

**About Decision Science**

Lowell’s Decision Science department is focused on understanding, measuring, and predicting consumer financial behaviour. The team comprises business analysts, statisticians, and quantitative scientists dedicated to addressing the company’s most challenging analytic problems. From asset pricing based on sophisticated consumer segmentation schemes, to the development of operational and forecasting models that enhance operational performance, to experimenting with new product ideas for our institutional clients, we use mathematics, psychology, economics, and raw business acumen to support the needs of our pan-European business.

We believe that success in our business depends critically on establishing and maintaining an information advantage. Through our industry-leading consumer database (we currently hold data on 1 in 5 UK and German consumers), Lowell has developed proprietary behavioural and asset valuation models, bespoke software applications, and a variety of other business tools. Moreover, each year we make significant investments in credit bureau and proprietary consumer data that describe demographic, account-level, and macroeconomic factors related to credit, savings, and payment behaviour. Our pan-European relationship with low- and middle-income consumers provides a unique perspective on household consumption, credit, and saving behaviours and, through our work, we hope to advance thinking in the areas of business operations and consumer intelligence.
We are expanding massively and have ambitious growth plans so looking for a few more analyst, senior analyst and manager positions within Pricing & Valuation, Portfolio & Revaluation and Consumer Insights domain to know more visit www.lowell.com and look for job category as decision science & analytics.

Jobs Include:

- Senior Pricing Analyst
- Pricing Model Analyst
- Pricing Analyst (Contingent Services)
- Applied Modelling Analyst
- Statistical Modelling Manager
- Portfolio Forensics Manager
- Portfolio Forensics Analyst
- Senior Portfolio Forensics Analyst

We do offer relocation within UK.

Main purpose of job

The Senior Statistical Analyst is an applied statistician who builds and maintains predictive statistical models using a variety of advanced analytic tools, frameworks, and approaches. In addition, this role involves answering a broad array of general business questions through data and logical inference.

Senior Statistical Analysts have the opportunity to influence a wide range of business activities, including designing and implementing operational models across multiple business channels, creating novel consumer segmentation frameworks, asset valuation in the context of both core portfolio purchases and M&A activity, and contributing to our growing industrialized behavioural science program.

This is an exciting opportunity to join a team that partners broadly within the organization and influences the company’s operational, analytic, and financial strategies. Moreover, this role is part of a thriving, pan-European modelling community devoted to using the best elements of applied and theoretical work from statistics, psychology, management science, and behavioural economics to understand the fundamental drivers of consumer financial behaviour.

Future Decision Science team members are likely to show equal curiosity and comfort discussing the trade-offs between different statistical methods, the impact of macroeconomic factors on consumer behaviour, or the fundamental drivers of revenue and cost within a business unit.
Key responsibilities

- Build new predictive statistical models, maintain existing models, and focus relentlessly on identifying new sources of data
- Provide analytic support to the operational channels including (a) general statistical expertise, (b) project leadership involving complex problem solving, and (c) identifying new opportunities to use predictive modelling in service to revenue and cost targets
- Serve as an analytic coach and/or mentor to peers and junior staff within the Decision Science department and the operational groups
- Research and development activities, including both internal and external research, focused on subprime credit dynamics, financial distress, and a variety of consumer intelligence topics
- Active participation in the department’s Modelling Symposium, which includes discussion of theoretical and methodological papers, peer-review of ongoing projects, topical seminars, and ongoing training focused on effective communications, data visualization, and experimental methods

Functional expertise/technical skills/qualifications

- Master’s degree (or higher) in statistics, mathematics, or a quantitative science, with significant coursework in statistics and experimental design
- Expertise with formal statistical methodologies, including strong knowledge of two or more of the following: logistic regression, generalized linear models, categorical data analyses, ANOVA and regression models
- Proficiency with base SAS and SAS/STAT, or a related technology (e.g., R, Matlab, or IDL)
- Familiarity with longitudinal and outcome-based modelling, the logic of credit scoring, and NPV and IRR analyses
- Proficiency with MS Office, particularly Excel and PowerPoint

Required experience

- Extensive statistical or analytic experience with a financial services, high-technology, pharmaceutical, or biotechnology firm
- Previous coaching and mentoring experience with junior analysts, especially around statistical methodology, hypothesis testing, and experimental design

Business and Personal Leadership/skills and attitudes

The Decision Science team is driven to succeed and motivated by the challenge of answering the company’s most difficult questions. Traits and competencies likely to be associated with success in this role include,
• Exceptional problem solving skills
• Creativity
• Intellectual curiosity
• The relentless pursuit of better answers
• Superior ambiguity tolerance
• Flexibility to travel to other Lowell sites
• Effective communicator with excellent organisational skills

How to apply?

To apply for this position please contact Annie Barrett via e-mail: annie.barrett@lowellgroup.co.uk or call on 07799175679

Closing date: 27 July 2018

As a European leader in credit management services, we serve every part of the credit management value chain across a range of sectors. With our combined expertise in debt purchasing, third party collections, business process outsourcing, credit management and e-commerce, we serve every part of the credit management value chain across a range of sectors. So that whenever you join, however long you stay, the exceptional Lowell experience lasts a lifetime. If you can confidently demonstrate that you meet the criteria above, please contact us as soon as possible. Join us in building a better credit for all.

https://www.statsjobs.com/job/senior-statistical-analyst/