

## **Data Analyst / Statistician**

**Function:** Support the analytical needs of online non-prime, micro-lending credit bureau. Recommend, design, develop and implement sophisticated risk analytic solutions to help drive business goals. Convert data analysis into actionable decision algorithms utilizing multiple data sources.

- Analyze historic credit performance of portfolios and develop visual and written reports that summarize these results, identify trends, explain variances, and provide recommendations for minimizing risk
- Utilize multiple data sources to manage risk and identify optimal strategies maximizing profitability
- Understanding of advanced statistical techniques used in predictive modeling
- Develop new methods to automate and expand regular reporting tasks as well as develop and maintain new methods to allow for more efficient ad-hoc reporting
- Present findings to senior management
- Ability to explain complex analytical results to both a technical and non-technical audience
- Analyze the impact of historical and predicted economic, industry, product, competitor and demographic changes on the existing and future portfolios
- Industry research and operational analysis

### **Qualifications:**

- Bachelor's degree required, Advanced Degree in statistics, mathematics or other quantitative field preferred
- Two to five+ years of proven SAS **required**
- Proven experience with statistical modeling techniques (e.g., logistic regression) and model development software: SAS/STAT, SAS Enterprise Miner/Guide, CART, KnowledgeStudio, etc. preferred
- Experience extracting, manipulating, and analyzing large datasets
- Financial services experience in an analytical capacity preferred
- Experience in estimating complex models
- Scorecards (e.g., Account Acquisition, Account Management, and Collections) preferred
- Knowledge of credit lifecycle, quantitative techniques, data mining and database management
- Proven ability to communicate (written and verbal) business implications of insights gained through independent data analysis
- Strong organizational skills with an ability to independently execute tactical plans and ability to manage multiple priorities and projects are also a must

The ideal candidate will be detail-oriented, self-motivated and bring a sophisticated analytical approach to the risk function. Recent graduates will be considered.

Application:

Send resume to: [Dan\\_Gleason@microbilt.com](mailto:Dan_Gleason@microbilt.com)