JOB TITLE: Lending Analytics and Modelling Lead

End Date: January 28, 2025 (13 days left to apply)

Head Office NBC

R-15970823

NBC is the oldest serving bank in Tanzania with over five decades of experience. We offer a range of retail, business, corporate and investment banking, wealth management products and services.

Job Summary
This role typically involves focusing on the modelling and analytical aspects of data within an organization. This role plays a critical part in transforming data into actionable insights to support NBC business decisions. The Lending Analytics and Modelling Lead is responsible for harnessing data and employing advanced analytics techniques to provide actionable insights that drive strategic decision-making and optimize business operations. This role also involves identifying and mining data, performing statistical analyses, applying data visualization techniques, and helping build high quality visualization systems.

Job Description
- Conduct in-depth data analysis to identify trends, patterns, and anomalies within datasets, using statistical and machine learning techniques.
- Develop and implement predictive models, statistical models, and machine learning algorithms to extract valuable insights from data.
- Extract, clean, and pre-process data from various sources to ensure data accuracy, consistency, and readiness for analysis.

- Create data visualizations and reports that effectively communicate insights to both technical and non-technical stakeholders. Use tools like Tableau, Power BI, or other data visualization software.
- Implement data quality checks and validation procedures to ensure data integrity and reliability. Address data quality issues and anomalies as they arise.
- Collaborate with data engineers and IT teams to integrate and consolidate data from multiple sources, ensuring a unified and comprehensive dataset.
- Perform ad-hoc analyses to answer specific business questions and provide quick insights when necessary.
- Continuously improve data analysis processes and models to enhance the efficiency and effectiveness of data-driven decision-making.
- Adhere to data security and privacy regulations, ensuring that data handling and analysis practices comply with relevant laws and policies.
- Collaborate with various departments and business units to understand their data needs, align analytics efforts with business objectives, and provide data-driven recommendations.
- Maintain detailed documentation of data analysis processes, methodologies, and results for future reference and reporting.
- Share knowledge and expertise with team members and stakeholders, promoting data literacy and understanding within the organization.
- Stay updated on emerging data analysis techniques, tools, and technologies, and seek opportunities for professional development.
- Generate regular and ad-hoc reports that summarize key findings and insights from data analyses, providing actionable recommendations to support decision-makers.
- Manage analytics projects, including scoping, planning, execution, and delivery, while meeting project deadlines and milestones.

Education and Experience Required

- Bachelor's in Computer Engineering/Computer Science/Data Science technical or related experience.
- At least 5 years of Analytical Systems support experience.
- Minimum of 5-years' experience in lending, data designs and modelling.
- Proven work experience as Data Analyst, Data Specialist, or similar role.
- In-depth understanding of database structure principles.
- Experience gathering and analysing system requirements.
- Experience in data mining and modelling techniques.
- Experience in SQL and relational and non-relational databases.

Knowledge, Skills & Competencies:

- Proficiency in data analysis techniques and tools to explore, clean, and transform data into actionable insights.
- Strong SQL skills to query, manipulate, and analyze data stored in relational databases.
- Expertise in data visualization tools like Tableau, Power BI, or similar software to create visually compelling and informative charts, graphs, and dashboards.

- Ability to create data models and use statistical methods to forecast trends and make data-driven predictions.
- Understanding of ETL processes to extract data from various sources, transform it for analysis, and load it into data warehouses or reporting systems.
- Familiarity with data warehousing concepts and structures, including data cubes and star schemas.
- A strong understanding of business operations, objectives, and key performance indicators (KPIs) to align BI solutions with organizational goals.
- The ability to identify complex business problems and use data to propose effective solutions and strategies.
- Excellent communication and data storytelling abilities to convey insights to both technical and non-technical stakeholders.
- Familiarity with various database management systems, including NoSQL databases.
- Proficiency in statistical analysis techniques to derive meaningful insights from data.
- The ability to work closely with cross-functional teams and departments to gather requirements and understand the needs of end-users.

Qualifications
Bachelor`s Degrees and Advanced Diplomas - Business, Commerce and Management Studies, Digital familiarity (Meets some of the requirements and would need further development), Experience in a similar environment at junior specialist level, Management information systems (Meets all of the requirements), Openness to change (Meets some of the requirements and would need further development), Personal mastery (Meets all of the requirements), Reasoning (Meets all of the requirements)

APPLY HERE