



JOB REF NO. CITI-09

JOB TITLE: RETAIL & WEALTH ANALYST, DATA & ANALYTICS

JOB DESCRIPTION

The Business Analytics Sr Analyst is a seasoned professional role. Applies in-depth disciplinary knowledge, contributing to the development of new techniques and the improvement of processes and work-flow for the area or function. Integrates subject matter and industry expertise within a defined area. Requires in-depth understanding of how areas collectively integrate within the sub-function as well as coordinate and contribute to the objectives of the function and overall business. Evaluates moderately complex and variable issues with substantial potential impact, where development of an approach/taking of an action involves weighing various alternatives and balancing potentially conflicting situations using multiple sources of information. Requires good analytical skills in order to filter, prioritize and validate potentially complex and dynamic material from multiple sources. Excellent communication and diplomacy skills are required. Regularly assumes informal/formal leadership role within teams. Involved in coaching and training of new recruits. Significant impact in terms of project size, geography, etc. by influencing decisions through advice, counsel and/or facilitating services to others in area of specialization. Work and performance of all teams in the area are directly affected by the performance of the individual.

RESPONSIBILITIES:

- Champions analytics discussions with partners in Retail banking to grow overall revenue, powered by a data driven approach
- Actively participate in country and regional scrums to co-create the foundation of overall segment strategy
- Proactively identify and advise business managers on revenue growth opportunities by analyzing real-time transactions and customer behavior patterns
- Partner with analytics team, digital journey owners and product managers to transform traditional CRM marketing into algorithmic data driven portfolio management and pilot Digital Engagement Sales models on Mobile Banking and other digital platforms
- Redesign Digital marketing journeys for consumer banking products by integrating custom segmentation and customer DNA signals from data scientists with personas from marketing team
- Maximize effectiveness of key digital product touchpoints through DMP modelling, behavioural data tracking and offer optimization through an omni-channel strategy across Mobile and Social media channels
- Check campaign programming, perform UTT testing and case validation. Investigate and trouble-shoot on existing Campaigns/Codes issues
- Communicate methodology and results to technical and non-technical audiences
- Participate in the regular organization's strategy/management meetings to review KPI performance and recommend the next steps
- Appropriately assess risk when business decisions are made, demonstrating particular consideration for the firm's reputation and safeguarding Citigroup, its clients and assets, by driving compliance with applicable laws, rules and regulations, adhering to Policy, applying sound ethical judgment regarding personal behavior, conduct and business practices, and escalating, managing and reporting control issues with transparency.

EDUCATION & QUALIFICATIONS:

- Bachelors/University degree or equivalent experience
- Bold, curious, resilient leader who is adaptable and is able to operate independently in ambiguous situations and fast pace business environment
- Fast learner and is able to pick up knowledge of banking products and ecosystem within 45 days
- Thinks out of the box and drives business transformation initiatives
- Good experience with Adobe Analytics, site catalyst, DMP.
- Experience in AI/Machine Learning techniques
- Proficient programming skills in SAS, SQL, Python and R
- Good experience working in big data technologies such as Apache Spark, Hive and Hadoop

- Strong communication and good presentation skills to manage both technical and non-technical
- Preferred qualifications:
- Computer Science or Software engineering background.
- Degree in mathematics, statistics or econometrics will be a plus
- Prior experience in Fintech or open banking will be a plus
- Extensive hands-on experience in building solutions for large-scale data infrastructure
- Excellent analytical skills and critical thinking
- Project and process management skills
- Excellent written and verbal communications skills
- Experience with a prior focus in financial services analytics
- Solid organizational skills and ability to manage multiple projects at one time

This job description provides a high-level review of the types of work performed. Other job-related duties may be assigned as required

Citi is an equal opportunity and affirmative action employer.

Qualified applicants will receive consideration without regard to their race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran.