

THE CO-OPERATIVE BANK POSITION DESCRIPTION

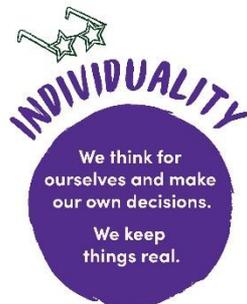
Position Title: Digital Business Analyst

Reports To: Head of Digital Strategy and Experience

OUR VISION *To change banking for good*

OUR PURPOSE *To benefit our customers*

OUR BELIEFS *and behaviours*



PURPOSE OF THE POSITION

To contribute to the development and execution of the Bank's digital vision, strategy and roadmap; which will in turn drive a materially significant lending transformation throughout the organisation.

This role will play a key part in the development of the Co-operative Bank's digital platforms and services. The focus is on driving innovative digital solutions to support our customers and support our people experience by driving change and continuous improvement.

The Digital Business Analyst will use their knowledge of traditional banking business processes combined with their desire to keep things simple to really make a difference. Digital experience and human-centred design methods will create superior omni-channel experience for the Co-operative's internal and external customers. Our Digital Business Analysts will be:

- Passionate about product – constantly challenging and drawing on inspiration.
- Focused on data – know that data is key to making cases to stakeholders for prioritisation.
- A proxy for the customer – create solutions that are loved and well used by truly understanding needs.

- Great at communicating – great at communicating both up and sideways.
- Commercial – link between what users do and how the company makes money.
- Comfortable with ambiguity – adept at working through uncertainty and a facilitator of clarity

MAJOR CHALLENGES

- Innovation – to have a unique perspective and be confident sharing it; and find opportunities that generate value for the bank and its customers. Use data and customer feedback to deliver outcomes that add value by solving existing problems in new ways.
- Stretch – having the spread of skills, knowledge and creativity to create solutions that consider the bigger picture. Use thought leadership, keeping in tune with up and coming technology and industry trends, connecting problems and opportunities across multiple realms.
- Courage – influence stakeholders by having courageous conversations – challenging their and your own thinking, to ensure that the design and development creates the best outcomes for our customers.

ACCOUNTABILITIES

What you'll do	Success will mean
Analysis and User-Stories	
Lead development of user stories by defining the current and detailed target state to ensure our members and people are excited, engaged and delighted with the digital experience.	<ul style="list-style-type: none"> • Capture high-level requirements for opportunities and problems to be solved • Undertake strategic analysis, options analysis and valuation of activities • Develop and refine requirements and user stories that are translated into digital solutions for our customers and people. • Influence and collaborate with key internal stakeholders to get the right outcomes for all customers. • Enable and deliver change across front-end customer channels, business systems and core banking. • Involve internal and external customers at multiple stages of the development cycle.
Enhance Our Offering	
Support and deliver detailed understanding and design of required new propositions.	<ul style="list-style-type: none"> • Support delivering elements of the technology roadmap including value and prioritisation of opportunities. • Engage key parties in the digital business process designs and development activities, including cross-squad delivery for complex changes. • Ensure any supporting processes to the digital proposition are agreed and integrated appropriately. • Identify and manage associated change management activities.

What you'll do	Success will mean
Business and Process Design	
<p>Research and understand traditional banking processes that are to be subject to digital delivery.</p> <p>Contribute to process design with a customer experience focus, with human centered design thinking.</p>	<ul style="list-style-type: none"> • Function as as facilitator for internal disciplines of Product Management, Operational Risk, Marketing, Frontline and Operations to ensure that conventional stakeholder needs are recognised and accommodated within solution design. • Add value during scoping and conceptualisation of business and process design, by thinking commercially and strategically. • Helps identify connections between work plans and outcomes sought across technology, to ensure solutions are re-usable, scalable and useful long term • Collaborate to understand impacts to performance, and be agile in response.
Digital and Customer Experience	
<p>Incorporate a deep understanding of our internal and external customers' behaviour – the service and sales journeys, needs and preferences, and opportunities for improvement, into design.</p>	<ul style="list-style-type: none"> • Keep pace with developments in customer experience, digital trends, and emerging technology trends. • Understand and apply knowledge of lending practices, processes including credit practices and processes to build appropriate solutions. • Use customer behaviour and insight from a range of sources to enhance data driven sales and service activities.
Other Accountabilities	
<p>Involvement in squad and team delivery.</p> <p>Works collaboratively with other members of the Team.</p> <p>Complies with Health & Safety requirements, including practicing safe work methods, and helping management eliminate workplace hazards.</p>	<ul style="list-style-type: none"> • Involvement in testing and technology remediation or incident resolution from time to time. • Takes responsibility for activities within team, outside of core analysis activity, in order to support agile delivery. • Team work is well-integrated with team operating rhythms considered, and team goals are achieved. • Demonstration of behaviours that define our core beliefs • H&S good practice and compliance supports a safe workplace.

DECISION MAKING AUTHORITY

- a) Decisions able to be made within delegated authorities.

DIMENSIONS

- a) Financial and other business dimensions of the part of the business this role is responsible for or contributes to eg. sales revenue, sales volumes, product range, budgets, expenditure, value of major projects.

EXPERIENCE AND QUALIFICATIONS

- Role requires minimum 5-7 years' experience as a Business Analyst.
- Sound knowledge in 2-3 of these domains; (a) cards and payment technical architecture; (b) lending practices, decision automation and legislation (c) front-end digital banking experience; (d) core banking systems.
- Previous experience in an agile delivery model within the context of large-scale or complex projects.
- Tertiary qualification is desired but not essential.

SKILLS AND ATTRIBUTES

Leadership Skills

All of our people are leaders, no matter their role in the organisation. The leadership skills we look for and actively develop in our people.

- **Self-Aware:** You understand your own strengths, values and derailers and seek to be authentic in your leadership style. You have a growth mindset and want to be the best leader you can.
- **Team builder:** You understand that people have different motivators and styles, and you adapt your approach accordingly. You quickly mobilise and motivate teams of people to work co-operatively to get things done.
- **Influencer:** You want to make an impact beyond the borders of your role. You have presence and demonstrate 'horizontal leadership' across the organisation. You know the formal and informal channels to getting things done.
- **Change agent:** You are focused on the everyday improvement and innovation needed to create our digital future. You have the skills to not only conceive change, but to implement it effectively in an agile and flexible way. You are resilient in the face of setbacks.
- **Business savvy:** You understand how the Bank makes money and the drivers of long term value. You are attuned to market conditions, longer term trends and the changing needs of consumers.
- **Custodian:** In everything you do, you are focused on upholding our beliefs and working for the long term benefit of the Bank and its customers.

Technical Skills

- Broad and practical knowledge of information technology, business process and digital technologies.
- Sound knowledge in 2-3 of these domains (a) cards and payment technical architecture; (b) lending practices, decision automation and legislation (c) front-end digital banking experience; (d) core banking systems.
- Practical application of and bias towards test and learn approaches.
- Well established researching, analysis and interpretative skills.
- Experience with human-centred design preferable.

Conceptual Skills

- Possess very strong analytical and logical thinking powers spanning biggest-picture conceptual ideas down to a granular detail.
- Ability to develop user stories and requirements that are re-usable and useful across multiple platforms, and internal and external customers.

- Challenge and further develop ideas, problem statements, MVP and wider solutions and their role in adding genuine value to customers and business.

Personality Attributes

- **Adaptability:** Can adapt to the changing needs of the business and has good learning agility.
- **Courage:** Think outside the norm, challenge and innovate – advocate for change.
- **Results Driven:** Sets goals and is focused on achievement, with strong influencing skills.
- **Mindset:** Has a genuine growth mindset.