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KATIE STONES

Job: Analytics Director

Company: Jaywing

I lead analytics and credit risk projects, specialising in portfolio analytics, scorecard development, and forecasting. From enhancing VMO2's inlife customer decisioning, to forecasting losses on a loans book, my role involves delivering data-driven solutions that drive strategic decision-making and compliance for clients.

Approachable	Confidence-inspiring	Diligent

The skills I use most in my job... Analytical expertise: Proficient in portfolio analytics and forecasting, I deliver insights that inform critical strategies, such as cash-flow forecasts for liquidating portfolios and BNP Paribas' limit strategies.

• Strategic problem-solving: My work with VMO2 and TSB showcases my ability to design and optimise credit and policy rules that align with business goals and regulatory demands.

• Stakeholder communication: Effectively translating complex methodologies into actionable insights, I've defended analyses to investors and worked with teams across HSBC and TSB to align strategies.

• Technical mastery and industry knowledge: Skilled in coding and a strong attention to detail, I recently

built a process to calculate interest refunds due to certain credit card customers, following the discovery of a systems error.

• Leadership and mentorship: With nearly 20 years at Jaywing, I've led multidisciplinary teams and provided expertise that has shaped projects from TSB's divestment to long-term credit risk strategies at Egg.

The most interesting thing I've worked on in my career so far... Demonstrating how VMO2 could use credit bureau data to substantially reduce losses on their existing customer base was a career highlight. Equally fulfilling was managing TSB's loan aggregator strategy, where I improved their application flow and reduced drop-outs, showcasing the impact of tailored analytics on business success.

What inspired me into digital and tech...A love for problem-solving drew me into analytics. Seeing how data could reshape strategies and deliver tangible business value inspired me to delve into digital tools and techniques, turning complex challenges into actionable solutions for clients.

My educational background is...I hold a Mathematics degree from Warwick University, which has equipped me with a strong foundation for problem-solving and quantitative analysis, essential for my work in credit risk and analytics.

What advice I'd give to girls thinking about a career in digital and tech... Don't hesitate to explore technical fields - data science and analytics need diverse perspectives. Build your technical skills but also focus on communication and storytelling; they're vital in turning data into meaningful business actions. Seek out mentorship and never underestimate the value of your unique insights in the tech world.