



<https://fintechnordics.com/job/credit-risk-analyst-at-klarna/>

## Credit Risk Analyst

### Description

Klarna is looking for ambitious people with significant drive! The team needs problem solvers, initiative takers, people that see opportunities and potential to improve. You should be passionate about your job and enjoy a fast-paced international working environment. You will play an important role in taking Klarna to the next level – thus, you should desire to go above and beyond to deliver and grow as an individual. At Klarna the people embrace change, you should dare to challenge the status quo and be persistent in doing so.

### Responsibilities

Klarna's Risk Control function serves as the second line of defense, setting the principles and framework for risk management, facilitating risk assessment, and performing independent follow-up. Klarna also promotes a sound risk management culture – and in this way enable business – by supporting and educating business line managers and staff. Klarna is looking for analysts to join the teams! Klarna has a couple of roles, within Underwriting and Market expansion.

### Day to day will see you

- Perform statistical analysis to assess the impact of changes in credit strategy in a rapidly evolving industry
- Proactively and effectively communicating with various stakeholders, discussing the root cause of trends, assessing their impact, and proposing solutions/optimizations.
- Ensure metrics and strategies are fit for purpose in terms of the current credit environment and emerging risks (e.g. macro trends).
- Supporting wider business objectives by providing analytical expertise on new products and markets and collaborating closely with other teams where relevant.
- Ensure adequate controls, monitoring and testing programs are in place.
- Developing as a professional in an entrepreneurial organization provides the opportunity to work with your areas of interest.
- Using analytical tools (e.g. SQL, Python, or similar) to analyze data and problem solve with the end goal of detecting trends and challenging the business.

### Qualifications

#### You should have

- Experience: 3 years of background in consulting, investment banking, fintech/payments company, or other high-growth organization with experience in a quantitative or analytical role.
- Experience in Underwriting and Credit Risk.
- A degree from a university in Science, Technology, Engineering, Mathematics, or a Business field.
- Excellent track record in optimizing business performance and identifying gaps in business strategy, with a focus on financial services, ideally credit risk.

### Hiring organization

#### Klarna

Klarna makes shopping smooth. The company aims to become the world's favorite way to shop and bring flexible healthy financial services to consumers.

Klarna was founded in Stockholm, Sweden and now has offices in Stockholm, London, New York, Berlin and many more. Klarna offers products and services to consumers and retailers within payments, social shopping, and personal finances.

Since 2005 Klarna has been on a mission to revolutionize the retail banking industry. With over 150 million global active users and 2 million transactions per day, Klarna is meeting the changing demands of consumers by saving them time and money while helping them be informed and in control of their finances.

Over 450,000 global retail partners, including H&M, Saks, Sephora, Macys, IKEA, Expedia Group, and Nike have integrated Klarna's innovative technology to deliver a seamless shopping experience online and in-store. Klarna has over 6,000 employees and is active in 45 markets.

- Tech savviness with the ability to write rules for credit decisions.
- An understanding of how to perform data extraction and manipulation, as well as programming languages, is a plus (SQL, R, Python, MatLab, Java, C#, etc.).
- Significant drive and ambition.
- Experience in using structured approaches to problem-solving.
- Fantastic stakeholder management skills.
- A curious mindset – you'll be someone who loves to question the why!
- Working proficiency and communication skills in verbal and written English.

**You might also have**

- Strong attention to detail
- Strong conceptual ability
- Significant drive and ambition.

**Employment Type**

Full-time

**Job Location**

Stockholm, Sweden

**Date posted**

December 21, 2022

**APPLY**