enova.

Data Scientist - Pricing & Profitability (Hybrid)

at Enova International (View all jobs)

Chicago, IL

We are interested in every qualified candidate who is eligible to work in the United States. However, we are not able to sponsor visas or take over sponsorship at this time.

Data Scientist - Pricing & Profitability

About the role:

We are seeking a talented Data Scientist to join our Pricing and Profitability team, a critical unit within our Data Science & Credit Risk department. This team is at the heart of our business operations, ensuring that our lending decisions not only meet our risk management standards but also maximize our company's profitability. You will play a pivotal role in shaping our lending strategies, balancing risk and reward to drive our mission forward.

You will independently dive into open-ended problems in order to present recommendations to executives and actively manage the pricing and credit models that power Enova's business. You will be responsible for proactively identifying trends in financial performance to improve these models.

Your work will be wide-ranging and impactful, exposing you to adjacent operations and stakeholders in the fields of credit operations, capital markets, financial planning and analysis, marketing, and sales. You will collaborate with these internal stakeholders and use modeling and analysis to present a clear and cohesive vision for the financial impact of their own initiatives.

Key responsibilities:

- Develop and refine models to optimize pricing strategies across various customer segments, ensuring alignment with our company's risk appetite and return objectives
- Collaborate closely with the Credit Risk Modeling team to understand our proprietary risk models, and incorporate them effectively into profitability models
- Design and implement A/B testing frameworks to evaluate the performance of pricing strategies, analyzing outcomes to drive continuous improvement
- Communicate insights and recommendations to senior management, providing a data-driven perspective on pricing and product development strategies

Requirements:

- Degree in Statistics, Mathematics, Economics, Computer Science, or a related field
- 3+ years of experience in Data Science, Analytics or related field
- Advanced programming skills and the ability to write customized programs for meaningful data analysis (Python, R)
- Experience working with relational databases, such as SQL
- Excellent knowledge in applied statistical methods and machine learning models
- Strong problem-solving skills and the ability to work independently in a fast-paced, dynamic environment
- Experience in financial services, fintech, or a related industry, with a deep understanding of loan products and pricing strategies preferred

Benefits & Perks:

- Hybrid roles entail working in-office from Tuesday to Thursday, with the choice to work remotely on Mondays and Fridays
- Health, dental, and vision insurance including mental health benefits
- 401(k) matching plus a roth option (U.S. Based employees only)
- PTO & paid holidays off
- Sabbatical program (for eligible roles)
- Summer hours (for eligible roles)
- Paid parental leave
- DEI groups (B.L.A.C.K. @ Enova, HOLA @ Enova, Women @ Enova, Pride @ Enova, South Asians @ Enova, APEX @ Enova, and Parents @ Enova)
- Employee recognition and rewards program
- Charitable matching and a paid volunteer day…Plus so much more!

About Enova

Enova International is a leading financial technology company that provides online financial services through our AI and machine learning-powered Colossus™platform. We serve non-prime consumers and businesses alike, while offering world-class technology and services to traditional banks—in order to create accessible credit for millions.

Being a values-driven organization is at the core of Enova's success. We live our values by listening to our customers, challenging assumptions, thinking big, setting high expectations, and hiring and developing the best. Through our values and our commitment to making Enova an awesome place to work, we maintain an environment of inclusion and culture where our employees can thrive. You can learn more about Enova's values and culture here.

It is our policy to provide equal employment opportunity for all persons and not discriminate in employment decisions by placing the most qualified person in each job, without regard to any other classification protected by federal, state, or local law. California Applicants: Click here to review our California Privacy Policy for Job Applicants.