

Freelance Research: Understanding the financial habits and needs in University Students

Lloyds Banking Group | Innovation | London

Description:

An innovation team at Lloyds Banking Group (LBG) would like to further understand how students manage their finances and what kinds of processes they employ to ensure financial wellbeing? What role can banks play in helping students manage and meet their financial goals? What behavioural trends do current students have when it comes to spending and saving money?

Role:

Candidates will be expected to:

- Design Studies that both address user behaviour and attitudes
- Generate insights that both fuel ideation and evaluate designs
- Conduct research using a wide variety of qualitative methods and a subset of quantitative methods (i.e. surveys)
- Work across functions including Innovation, Partnerships and HR
- Communicate results and illustrate suggestions in interesting and compelling ways
- Ability to write concise and compelling findings
- Experience conducting research interviews
- Broad understanding of user-centered design methods
- Excellent Communication
- Ability to work autonomously using your own technology

Successful Candidate:

LBG is looking for someone with a research focus on (but not limited to) Research Design, Psychology, User Experience, Design Management, and Corporate Development.

LBG's work ranges from ideation through to build full experimentation. The right candidate will understand the product development process and the importance of user research in the product development lifecycle. Successful candidates will have excellent communications skills; can work autonomously and have a broad skillset in research methods.

The successful candidate will also have the opportunity to work closely with LBG's Innovation team and learn more about transformation at a large financial services organisation and attend weekly TED style talks from leading influencers in FinTech, Entrepreneurship and Digital.

Details:

- Project Length: 3 weeks
- Start Date: As soon as possible
- Location: Flexible Working with an expectation to spend at least 1 day per week at LBG Headquarters in Central London
- Term-time hours: up to 20 hours per week
- Rate: £1000 fixed project
- All candidates must have the right to work in the UK

Lloyds Banking Group is an equal opportunity employer and fosters a culture of inclusivity and diversity. Lloyds was recognized by LinkedIn as one of the Top 25 companies where people in the UK work. We welcome your application.

How to Apply:

Please email contact.opda@admin.cam.ac.uk by **12pm on 4 December 2017**, with the following:

1. Complete the Survey below (pages 3-4)
2. Cover Letter in the **body of your email**
3. Link to your up-to-date **LinkedIn Profile**
4. CVs accepted in **PDF format only**

Lloyds Bank plc and Bank of Scotland plc (members of Lloyds Banking Group), are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Lloyds Banking Group is an equal opportunities employer and we're committed to complying with all relevant employment legislation. We welcome applications from candidates regardless of nationality, but applicants must meet the eligibility requirements laid out by the United Kingdom Borders Agency (UKBA) in order to be able to work in the UK.

Please refer to the UK Borders Agency website if you have any questions regarding your immigration status, www.bia.homeoffice.gov.uk.

As a financial institution, Lloyds Banking Group is committed to adopting the highest standards. We do this by employing individuals who demonstrate they have the appropriate skills, experience and integrity in order to protect the Bank and our customers from fraud and dishonesty. It is advised you answer ALL questions honestly and accurately. Non-disclosure of information may result in your application being declined.

PLEASE COMPLETE AND RETURN WITH YOU APPLICATION:

1. Do you have unrestricted legal right to work in the UK? **Y/N**
2. Have you ever been dismissed from a previous employer? **Y/N**
3. Do you have a non-discharged bankruptcy or an individual voluntary arrangement (in Scotland a trust deed) registered against you? **Y/N**
4. Do you have four or more CCJs or judgement debts? **Y/N**
A CCJ (County Court Judgement) is an order made by a County Court for a debt to be repaid. If a County Court Judgement has been made against you, the Court will have written to you with details of the claim.
5. Do you have County Court Judgements (CCJs) or defaults totalling over £10k? **Y/N**
6. Do you have any unspent convictions (whether or not in the United Kingdom) involving fraud, theft, false accounting, offences against the administration of public justice (such as perjury, perverting the course of justice and intimidation of witnesses or jurors), serious tax offences or other dishonesty; or relating to companies, building societies, industrial and provident societies, credit unions, friendly societies, insurance, banking or other financial services, insolvency, consumer credit or consumer protection, money laundering, market manipulations or insider dealing? **Y/N**

You must agree with the following statements in order to proceed with your application:

Your information will be securely held by Lloyds Banking Group. More information on the Lloyds Banking Group can be found at www.lloydsbankinggroup.com.

If you provide details of a referee, it is your responsibility to ensure the referee is aware that you have forwarded his/her details and is happy for you to do so. Since individuals have a right under the Data Protection Act 1998 to see their personal data, and references provided to us form part of the set of personal data, we cannot guarantee the complete confidentiality of any reference.

Fraud prevention databases have been established for the purpose of allowing employers to share data on their employment fraud cases.

Should any investigation identify fraud or the commission of any other offence by you when applying for or during your employment with us, we will record the details of this on the relevant fraud prevention databases. This information may be accessed from the UK and other countries and used by law enforcement agencies and by us other employers (and potential employers) to prevent fraud.

We may search credit reference agency files in assessing your application, including searches on any past or other names used by you and your address for the past five years. The agency also gives us other details and information from the Electoral Register to verify your identity. The agency keeps a record of our search, whether or not your application proceeds. Our search is not seen or used by lenders to assess your ability to obtain credit, although it may be used for debt tracing and to prevent money laundering. You have a right to apply to the credit reference agencies for a copy of your file.

We carry out most of our credit searches using Experian, but details may be disclosed to other agencies. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to.

The Disclosure and Barring Service or Disclosure Scotland will refer the details provided on this application form to government and law enforcement bodies in accordance with any relevant legislation. The details provided to these bodies will be used for identifying possible matches to records held by them. Where such a match is established, data may be released to the Disclosure and Barring Service or Disclosure Scotland for inclusion on any certificate issued. The details provided on this form may be used to update the records held by the bodies specified above. The details provided on this application form may be used to verify your identity for authentication purposes.

Lloyds Banking Group is required by the Disclosure and Barring Service or Disclosure Scotland Codes of Practice to treat all applicants who have a criminal record fairly and not discriminate because of a conviction or other information revealed. It also obliges us to have a written policy on the recruitment of ex-offenders; a copy of which can be given to Disclosure applicants at the outset of the recruitment process.

I confirm that:

- I have been made aware and have been given copies or have access to Lloyds Banking Group's Policy on the Recruitment of Ex-offenders, Equal Opportunities Policies, and the DBS or Disclosure Scotland Code of Practice at the outset of my recruitment.
- I understand that my Disclosure information will only be used for the specific purpose for which it was requested and for which my full consent has been given.
- Unless the nature of my position allows Lloyds Banking Group under the Rehabilitation of Offenders Act 1974 (Exceptions) Order 1975 to ask questions about my entire criminal record, they will only ask about 'unspent' criminal convictions as defined in the Rehabilitation of Offenders Act 1974.
- I understand Lloyds is conducting a Proof of Concept as part of their Innovation Lab to learn more about the recruitment of freelance talent
- The information that I have provided in support of this application is complete and true and I understand that to knowingly make a false statement for this purpose is a criminal offence.
- I consent to the DBS or Disclosure Scotland checking the details I have provided in support of this application against the data sources specified in the notes for guidance, in order to verify my identity and process this application.

These details may be recorded and used to assist other organisations for identity and verification purposes.

For details about the type of information that we will collect and how we will use and share it please read our privacy statement on our website <http://www.lloydsbankinggroup.com/privacy/careers-privacy/> or ask for a printed copy.

I confirm that the information supplied in this application is true, complete, and accurate. I understand that if any of the information is found to be false, any offer of employment may be withdrawn, or employment with Lloyds Banking Group may be terminated.

I agree and give my permission that:

- Employment, academic and credit checks can be carried out;
 - You may make searches at credit reference agencies;
 - You may check the information I have provided against Fraud Prevention Databases.
- Please let us know if you have any questions about the use of your personal information.

[AGREE] Name: _____

PLEASE PRINT OR EMAIL THIS FORM BACK WITH YOUR APPLICATION