JOB TITLE: RESEARCH ASSOCIATE IN REGTECH (FIXED TERM)

REPORTS TO: ACADEMIC DIRECTOR FOR THE CAMBRIDGE CENTRE FOR ALTERNATIVE FINANCE

Background

The Cambridge Centre for Alternative Finance (CCAF) is an international and interdisciplinary research Centre based at the Cambridge Judge Business School, University of Cambridge. It is dedicated to the study of the innovative instruments, channels and systems emerging outside of the traditional finance. This includes, among others, crowdfunding, marketplace lending, alternative credit and investment analytics, alternative payment systems, cryptocurrencies, distribute ledger technology (e.g. blockchain) as well as related regulations and regulatory innovations (e.g. sandbox and RegTech).

The role

The purpose of this role is to support and maintain the University's national and international reputation for excellence in teaching and research. Contribution to excellence in research will be as a member of the research team carrying out research under the direction of a principle investigator to include data collection, analysis and some interpretation.

Main responsibilities

Research

- Developing a global database of regulatory content and a comprehensive taxonomy of regulatory obligations for alternative finance providers.
- Conducting user research and business analysis to understand regulators' and alternative finance practitioners' expectations from a regulatory intelligence tool.
- Assisting in the preparation of proposals and applications to external bodies e.g. for funding or contractual purposes.
- Developing and implementing – directly or with partner organisations – the CCAF's global RegTech and suptech agenda. To the extent possible, this should contain concrete recommendations and positions, be evidence-based, and balance the risks and benefits of multiple objectives of financial regulatory authorities and other relevant policy makers.
- Developing research objectives and proposals for own or joint research.
- Conducting individual and collaborative research projects.
• Writing up research work for presentation and publication.
• Continually updating knowledge and understanding in field or specialism.
• Translating knowledge of advances in the subject areas into research activity.
• Managing own research and administrative activities.
• Publishing externally on select regulatory topics to inform the global regulatory community, and our overall learning agenda.
• Critically evaluating and synthesising relevant studies on the use and development of RegTech.
• Writing and producing analyses which advance the world’s understanding of how to develop and manage technology-enabled financial regulation.
• Identifying regulatory interventions which mitigate the risk of consumer protection and fraud abuse while enabling technology-enabled financial innovation.
• Identifying how rigorous data can be leveraged to shape policies for technology-enabled financial regulation.

Teaching and learning support
• May assist in the supervision of student projects.
• May assist in the development of student research skills.
• May plan and deliver seminars relating to research area.
• Teaching on subject of financial innovation.
• Delivering workshops and teaching on the subject of the regulation of technology-enabled financial innovation.

Liaising and networking
• Liaising with colleagues and students.
• Building internal and external contacts and participating in networks for the exchange of information and the forming of relationships for future collaboration.
• Acting as a global thought leader on key regulatory policies in the areas of alternative finance and compliance automation.
• Publicly representing CCAF in international fora and among key partners, including central bank officials, regulators, government departments domestically and internationally, universities, think tanks, grantees, donors, international standard setting bodies, and commercial providers.
• Consulting with stakeholders to maximise the impact of projects and ensure optimal learning.
• Partnering with external stakeholders to develop and promote frontier ideas on policy and regulatory topics.

Planning and organising
• Designing and planning the delivery of an application development roadmap.
• Financial planning and forecast in the context of early-stage product development.
• Planning the use of research resources, laboratories and workshops as appropriate.
• Planning and managing own research activity in collaboration with others.
• Contributing to planning of joint research projects led by principle investigator.
• Briefing other CCAF staff on innovation issues in relation to fintech, financial regulation and financial inclusion.

The person

The ideal candidate should have the following qualities, skills and attributes. You are asked to provide a CV and a covering letter demonstrating how your own experience meets these requirements:

• Masters degree or a doctorate in law, economics, finance, political science, public policy, management, or related field strongly preferred.
• Research experience with sufficient knowledge in the discipline and of research methods and techniques.
• Driven and committed, demonstrating initiative and self-motivation.
• Good time management and planning skills with a commitment to delivery.
• Knowledge and understanding of financial innovation and regulation. Excellent understanding of the interplay between financial regulation, innovation, competition and consumer protection.
• Strong comprehension of innovation in financial services markets globally.
• Substantial experience in the finance area, ideally in the context of policy or regulation.
• Considerable expertise in regulatory and policy analysis.
• Substantial work experience in public policy and/or regulatory affairs. Significant experience and track record with regulatory authorities, decision makers and/or private sector strongly preferred.
• Experience of working on regulation at the international level and liaising with global regulatory bodies (eg FATF, IOSCO, FSB, BCBS).
• Experience of carrying out RegTech industry research of a high standard or working in the RegTech industry.
• Strong interest in regulatory innovation.
• Ability to organise/prioritise work and meet deadlines within a fast-paced environment with multiple and competing demands.
• Ability to develop strong links with relevant stakeholders including regulatory innovation and compliance/supervisory automation units in firms, regulators and government bodies.
• Promoting pro-innovation regulation with international standard setters, including attending meetings abroad.
• Proven ability to identify and manage stakeholders needs.
• Outstanding leadership skills.
• Ability to build rapport, trust and quickly establish credibility.
• Good understanding of the global financial and regulatory framework.
• Ability to flex style to deliver results.
• Ability to analyse complex issues and deliver solutions.

Benefits

This is a full-time position. There will be a six-month probationary period. Holiday entitlement is 33 days per annum plus eight days of public holidays. **This is a fixed term appointment for one year in the first instance.** The salary will be in the range £32,236-£39,609 per annum.

The full incremental salary range for the position is advertised in order to demonstrate the progression for the Grade. In the majority of cases appointments will be made at the Grade minimum; only in very specific exceptional circumstances can a higher salary be offered.

The University of Cambridge comprises more than 150 departments, faculties, schools and other institutions, plus a central administration and 31 independent and autonomous Colleges. It is one of the world's oldest and most successful universities, with an outstanding reputation for academic achievement and research.

With excellent benefits, extensive learning opportunities and a stimulating and attractive environment, the University of Cambridge is a great place to work. Our employees are eligible for a wide range of competitive benefits and services. We give them access to numerous discounts on shopping, health care, financial services and public transport. We also offer final salary pensions and tax-efficient bicycle and car lease schemes.

We have two nurseries and a holiday play scheme to help support those with childcare responsibilities and we offer various types of family-friendly leave to aid employees' work-life balance. In addition we operate a number of initiatives to promote career development, health and well-being.

Further details can be found at [www.admin.cam.ac.uk/offices/hr/staff/benefits](http://www.admin.cam.ac.uk/offices/hr/staff/benefits). There is also a range of information about living and working in Cambridge at [www.jobs.cam.ac.uk](http://www.jobs.cam.ac.uk).

Application arrangements

To submit an application for this vacancy, please search for this position on the University's Job Opportunities website at [www.jobs.cam.ac.uk](http://www.jobs.cam.ac.uk) and click on the "Apply online" button at the bottom of the relevant job description. This will route you to the University's Web Recruitment System, where you will need to register an account (if you have not already) and log in before completing the online application form.

**The closing date for applications is 4 September 2019.**

Applicants are required to provide details of three referees. These will not be contacted unless the applicant is shortlisted.

Equality of opportunity at the University

The University of Cambridge is committed to a proactive approach to equality, which supports and encourages all under-represented groups, promotes an inclusive culture and values diversity. Entry into employment with the University is determined by personal merit and by the application of criteria required for the post. No applicant for an appointment or member of staff will be treated less favourably
than another on the grounds of sex (including gender reassignment), marital or parental status, race, ethnic or national origin, colour, disability (including HIV status), sexual orientation, religion, age or socio-economic factors.

The University has various diversity networks which help it to progress equality; these include the Women’s Staff Network, the Disabled Staff Network, the Black and Minority Ethnic Staff Network and the Lesbian, Gay, Bisexual and Transgender Staff Network. In addition, the University was ranked in the top 100 employers for lesbian, gay and bisexual (LGB) staff in Stonewall’s Workplace Equality Index 2011.

Information if you have a disability

The University welcomes applications from individuals with disabilities and is committed to ensuring fair treatment throughout the recruitment process. Adjustments will be made, wherever reasonable to do so, to enable applicants to compete to the best of their ability and, if successful, to assist them during their employment.

We encourage applicants to declare their disabilities in order that any special arrangements, particularly for the selection process, can be accommodated. Applicants or employees can declare a disability at any time.

Applicants wishing to discuss any special arrangements connected with their disability can, at any point in the recruitment process, contact, a member of Cambridge Judge Business School’s HR team who are responsible for recruitment to this position, on (01223) 768497 or by email on hr@jbs.cam.ac.uk. Alternatively, applicants can contact the HR Business Manager responsible for the department they are applying to via hrenquiries@admin.cam.ac.uk.