David Bekker

Group Executive: Data & Analytics | Lending & Credit Card P&L Leadership

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EXECUTIVE PROFILE

Banking executive with 15+ years of experience spanning data and analytics, credit risk, and lending. Combines broad responsibility for data and analytics in South Africa with P&L leadership for the build and launch of the South African credit card business and interim oversight of the MoreTyme portfolio. Brings together commercial leadership, unit economics, credit strategy, and decision science to take lending products from conception to scalable growth.

Previously built and led a 40-person quantitative analytics organisation covering the full credit card lifecycle. Experienced at ExCo and board level, translating complex analysis into clear strategic decisions and business action.

CORE CAPABILITIES

Enterprise analytics strategy	Credit risk analytics & decisioning
Data governance & quality standards	Fraud / financial crime analytics
Decision science, BI & stakeholder enablement	Product, marketing & lifecycle analytics
Data engineering leadership & delivery	Executive communication, influence & governance

EXPERIENCE

Group Exec: Data & Analytics | *GoTyme Bank* | July 2026 - Present

In-country Data & Analytics leadership, with additional mandate as Head of Lending, Credit Card South Africa (build & launch), and interim oversight of the MoreTyme portfolio.

- Retain broad responsibility for data and analytics in South Africa, setting strategic priorities and overseeing delivery across lending, fraud and financial crime, marketing, and operations.
- Lead the build and commercial readiness of the South African credit card business, with P&L mandate and end-to-end accountability for unit economics, customer value proposition, and onboarding UX.
- Define initial credit risk appetite and translate it into foundational credit policy and lending decisioning, balancing target growth, unit profitability, and affordability.
- Architect the launch credit strategy and end-to-end data flows, integrating origination scorecards, customer lifetime value and NPV models, and affordability assessments.
- Design the launch test-and-learn agenda, establishing foundational experiments to generate early credit and commercial evidence, calibrate risk cut-offs, and inform scaling decisions.
- Oversee credit model governance and implementation, ensuring scorecards, decision engines, and data pipelines are validated and production-ready ahead of launch.
- Provide interim executive oversight of the MoreTyme portfolio, maintaining leadership continuity and oversight of portfolio performance and strategic priorities.

Head of Data & Analytics | *GoTyme Bank (formerly TymeBank)* | Dec 2021 – June 2026

- Led the data function for a challenger bank, with responsibility for enterprise analytics strategy, governed data foundations, and delivery across lending, fraud/financial crime, marketing, and operations.
- Managed a 23-person multidisciplinary team spanning Decision Science, Analytics, and Data Engineering, aligning technical capability with business priorities and executive decision-making needs.
- Operated at ExCo and board level, translating complex business problems into explainable, commercially useful solutions.
- Partnered with Group AI to identify high-value GenAI opportunities and ensure governance requirements were met.

Exec: Business Integration, Consumer Banking | *Nedbank* | Apr 2021 - Nov 2021

- Following a business restructure, took on a short-term Consumer Banking integration role focused on portfolio prioritisation, cross-functional execution, and value delivery across key initiatives.
- Contributed to the Everyday Banking onboarding redesign, helping simplify application flows across transactional, credit card, and overdraft products while improving alignment between business, delivery, and analytics stakeholders.

Head: Value Analytics, Card, Payments & Transactional | *Nedbank* | Jul 2019 - Apr 2021

- Led a 40-person team of quantitative analysts across the credit card lifecycle and aspects of transactional banking, covering acquisition, credit policy, scorecards, NPV models, collections and recoveries, fraud prevention, lifecycle management, and operational support.
- Implemented a new organisational structure that merged Risk Analytics and Consumer Analytics, reducing duplication and improving staff engagement.
- Led Covid-19 debt relief initiatives during 2020 for 80k clients covering ZAR2.2bn balances, balancing customer support with heightened portfolio risk and intensive collections treatment.
- Led delivery of machine-learning scorecards that improved Gini relative to legacy linear regression models.

Senior Business Manager: Credit & Charge Cards | *Nedbank* | Mar 2016 - Jun 2019

- Managed product managers responsible for multiple credit card portfolios, including co-brand partnerships, private-label accounts, and Nedbank-owned products with rewards programmes.
- Delivered a wholesale change of travel insurance provider in three months, including systems changes, client communication, and marketing collateral.
- Led client value proposition, acquisition, and lifecycle initiatives to improve customer value delivery.

EARLIER CAREER

- Senior Risk Analyst, Card Division, Nedbank (Jul 2012 - Feb 2016): Led data, insight, and infrastructure support; built Python automation for reporting and operations; developed fraud detection and workflow tooling; supported migration to Netezza Performance Server.
- Risk Analyst, Card Division, Nedbank (Jun 2008 - Jun 2012): Operational analytics, automation, and fraud investigations; experience across DB2, MySQL, and SQLite.
- Earlier roles: Neural Capital Trading; Sagewood Consulting; Exclusive Books (Oct 2000 - Jan 2006).

EDUCATION

- GIBS Business School (Johannesburg) - Nedbank Senior Management Program (NQF 8), 2014
- University of the Witwatersrand (Johannesburg) - BSc Physics & Computer Science (2003-2005); BSc Honours Physics (Distinction), 2006; MSc Physics (Distinction), 2007

ADDITIONAL

- Technical: Python, SQL, Databricks, Snowflake; experience across IBM DB2, MySQL, SQLite, and Netezza Performance Server; prior coding in Visual Basic, JavaScript, and Java.
- Languages: English (native); Afrikaans (working proficiency); French (DELF A2).