

Erwin Chai

 Perth, WA
  tz3yong@gmail.com
  0415 731 811
  erwin-chai-788bb7189

Profile

Analytical and results-driven Senior Analyst with proven expertise in leveraging data to deliver actionable insights and support strategic decision. Skilled in credit model analytics, data-driven problem solving and ability to explain complex ideas to stakeholders of various backgrounds. Adept at diving into complex data and synthesize findings into clear and impactful recommendations that enhance customer engagement and team performance.

Experience

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| Commonwealth Bank of Australia , Senior Analyst Credit Model Analytics | Perth, WA |
| <ul style="list-style-type: none"> Utilized SAS to monitor performance of IFRS9 and Capital Models across all retail products (totalling ~ \$110 billion AUD worth of exposures) ensuring models are fit for purpose for model users. Provided timely and thorough responses to internal and external stakeholder queries, demonstrating strong regulatory understanding and proactive compliance approach. Devised and implemented processes and procedures to streamline operations. Underwent inter-team development and helped Bankwest Data Science team develop data quality assurance processes using Python. | Jan 2024 – present
2 years 2 months |
| Commonwealth Bank of Australia , Analyst Retail Credit Strategy Assurance | Perth, WA |
| <ul style="list-style-type: none"> Leveraged technology-driven tools (Teradata SQL, Excel, R) to perform data analysis, effectively monitoring and managing credit risks. Evaluated credit strategy proposals to ensure additional risks taken on board are aptly controlled. Assisted in effectively communicating results and contributed to the writing of unsecured board paper, ensuring informed decision-making process are made by stakeholders. | Dec 2022 – Dec 2023
1 year 1 month |
| Curtin University , Research Assistant | Perth, WA |
| <ul style="list-style-type: none"> Assisted research focused on analyzing linguistic differences in communication between pro-vaccine and anti-vaccine users on Twitter, contributing to a better understanding of public health discourse. Manipulated data using R and created interactive R Shiny dashboards, enhancing data exploration for stakeholders and streamlining insight-generation processes. Effectively communicated research findings to internal stakeholders. | Nov 2021 – May 2022
7 months |

Education

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| Curtin University , Bachelor of Science - Actuarial Science | Perth, WA |
| <ul style="list-style-type: none"> Course Weighted Average <ul style="list-style-type: none"> 88.30 President of Curtin Consulting Group, a student-ran consultancy that provide solutions to local not for profits | Sept 2018 – June 2022 |

Skills

Technical Skills: R, Python, SAS, Teradata SQL, Git & Github, Jira & Confluence