

ERWIN CHAI

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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.

WORK HISTORY

Analyst - Senior Analyst | Credit Model Analytics | Jan 2024 - Present

- 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 developed data quality assurance processes using Python.

Analyst | Retail Credit Strategy Assurance | Dec 2022 - Dec 2023

- 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.

Research Assistant | Curtin University | Nov 2021 - May 2022

- 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.

EDUCATION

Curtin University

Bachelor of Science - Actuarial Science

Course Weighted Average: 88.30

Status: Finished

SKILLS

- R
- Python
- SAS
- Teradata SQL
- Git & Github
- Jira & Confluence