

RUI ZHANG

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Professional data analyst with experience in commercial banking and wireless telecom industry. Furnish insights, analytics, and business intelligence to guide decisions. Study and research interests include predictive modeling, time series forecasting, machine learning in finance, and fairness in AI.

EDUCATION

- **Master of Economics, major in Statistics** 2014
Dongbei University of Finance and Economics, School of Statistics, China. GPA: 84.5/100
- **Bachelor of Science, major in Mathematics** 2011
Shandong University of Finance and Economics, Jinan, China. GPA: 85.5/100

SKILLS

Programming and Software: Python, Java, C++, R, SAS, SQL, Matlab, SPSS, MS Excel.

English Proficiency: PTE Overall 77/90 (Listening 77, Reading 71, Speaking 83, Writing 81), TOEIC 905.

RESEARCH EXPERIENCE

- Intergenerational income mobility study in China based on family heterogeneity.
Presented on the *National Symposium of Economics & Statistics Doctoral Students*, Beijing, China. 2014
Used the nonparametric varying coefficient model to account for the heterogeneity across families.
- Project: International Comparison of Producer Price Index. 2013.
The project was supported by the National Social Science Fund of China. As a project team member, conducted research on the design of PPI practiced by different countries.
- Financial Crisis and Effectiveness of Monetary Policy in China. *Chinese Collective Economy*, 10/2013.
Adopted VAR model to estimate monetary policy effectiveness in China before and post the financial crisis.
- The Impact of BRICS countries on Global Economy. *Liaoning Economy Statistics*, 08/2012.

WORK EXPERIENCE

- **Risk Analyst.** Bank of Tangshan, Tangshan, China 6/2014-12/2016
 - As a core team member, built a new credit risk prediction and monitoring platform leveraging corporate accounting and operational data. The new systems replaced human judgment approach and achieved 30x accuracy gain on average for the expected credit loss estimation.
 - Built an automated pipeline to monitor the data quality of the critical inputs for the credit risk models. Designed the strategy of determining critical inputs. Developed and tested key metrics for future monitoring.
 - Key technical tools: credit risk analysis, time series analysis, logistic regression, SQL, Python, Java.
- **Analytics Consultant Internship,** AsiaInfo, Dalian, China. 7/2013-12/2013
 - Provided on-site data analytics support for China Mobile (Dalian), the largest wireless carrier in China. Conducted analytics on millions of customer usage records to support pricing and marketing decisions. Analyzed the user profiles and using habits to optimize the monthly wireless plans. Presented to senior management weekly and gave business insights based on statistical analysis.
 - Key technical tools: clustering, principal component analysis, descriptive analysis, R, SPSS, MS Excel.

RELEVANT COURSEWORK

Mathematics: Real Analysis, Mathematical Analysis, Advanced Algebra, Probability, Stochastic Process.

Statistics: Mathematical Statistics, Applied Regression analysis, Time Series, Nonparametric Statistics.

Computing and Programming: College Computer Science, Fundamentals of Programming Design (C++), Numerical Computing Methods, Mathematical Programming (Matlab, Lingo), SAS Software.

AWARDS AND HONORS

- National Third Prize in Contemporary Undergraduate Mathematical Contest in Modeling 2009
- University Scholarship, Shandong University of Finance and Economics. 2008, 2009, 2010, 2011