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# Seokhyun Yoon - Data Analyst Portfolio



Hello, I'm Seokhyun Yoon — a Statistics graduate from Simon Fraser University with a strong foundation in data analysis, machine learning, and business intelligence tools.

I specialize in applying predictive modeling, time series forecasting, classification algorithms, and dashboarding to solve real-world business challenges in areas such as customer retention, credit risk, digital marketing ROI, and geospatial insights.

I work primarily with **Python, R, SQL, Power BI, Tableau**, and version control tools like Git. My goal is to transform complex data into actionable insights and data products that help stakeholders make better decisions.

This repository showcases selected projects that demonstrate my technical proficiency, business thinking, and ability to deliver data-driven solutions.

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# Project Portfolio

#### Cart Abandonment – Executive Dashboard

#### **Business Goal:**

Identify key drivers of online cart abandonment and quantify lost revenue potential to support e-commerce conversion optimization strategies.

• Tech Stack: PostgreSQL, Tableau Public, Excel

#### Key Actions:

- Imported raw e-commerce session data (5,000 sessions) into PostgreSQL and created KPI summary tables.
- Engineered features such as Abandoned Flag, Lost Revenue Potential, Time
  Buckets, and customer segmentation fields (Returning vs New, Coupon Used).
- Built an executive KPI dashboard showing abandonment rate, average cart value, session totals, and lost revenue potential.
- Analyzed abandonment reasons (High Shipping Cost, Payment Issues, etc.)
  and their financial impact.
- Segmented performance by time spent on site and customer type to identify behavioral differences.

#### Results:

- Found 70% abandonment rate, representing \$209K in lost revenue potential across 5,000 sessions.
- High shipping cost was the **largest abandonment driver**, linked to ~\$75K in lost revenue.
- First-time customers had significantly **lower conversion rates** than returning customers (only ~28% of cart value converted).
- Sessions lasting over 5 minutes were strongly correlated with successful conversions.
- Coupons showed limited effect on reducing abandonment, suggesting greater
  ROI from pricing or loyalty strategies.

#### **KPI Overview** 5,000 Session Count 70.0% Abandonment Rate (%) \$60 Avg Cart Value \$209,513 Lost Revenue Potential Avg Items per Cart 8.min Avg Time on Site (min) Abandonment Reason Found Better Price Payment Issues Time Bucket No Abandonment High Shipping Cost Distraction < 2 min 33 29 18 17 15 2-4.9 min 173 189 70 128 83 5-9.9 min 291 457 10-19.9 min 387 322 155 263 194 Abandonment Reason Is Returning Customer 160K 30.0% 59.7% \$89,495 180,606 140K 1500 0.28259 25.5% \$75,024 120K Count of Session Id Lost Revenue Potential 18.8% 40.3% 100K 1000 \$56,063 118,401 15.0% 0.32481 \$45,071 80K 10.7% \$33,355 60K 500 40K

Payment Distracti..

Issues

20K

0K

False

True

- Files:
- cart\_abandonment.csv Dataset

High Shi

pping..

Found

Bette..

- Link:
- View Tableau Dashboard

No Aband

onment

• Source: E-Commerce Card Abandonment)

# Credit Risk Prediction & Scoring (Banking-Grade ML Pipeline)

#### **Business Goal:**

This project is an end-to-end credit risk analytics pipeline built for banking applications. It predicts loan default, transforms outputs into FICO-style 300–850 credit scores, applies the 5 Cs of Credit assessment, and quantifies business impact (\$10.3M loss prevented).

**Key features:** regulatory-ready interpretability (SHAP), business rule integration, and professional-grade performance reporting.

#### **Tools & Libraries**

- Python (pandas, numpy, scikit-learn, XGBoost, imblearn)
- · Visualization: matplotlib, seaborn, SHAP
- Notebook: Jupyter

#### **Process**

#### 1. Exploratory Data Analysis (EDA)

Outlier detection, missing value imputation, feature-target relationships

#### 2. Feature Engineering

Debt-to-income ratio, home ownership flags, employment length

#### 3. Model Development

- XGBoost with hyperparameter tuning (RandomizedSearchCV)
- SMOTE for class imbalance

#### 4. Credit Scoring

Logistic scorecard transformation (PDO=50, base odds=1:9, 300-850 scale)

#### 5. 5 Cs of Credit Assessment

o Character, Capacity, Capital, Collateral, Conditions

#### 6. Interpretability

• SHAP feature importance and individual prediction explanations

#### 7. Performance Reporting

• ROC, PR curve, confusion matrix, business impact summary

### **Key Results**

• Hold-out AUC: 0.937 (exceeds industry standard)

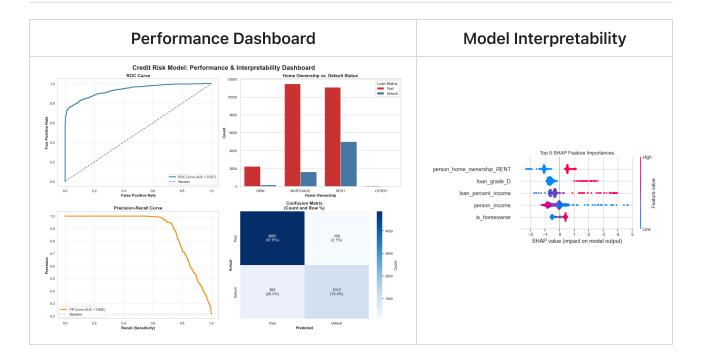
• Default Detection Rate: 76.4%

• Loss Prevented: \$15.6M (portfolio estimate)

• Approval Automation: 85%

• Top Risk Factors: Home ownership, loan grade, DTI, income, loan purpose

#### **Visualizations**



# **Banking & Regulatory Context**

- FICO-Equivalent Scoring: 300-850 scale, points-to-double-odds (PDO=50)
- 5 Cs of Credit: Integrated into decision logic
- Model Interpretability: SHAP values for global & local explainability
- Regulatory Alignment: Basel III, SR 11-7, and Fair Lending (ECOA) principles followed
- Business Impact: Quantified loss prevention, approval automation, and risk tiering

## **Business Impact Summary**

- Loss Prevention: \$10.3M in prevented defaults (estimate)
- Detection Rate: 76.4% of defaults identified

• Approval Automation: 85% of applications processed automatically

#### Source

Kaggle: Credit Risk Dataset

#### **Files**

• credit\_risk.ipynb - full notebook

#### **Customer Churn Analysis & Prediction Dashboard**

**Business Goal:** Identify key drivers of customer churn and provide business stakeholders with predictive insights and retention strategies.

- Tech Stack: Python (Pandas, Scikit-learn, PyTorch, SMOTE), SQL, Tableau
- Key Actions:
  - Designed dimensional data warehouse model (fact + dimension tables) for OLAP-style exploration
  - Analyzed churn patterns by contract type, internet service, tenure group, and pricing tiers
  - Built churn classification models with PyTorch (neural network), Random Forest, and XGBoost
  - Applied SMOTE oversampling and weighted loss to address class imbalance, boosting recall for churners
  - Developed Tableau dashboard with KPIs, contract breakdowns, and churn trend visualizations

#### Results:

- Month-to-month contracts showed highest churn (42.7%) vs. two-year (2.8%)
- Fiber optic internet users churned significantly more than DSL or non-internet customers
- Predictive model achieved ~79% accuracy and F1-score of 0.58 for churners
- Dashboard enabled non-technical stakeholders to monitor churn risk in near real-time

#### **Churn KPIs** KPI 7,032 **Total Customer** Churn Customer 1,869 Churn Rate 26.6% **Total Charges** \$16.1M Lost Revenue % 30.53% Lost Revenue (Monthly) \$139K Lost Revenue Potential (A.. \$1.7M \$456K Monthly Charges Senior Citizen 1,142 Avg. Tenure 32 Contract Charge Charge Bucket Contract \$85.9K \$120.8K 0.4 0.4 \$26.6K 0.3 Churn Rate Churn Rate Average 0.3 \$22.2K 0.2 Average \$4.5K \$14.1K 0.1 0.1 \$4.2K 0.0 0.0 High Null Medium Low Month-to-mo.. One year Two year Tenure Internet Internet Service Tenure Group \$36.9 \$69.0K 0.4 0.4 Churn Rate Churn Rate 0.3 \$23.1K Average Average \$9.3 0.2 \$27.5K 0.2 \$19.6K \$1.5 0.1 0.0 0.0 Fiber optic DSL No 0-12m 13-24m 25-48m 49-72m

#### Files:

- <u>churn\_analysis.ipynb</u> analysis notebook
- cleaned\_telco\_churn.csv processed dataset

• Original\_churn\_data.csv - raw dataset

#### Ad Campaign ROAS Analysis

**Business Goal:** Analyze and compare the Return on Ad Spend (ROAS) across multiple ad platforms to identify the most cost-effective marketing channels.

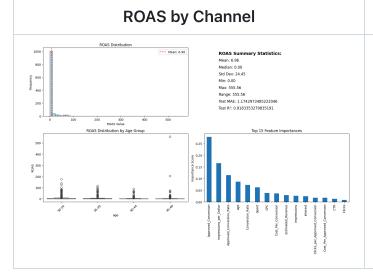
• Tech Stack: Excel, Tableau, Power BI, SQL

#### Key Actions:

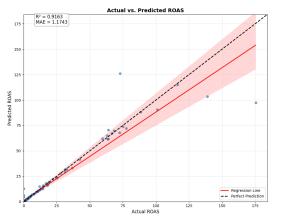
- Collected and organized campaign data across Facebook, Google, and YouTube ads
- Calculated ROAS, CTR, CPC, and CPM metrics for each campaign and platform
- Created custom visuals to compare KPIs, cost distribution, and performance trends
- Delivered dashboard and presentation highlighting the highest and lowest performing channels
- Suggested reallocation strategies for future ad budgets based on findings

#### Results:

- Identified Google Ads as highest ROAS ( $\sim$  3.5x), while YouTube underperformed (<1x)
- Found a clear inverse relationship between ad cost and effectiveness on certain platforms
- Supported marketing team in shifting budget to high-ROI channels and pausing weak performers



#### **Cost Effectiveness Comparison**



- Files:
- Ad\_Campaign\_ROAS\_Report.pdf

#### **SpaceX Falcon 9 Landing Prediction**

**Business Goal:** Predict booster landing success to support mission planning and reduce launch failure risks.

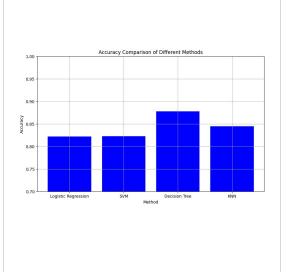
- Tech Stack: Python, Pandas, Scikit-learn, Plotly Dash, Folium, SQL
- Key Actions:
  - Pulled and cleaned SpaceX API data; added features via scraping (e.g., booster version)
  - Conducted EDA with SQL, time series, and categorical visualizations
  - Built interactive dashboard (Dash) and geographic map (Folium)
  - Trained and compared classifiers (Logistic Regression, SVM, Decision Tree)

#### Results:

- Found strong correlations between orbit type and landing success
- Identified an increasing success trend with higher flight numbers
- Delivered an interactive tool for launch analysis and planning

# Interactive Launch Map (Folium)

#### **Model Accuracy Chart**

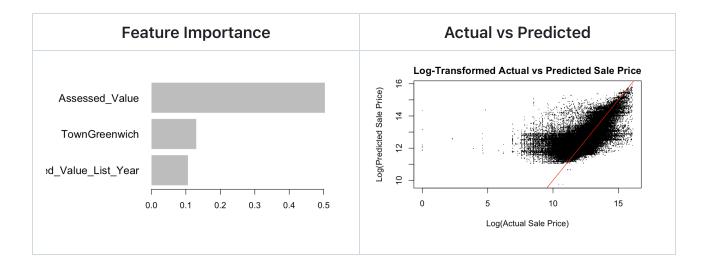


- Files:
- SpaceX\_Machine\_Learning\_Prediction.ipynb full Jupyter notebook
- falcon9.pdf final PDF summary

# **Housing Price Prediction**

Business Goal: Predict home prices from large-scale Connecticut housing data.

- Tech Stack: R, XGBoost, glmnet, tidyverse
- Key Actions:
  - Cleaned and transformed 995K+ sales records
  - Tuned XGBoost model with interaction terms and log scaling
- Results:
  - RMSE = 1.15; top features include location and assessed value
- Visuals:



#### **Rainfall Forecasting (Time Series)**

#### **Business Goal:**

Forecast monthly rainfall in Perth, Australia to support weather planning and hydrology management using long-term seasonal patterns.

#### Tech Stack:

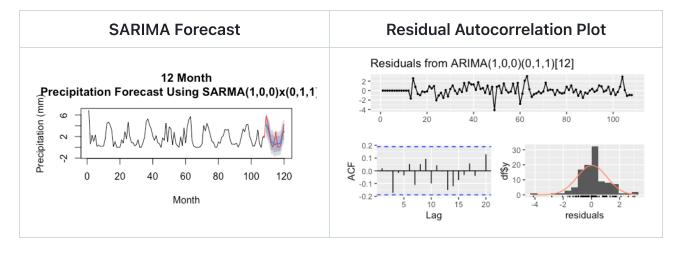
R, forecast, tseries, ggplot2, Box-Jenkins Methodology

#### Key Actions:

- Loaded and cleaned 106 months of historical rainfall data
- Conducted stationarity checks and seasonal decomposition
- Performed grid search to optimize SARIMA parameters based on AIC
- Trained SARIMA(1,0,0)(0,1,1)[12] model to forecast 14 future months
- Compared against a dynamic regression model with covariates
- Validated forecasts against actual rainfall from BOM (Australia)

#### Results:

- Achieved >10% improvement in accuracy after model refinement
- Detected strong annual seasonality in rainfall patterns
- Delivered an interpretable model with clear confidence intervals
- Highlighted SARIMA as effective for mid-term weather forecasting



#### • Files:

- Rainfall.Rmd full notebook
- IDCJAC0009\_009021\_1800\_Data.csv historical rainfall data
- images/rainfall\_forecast.pdf forecast plot
- images/residual\_acf.pdf residual autocorrelation chart
- Rainfall\_Report.pdf Rainfall report

#### **Health Spending Visualization (Canada)**

**Business Goal:** Deliver an interactive, per-capita breakdown of Canadian provincial health expenditures (2000–2022) to inform public policy and budget planning.

#### · Tech Stack:

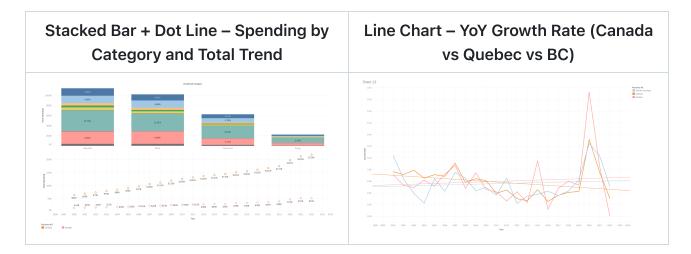
- o dbt Cloud (Snowflake) for SQL modeling & testing
- Tableau Public for dashboarding
- CIHI Open Data for raw health spending & population

#### • Data Pipeline:

- i. Raw ingestion of CIHI HEALTH\_SPENDING\_RAW via sources.yml
- ii. Staging model ( stg\_health\_spending.sql )
  - Converts "—" and empty strings to NULL
  - Casts POPULATION\_K, SPENDING to float
  - Calculates spending\_per\_capita and prior-year spending (prev\_spending\_pc)
  - Filters out nulls to enforce data quality
- iii. Mart model ( mart\_health\_spending.sql )

- Aggregates by province, year, category
- Computes total spending and average per-capita metrics
- iv. Automated tests in schema.yml to ensure no nulls in key fields

#### Visuals:



#### • Results & Impact:

- Revealed Quebec's unique spending growth patterns
- Highlighted per-capita efficiency differences across provinces
- Provided stakeholders an accessible, visual tool for health budget comparisons

#### • Files:

- SQL models & tests in the snowflake\_dbt repo
- Exported CSV for Tableau Public:'Cleaned\_health\_spending\_population\_combined.xlsx'
- Tableau workbook: Health\_Spending\_Canada.twbx (published to Tableau Public): <u>Tableau Public</u>

#### Data Source:

- National Health Expenditure (NHEX) 2024 Full Data Tables
- Github Repo [1] GitHub -https://github.com/SeanYooon/Data-Analysis-Portfolio-

#### **Donor Management & CRM Analytics Project**

#### **Business Goal:**

Design and implement a scalable, customizable CRM solution using Zoho CRM to centralize donor records, automate workflows, and generate actionable donor insights that enhance advancement and fundraising effectiveness.

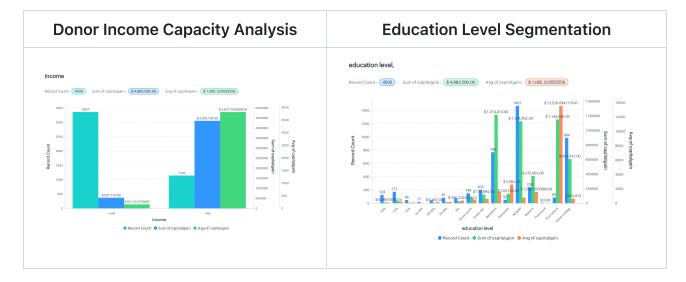
• Tech Stack: Zoho CRM, SQL, Python, Tableau

#### Key Actions:

- Imported and customized 4,500+ donor records with enriched fields such as income, education level, occupation, and donation capacity to create comprehensive donor profiles.
- Developed dynamic segmented reports and dashboards focusing on key donor segments including income > \$50K, education levels (Professional School, Bachelor's, Doctorate), and occupations (Professional Specialty, Executive Managerial, Sales).
- Automated personalized donor engagement tracking and KPI reporting to reduce manual work and provide real-time advancement insights.
- Conducted business process analysis to optimize donor data workflows,
  ensuring data accuracy and alignment with strategic fundraising campaigns.

#### Results:

- Delivered actionable donor segmentation identifying high-capacity donors representing \$4.8M+ in giving potential, empowering targeted outreach strategies.
- Enabled advancement teams to prioritize donors with income above \$50K and advanced education levels, improving campaign ROI through data-driven decisions.
- Streamlined reporting with automated KPI dashboards, significantly reducing manual effort and accelerating insight delivery for fundraising leadership.

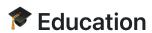


- Files:
- <u>cleaned crm dataset</u> The free CRM version supports only 5,000 rows per import, so this subset (first 4,500 rows) was used from the full dataset of 40,000+ records.
- Data Source:
- Finding Donors for CharityML

#### **Insurance Cost Analysis (Excel)**

Business Goal: Simulate group benefits cost modeling.

- Tech Stack: Excel, Pivot Tables, VBA
- Key Actions:
  - Built age-tiered risk model using Excel formulas and macros
  - Automated premium segmentation and risk profiling
- **Results:** Dashboard visualizing smoker cost impact, family size premiums, and risk categories



**Simon Fraser University** — Burnaby, BC \*Bachelor of Science in Statistics Graduated: December 2023

# Certificates

- IBM Data Science Professional Certificate (Dec 2023)
- Deep Learning Specialization DeepLearning.Al (Oct 2024)
- Tableau for Data Analytics LinkedIn Learning (Jan 2023)

# **Contact**

• Email: seokhyun.sean.yoon@gmail.com

• 🖺 LinkedIn: Seokhyun\_Yoon

# X Tools & Project Usage

Tool	Used In Projects
Python	Credit Risk, Churn, SpaceX, ROAS
R	Rainfall, Housing, Police
Power BI	Churn, ROAS
Tableau	Health Spending, ROAS
Excel	Insurance, ROAS
Snowflake	Heart Disease, Health Spending
dbt Cloud	Heart Disease, Health Spending