

Soon Yung Low

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WORK EXPERIENCE

Model Risk Data Scientist

March 2023 - Present

NatWest Group, UK

- Validating machine learning models across functions (e.g. frauds, marketing, and credit risk) in accordance with internal policies
- Assessing and communicating risks associated with the use of machine learning models to stakeholders
- Conducting data analysis and building challenger models to identify shortcomings in a model development lifecycle
- Developing internal automated model testing and validation packages in Python to enhance productivity

Data Scientist

Sep 2021 - Feb 2023

Amplifi Capital, UK

- Owned decision engines for loan and saving applications, including designing and implementing decision rules for new products
- Built NPV model that works along with a machine learning model to find the optimal APR for loans
- Conducted analyses for machine learning model, such as identifying temporally stable features for customer clustering
- Documented changes in the decisioning process on Confluence and communicating dependencies to other teams
- Built a rejection funnel that shows the breakdown of declines by each decision rule to improve lending decision-making

Data Science Research Assistant

July - Oct 2021

LSE Department of Government, UK

- Populated a dataset of legislative speeches of the Italian Chamber of Deputies from 1941 to 2018
- Scrapped PDFs for more than 5 million speeches from online archive and relevant legislature data from Wikipedia
- Converted and cleaned reports from PDF format into CSVs using OCR technique
- Sourced external metadata for speeches, including politicians, parties, and national elections

Visiting Researcher for Data Study Group

June - July 2021

The Alan Turing Institute, UK

- Evaluated the impact of sugar tax on purchases of sugary drinks in collaboration with Sainsbury's (report url: [here](#))
- Applied time series clustering technique to assess the levy effect on different customers
- Identified consumption patterns by conducting EDA on transaction data and customer demographics data

EDUCATION

MSc Applied Social Data Science (with Distinction)

Sep 2020 - Aug 2021

London School of Economics and Political Science (LSE), UK

- LSE Saw Swee Hock Southeast Asia Centre Student Dissertation Fieldwork Grant Awardee
- Dissertation: "Ethnic Stereotypes in Malaysia: A quantitative measure based on word embeddings"
- Modules: Machine Learning, Quantitative Text Analysis, Distributed Computing
- Data Science Society Project Developer for "Sentiment Analysis of S&P 500 Financial News"

B.A. Economics (GPA: 4.0/4.0)

Sep 2017 - July 2020

Feng Chia University (FCU), Taiwan

- Dissertation: "Sentiment Index of China's Stock Market and its Causal Effect on Stock Indices"
- Professor and Chair Yao-Hsien Chien Memorial Scholarship Holder
- Modules: Statistics, Python Programming, Data Science using R, Econometrics, Empirical Methods

SKILLS

Programming

Python, R, SQL

- Python - pandas, Seaborn, NLTK, scikit-learn, statsmodels
- R - dplyr, glmnet, ggplot2, quanteda

Other Tools

Microsoft Power BI, Git, Jira, Confluence

Languages

English (Advanced), Chinese (Native), Cantonese (Advanced), Malay (Advanced), French (Basic)