TOYE OLALEKAN

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Summary

A Data Scientist with 8 years banking experience spread across various business units such as Customer Service, Relationship Management and Product Management. Strong numerical and analytical skills with requisite training in Data Science and Business Analytics.

Skills

- Programming Languages: Python, SQL
- Data Analysis and Visualization: Pandas, NumPy, Matplotlib, Seaborn, Power BI
- Machine Learning: Scikit-learn, XGBoost
- Statistical Modeling: Regression, Clustering
- Big Data Technologies: Apache Spark
- Data Cleaning and Preprocessing
- Natural Language Processing (NLP)
- Cloud Platform: Microsoft Azure
- Problem-solving and analytical skills
- Strong communication and presentation abilities

Experience

Stanbic IBTC Bank, Plot 1712 Idejo Street, Victoria Island, Lagos
(Data Scientist and Data Analyst)
2020 – Present

- Designing Data Marts using SQL to facilitate easier data extraction and querying from the organization's database
- Visualization of several business processes and products for easier reporting and tracking using Microsoft Power BI
- Exploratory Data Analysis of personal and business banking data and insight extraction to guide business decision
- Clustering analysis of affluent banking customers to group customers based on similar demographic and transactional characteristics
- Predictive business banking churn model to identify customers with high propensity to churn
- Scenario analysis and PowerPoint presentation of findings to stakeholders with recommendations
- Home Loan pre-qualification and mapping of qualified customers to existing building schedules

Stanbic IBTC Bank, Plot 1712 Idejo Street, Victoria Island, Lagos
(Product Lead, Self-Service Channels)
2018 – 2019
- Conducted product survey to identity the adoption and usage of the bank's digital products
- Conducted product research to identify emerging trends and features on other bank's digital products
- Product marketing through awareness and periodic campaigns on social media platforms
- Maximized product uptime for effective usage and performance
- Product lifecycle management from conception to post go-live
- Monthly product performance reporting to management and relevant stakeholders
- Improving transactional volume and revenue generation of digital products
- Conducted product trainings to increase product knowledge
- Product risk and conduct evaluation with relevant stakeholders

Stanbic IBTC Bank, 13 Unity Road, Ilorin, Kwara State
(Commercial Banking Business Analyst)
2016 – 2017
- Using data for end to end facilitation of customers trade requests
- Analysis of Form M opening, Letter of credit and bills for collection processing
- Pre-qualifying customers for commercial credit requests
- Analyzing loan disbursement and repayment data
- Analysis of cheque payment data
- Commercial insight and financial advisory services to commercial clients based on market trends
- Overall portfolio improvement through data insight
- Performing due diligence through data quality and ensuring 100%

Heritage Bank (formerly Enterprise Bank), Taki Square, Ogbomoso, Oyo State
(Customer Service Business Analyst)
2014 – 2015
- Analysis of all customer enquiry data
- Account opening data collection
- Debit cards and Cheque book data extraction
- Account reactivation analysis
- Analysis of mobile and online banking data
- Account closure review and analysis of close reasons

Projects

a. **Clustering Analysis**

Conducted a classification model for various business units to group customers into clusters with the aim of identifying high and low performing customer clusters. The characteristics of high performing clusters was then used to engage low performing clusters. The result was an increase in revenue of low cluster customers

Key Skills & Tools: SQL Data Extraction, Data Pre-processing, K-means Clustering, Python, Numpy, Pandas, Matplotlib, Seaborn, Sklearn

b. **Churn Model**
Used machine learning techniques to predict if a bank customer will stop transacting or not. Future engineering and data preprocessing was conducted on one year data which is trained to build a predictive model. About 15% of transacting customers were predicted to churn. Business engagement was recommended for these group of customers to prevent loss of revenue

Key Skills & Tools: SQL Data Extraction, Logistic regression, Python, Numpy, Pandas, Matplotlib, Seaborn, Confusion Matrix, Sklearn, Statsmodels

c. **Personal Banking Entrenchment Scoring**
Using product uptake data of personal banking customers for 2022, entrenchment scores was calculated for all customers which were then grouped into high, low or medium entrenched based on the cumulative product uptake compared against the benchmark agreed with business. More than 60% of all personal banking customers are either low or medium entrenched. These group of customers were then periodically targeted for product marketing which has seen the improvement product uptake and revenue.

Key Skills & Tools: SQL for data extraction, cleaning and manipulation, Exploratory Data Analysis for visualization, Microsoft PowerPoint for presentation to business

d. **Analysis of Non-Performing Loan Portfolio**
The demographic, transactional and loan data of non-performing loan customers was analyzed for all non-performing digital loan in 2023. The objective was to identify factors or data point that are significant to non-repayment. The result showed that reduced transaction volumes three months pre-disbursement is significant to non-repayment. Also, an increase in sport betting and paystack transactions post-disbursement contributed to non-repayment of loan

Key Skills & Tools: SQL, Basic Statistics, Pandas, Numpy, Linear Regression and Powerpoint

e. **Personal and Business Travel Allowance Entrenchment Tracker**

The monthly data of FX sold to personal and business banking customers was used to design an entrenchment tracker to monitor FX related product uptake like domiciliary accounts, domiciliary cards, and affluent accounts among others. The objective is to identify FX customers who have not adopted these products and reach out to them. The data sources were connected to Power BI data flow and used to build a dashboard

Key Skills & Tools: *SQL, Dataflow on Power BI service, Power BI dashboard*

Member of Professional Body

f. Associate member, Institute of Strategic Management of Nigeria (ISMN)   2011
g. Associate Member, Chattered Institute of Bankers of Nigeria (CIBN)   2022

Education

1. **University of Ilorin:** Bachelor's Degree in Agriculture (second class upper)   2010
2. **Texas McCombs University:** PGD in Data Science and Business Analytics   2022
3. **Harry Baker Training Institute:** Project Management Professional Training   2022
4. **Brainnest Consulting:** Business Analysis Professional Training   2022
5. **Certified Salesforce Administrator**   On going