Mohamed Aidiel Haikal Bin Mat Ziat

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Overview

Dynamic and results-driven financial risk professional with a proven track record in leveraging programming languages to drive impactful data analysis, visualisation, and predictive modeling in the finance sector. Dedicated to continuous learning and upskilling. Equipped with excellent communication skills to engage various stakeholders effectively, with proven ability to lead and collaborate with team to achieve business goal.

Professional Experience

Deloitte SEA **(May 2024 – Present, 5 Months)**

Consultant in Strategy, Risk & Transaction

Large Local Bank: End-to-End Process Review for Products and Services under Consumer Banking

- Team Lead for Workstream 3: Consumer Banking. Collaborated with two colleagues to develop an As-Is End-to-End Process Mapping for products such as Auto Finance, Bancassurance and Credit Card, ensuring proper ownership of the process and streamlining the workflow.
- Facilitated workshops with the Bank's Product Owners to validate the process mapping, and address potential gaps in existing documented processes.

Local Bank: Independent Validation of Recovery and Resolution Planning

- Conducted independent validation of the Bank's Recovery and Resolution Plan across eight components outlined in the guideline issued by Bank Negara Malaysia (BNM): Executive Summary, Strategic Analysis, Governance Structure and Oversight, Recovery Indicators, Recovery Options, Scenario Analysis, Communication, and Disclosure Plan.

Deloitte Regulatory Reporting Health Check Paper

- Assisted in developing the Deloitte Regulatory Reporting Health Check Paper, which provided insights on the latest regulatory trends and explored practical solutions to help streamline business processes. Key topics included regulatory reporting in Southeast Asia, with a focus on increased regulatory scrutiny over reporting data, governance of data and IT, and government initiatives to promote the use of data analytics.

PwC Malaysia **(Sep 2022 – Mar 2024, 1 Year 7 Months)**

Associate in Financial Risk Management

Local Digital Bank: Credit Risk Model Implementation

- Assisted a local digital bank to implement MFRS 9 Credit Risk Model covering Probability of Default (PD), Loss Given Default (LGD) and forward-looking (FL) components. Developed Python and R scripts to automate data preprocessing, feature extraction, and model training for each component, producing predictive models to forecast the impact of macroeconomic variables on the Observed Default Rate (ODR).

Mortgage Corporation: End-to-End Review Credit Risk Management Practices

- Conducted independent, end-to-end assessments of credit risk management practices. The scope encompasses of reviewing Overall Policy and Governance, Setting Acceptance Criteria, Underwriting Assessment, Credit Measurement, Credit Monitoring and Reporting.

Local Banks, Foreign Bank and Corporate Institutions: Credit Risk Model Validation

- Advised the PwC's audit function in assessing model methodologies for Expected Credit Loss (ECL) models, ensuring compliance with regulatory standards (MFRS 9 and IFRS 9). Utilised R, SQL, and VBA macros to automate computations and tabulate outputs coherently.
- Coordinated knowledge transfer sessions with clients, addressing data assessment requirements, data scope and sources for the credit modelling process.

Internal Project: Predictive Model for Attrition Analysis

- Analysed large, complex datasets involving masked employee details, such as demographic information and work performance. Developed LightGBM and XGBoost models in Python for attrition analysis, enabling the HR team to identify employees with a high likelihood of turnover and take proactive mitigation actions.

EDUCATIONAL BACKGROUND

Universiti Malaya **(Expected Start: Oct 2024)**
Master of Artificial Intelligence

- Selected Courses: Advanced Machine Learning, AI Techniques, Computer Vision and Image Processing, NLP, Data Analytics in AI, Practical Deep Learning and Explainable AI (XAI)

The University of Manchester **(Sep 2019 – Jun 2022)**
BSc (Hons) Mathematics and Statistics

- Graduated First Class Honours
- Relevant Courses: Multivariate Statistics & Machine Learning, Scientific Computing, Generalised Linear Models
- Capstone Project: Variable Selection Methods in Regression Analysis using R under the supervision of Dr. Christiana Charalambous

MARA College, Banting **(Jul 2017 – May 2019)**
International Baccalaureate (IB) Diploma

- Graduated with total points of 42/45
- Higher level subjects: Economics, Mathematics and English
- Standard level subjects: Business Management, Physics and Malay

CERTIFICATIONS

- Applied Data Science Lab | WorldQuant University
- SQL for Data Science | Coursera
- Introduction to Data Science in Python | Coursera
- Applied Machine Learning in Python | Coursera
- Advanced Learning Algorithm | Coursera
- Introduction to Machine Learning in Production | Coursera

SKILLS

Programming Language	: Python (including Scikit-Learn, TensorFlow, Plotly), R, C++, MATLAB
Data Pipeline	: Alteryx, KNIME
Reporting Tools	: Power BI, Tableau
Databases	: MySQL