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|  |  | EducationNational University of Singapore (NUS) SingaporeMaster of Science in Statistics, Faculty of Science *Aug, 2012 - Jul, 2013*South China Normal University (SCNU) Guangzhou, ChinaBachelor of Science in Applied Mathematics, School of Mathematics *Sep, 2008 - Jul, 2012* Majored in Finance and Financial Engineering Track Working Experience **The Hong Kong and Shanghai Banking Corporation Limited** Apr, 2015 - Present Manager of AMH Modeling Team, Department of Retail Wealth Management Banking Data & Analytics  * Supported Customer Relationship Management Team by creating complex mathematical and economic models to tackle with pressing and challenging questions from Marketing/Front-line sales Team. * Developed prototypes in Microsoft Excel and Access, conducted statistical analyses and evaluated large data in SAS AC/EM/EG, built up and validated machine learning models by Python. * Conducted project-oriented work, responded for the entire analytical process - from task definition to the implementation and interpretation of results and delivery to the stakeholders. * Achieved 2017 Strong performer and 2016 Q1 Department Super Star  Grouplus International Pte. Ltd. Jan, 2014 to PresentCo-founder & Business Analyst  * Established sales objectives by forecasting and developing annual sales quotas for regions and territories; projected expected sales volume and profit for existing and new products. * Researched and analyzed market trends, demographics, pricing schedules, competitor products, and other relevant information to form marketing strategies. * Collaborated with marketing team to develop detailed marketing plans for all media channels and sales teams. Created development of promotional materials, website content, advertisements, and other marketing-related projects. * Developed marketing campaigns and strategies as needed in response to collected data and other feedback. * Helped company run several successful campaigns in Singapore/Malaysia/Phillips’ most popular e-commercial platform Groupon.com.sg, Qoo10.com.sg., Dealstreet.com.sg., etc. The annual sales in 2014 reached about SGD 500,000 in 2014 on Qoo10, ranking in Top10 BEST SELLERS.  Lobb Heng Pte. Ltd. May, 2013 – Dec, 2013Commodity TraderTook charge of Options and structure products trading for the company – liaised with brokers, generated the marketing analysis for clients, designed and priced the structure products for the clients, deployed VaR (Value at Risk) models to hedge the risk.Project ExperienceProject1. Customer Life Stage Framework *The Hong Kong and Shanghai Banking Corporation Limited, 2017 Jun – Present* Dug out customer (Whole active HSBC Hong Kong retail banking customers, 4.7Million) life stage (New Marriage, have new babies, get promotion, etc.) and Life events (Purchase a new car, New householder, etc.) from their daily transaction behaviors, by using SAS (for data cleaning) and python program (for data mining).Based on such comprehensive and depicted information, the bank has transferred the targeted framework from products-centric to customer- centric, improving the campaign performance and saved much cost. E.g. campaign sales for specified customer groups to boost products sales like conducting Car Insurance sales or credit card discount for patron for those customers who purchase a car recently.Project2. Family relationship prediction model *The Hong Kong and Shanghai Banking Corporation Limited, 2018 Jan – 2018 Jun*  Applied the social network machine learning methodology to identify the relationship between customers (Both of whole active HSBC Hong Kong retail banking customers, 4.7Million and off-HSBC customers, estimated around 10million customer base totally), patterns include parents with kids in young age, Spouses who do not have children, mid-aged people with elderly parents to support, etc.  This model helped the bank to find out the potential financial needs for each individual customer to boost the Insurance and Investment products sales. e. g. Personal Installment Loan for customers who need to support elderly parents and young children. This model was estimated to contribute about millions of dollar profit for the bank.  **Publications**   * *Zhou Lin*, The analysis and improvement of the derivation process of CAPM, Intelligence (ISSN1673-0208), 2011 * *Zhou Lin,* The Dynamic Analysis of Enterprise Behavior, Modern Economic Information (ISSN1001-828X), 2011   **Awards**   * Emerging Star 2016Q1, HSBC (2016) * University’s Top Student Scholarship for 3 consecutive academic years (2009-2011) * Third Prize of the 9th Guangzhou Mathematical Contest in Modeling (2010) * First Prize of SCNU ACM Programming Competition (2008) * Third Prize of the 15th & 16th Guangzhou Mathematics competition for University Students (2008 &2009) |
|  |  | Skill Set  * Proficient in data analyst & data mining – Python, SAS (SAS programmer), R, Adobe Analytics, QlikSence, VBA, Excel * Familiar with cutting age Machine Learning Models – Gradient Boosting, Neural Network, etc. * Proficient in marketing Platform: GoDaddy, Facebook Advertising, Kick Starter Campaign * Security Investor – Average 50% return from Year 2015 – Year 2018 (A Share Market) * Strong capability in team work and multi-task – Worked as full-time and part-time founder of Starter-up Companies * Others: Adobe Illustrator, Photoshop, Office suit, etc. * **TOFEL:** 109 (R29 + L30 + S22 + W28); **GRE**: 160 V + 166 Q + 3.0 AW |