ANIKET CHHABRA

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PROFILE

- **Data Science** professional with **10 years of extensive experience** in **Data Science and Machine Learning** across Fintech, Financial Services, HealthCare, and Manufacturing domains
- Adept in solving analytical challenges with business impact.

TECHNICAL SKILLS AND EXPERTISE

Regression	Linear, Poisson, Negative Binomial, Logistic Regression, Uplift Ridge, LASSO
Additive	Spline, MARS
Resampling Methods	Bootstrap, Cross Validation
Decision Tree	CART, CHAID, C4.5, Bagging, Random Forest
Boosting	ADA, Gradient, Xtreme – XG Boost
SVM	
KNN	
Unsupervised Learning	Clustering, Segmentation, PCA
Text Analytics	Text Mining, Sentiment Analysis, Topic Modeling
Digital Analytics	Funnel Analysis, Online Engagement (Online Behavior) Analysis, Campaign Analytics, Web Sessions, A/B Tests
Primary Data Analysis	Survey Analysis, Questionnaire Design

Tools:

SQL, Python, R, SAS, Adobe Analytics Package – (Workspace, Discover and Report Builder), Hadoop, Hive, Tableau

WORK EXPERIENCE

PayPal India – Analytics Center of Excellence	Jan 2019 – till date

Lead Data Scientist *(Advanced Analytics and Data Strategy)*

Tying data to business decisions that drive long term strategy and revenue growth thereby empowering sales and marketing.

- **Merchants Experience/Behavior Impact –** Demystifying merchant behavior post policy changes through various channels (calls/chats/web), capturing customer sentiments and social listening along with analyzing operational efficiency for PayPal KPIs.

  Techniques/Tools Used – NLP, ML models, T5 transformers (Article/Text Summarization)

- **Non-Measurable Activity Measurement –** Facilitate improved accountability between Sales and Finance organizations, building measurement models for non-measurable activities/exercises and estimating their P&L impact.

  Techniques/Tools Used – Causal Impact Modeling, Time Series, Synthetic Controls and Propensity Score Matching

- **Churn and Decline Prediction –** Provide support in building a one stop shop for Churn and Decline Management, build a contextual model by identifying business decline reasons and expanding it into a predictive model incorporating multiple products to ensure effective customer service team's action

  Techniques/Tools Used – XG Boost, Survival Analysis

<u>Lead – Advanced Analytics and Data Science</u> *(Health Care Analytics – Product Marketing)*

Leverage AI to provide Prescriptive Direction to Plan Sponsors for Medical Plan selection and Guidance

- **Health Care Recommendation Engine** - To support Fidelity's **'Total Well Being of Participants'** initiative building predictive models for **'Medical Care Avoidance Prevention'** and **'Total Medical and Out of Pocket'** cost predictions and recommendations for suitable **'Health Plan Enrollment'** to participants. The models are implemented in collaboration with 'IT Implementation Team' on a **'Decision Support Tool Engine'**.

  Techniques/Tools Used – Regressions, Random Forest, XG Boost

- **Client Risk/Non-Risk Funnel Attrition** – To prevent clients' rebids in the market, **'Feedback Loop Sentiment Analysis'** built for Relationship Management team by understanding historical verbatim data from **Net Promoter Score(NPS)** to predict attrition of clients, developed and linked verbatim's to risk attributes of clients.

  Techniques/Tools Used – Text Mining – Sentiment Analysis, Topic Modeling

<u>Senior Analyst (Nov 2015 – Mar 2018) – *(Personalized Planning and Advice (PP&A) - Wealth Management)*</u>

Conceptualizing, Executing and Delivering Data Driven Strategic Insights and Predictive Analysis to support Fidelity's Workplace Managed Accounts Business

<u>Acquisition Support: -</u>

- **Client Prioritization** – To identify the best set of prospects in the market, 'Prospect Prioritization Model' was developed where each prospect was scored and tiered based on its Financial, Acquisition and Product Fit. This helped sales executives 'target' prospects in the small market and achieve better response rate, increased efficiency and 20% higher assets.

  Techniques/Tools Used – Logistic Regression

- **High Value Participants Acquisition** – A study to develop managed accounts adoption prioritization approach, **'Participant Adoption Prioritization Model'** was built to identify highly attractive participants based on segmentation and scored participants based on their likelihood to adopt the service.

  Techniques/Tools Used – K-Means Clustering, Logistic Regression, Random Forest, XG Boost

- **Landing Zone Effectiveness** – Established Digital Analytics framework to understand the Participants end to end Enrollment Behavior. Immediate recommendations on changes in online enrollment process which resulted an additional inflow of **$100M+** for the business in 2017.

  Techniques/Tools Used – Digital Analytics Adobe Package – Workspace and Discover

- **Abandoner Digital Pathing/Behavior** – Conducted and analysis on '**Digital Pathing'** of participants' abandonment to identify most likely reasons for abandoning the enrollment. Recommended the business an improved abandoner trigger which allowed marketing to re-target the participants. The analysis supported the business' acquisition strategy of **$252M** assets inflow in 2017.

  Techniques/Tools Used – Digital Analytics Adobe Package – Workspace and Discover

<u>Participants Lifecycle and Engagement: -</u>

- **Participant Retention** – To identify the high risk of participants to support business' retention strategy**, 'Participants Retention Model'** was developed where each participant is scored and identified drivers which influence their un-enrollment. The scored participants list was shared with cross channel team to generate out-bounds proactively to these participants to target their retention**.** The model implementation helped the business **retaining 650 participants** with worth of **$139M Assets under Management.**

Techniques/Tools Used – Logistic Regression

- **Ongoing Advice/Beyond Investment Management** – Established a **'Digital Analytics'** framework in the enrollee experience space by launching a landing page to provide a holistic service to participants towards their retirement via engaging them through periodical market updates and updating their risk profiles.

  Techniques/Tools Used – Digital Analytics Adobe Package – Workspace and Discover

Genpact India LLC, Gurgaon	Jul 2011 – Nov 2015

Assistant Manager – *(GE Water and Process Technologies)*   Nov 14 – Nov 15

Pricing Analytics in Manufacturing domain

- **GE Water and Process Technologies** – Worked as a statistical analyst in **'Deal Pricing Evaluation'** using predictive modeling on price predictions, **'Win-Loss Analysis'** and **'Text Mining'** of sentiments, Water treatment solutions of different water types.

  Techniques/Tools Used – Linear Regression, Optimization Techniques

Business Analyst – *(BFSI Domain)*   Jul 11 – Nov 14

Worked closely with onshore business partners on an array of questions aligned with leadership goals and strategies

- **Loan Default Model** – Built a **'Probability of Default'** model of credit card customers

AWARDS AND RECOGNITION

- **Workplace Investing President's Circle** in 2017 in the "Innovation" category for setting up the 'WI Managed Accounts Analytics Support' with an annual business impact of $350M
- 1st rank in Data Science Boot camp in 2018 in Business Analytics and Research (BAR) unit
- 5 Fidelity's 'You have earned it Award' since 2016 for several analysis supporting the business
- Analytics and Reporting Competency Award for contribution in establishing the SVM (Support Vector Machine) competency in BAR level
- Genpact 'Green Belt Certification' since 2014 for Design for Six Sigma (DFSS) methodology

EDUCATION

Degree	Year	School / University
PGPBA	2016	Great Lakes Institute of Management, Bengaluru
M.A. Economics	2011	Delhi School of Economics, University of Delhi
B.A. Economics	2008	M.J.K. College, University of Bikaner

INTERESTS

- Playing Table Tennis and Cricket
- Watching Movies and Sitcoms
- Reading and watching TED- Talks