**Timothy Chow**

Data Consultant; Specialized in Financial Services.

+(852) 5713-7315 **|** [**timothy.ty.chow@gmail.com**](mailto:timothy.ty.chow@gmail.com) **|** [**linkedin.com/in/timothy-ty-chow**](http://www.linkedin.com/in/timothy-ty-chow)

Data specialist with down-to-earth experience in data governance and analytics for the financial and retail industry. Areas of expertise include data manipulation, statistic modeling, and dashboard building. Proficient in visualizing analytic results, supporting clients to draw new business insights. Ph.D. in Applied Science; and have 6 years’ experience in R&D projects related to nano material investigation.

**Skills & Expertise Highlights**

|  |  |  |
| --- | --- | --- |
| Data Governance & Analytics | Consulting Skill | Financial Analysis Exposure |
| * Data Pre-Processing (ETL) | * Prioritization Scorecard | * Credit Risk Modeling |
| * Data Study & Modeling | * Budgeting & Resources Planning | * Workforce / Revenue Forecasting |
| * Data Reporting & Visualization | * Progress Evaluation / Risk Tracking | * Data Regulatory Auditing (GDPR) |
| * Data Regulatory Auditing | * Stakeholder Management | * Business Intelligence (BI) |

**Related Work Experience and Responsibilities**

**PricewaterhouseCoopers Hong Kong** | Hong Kong, HK

Senior Associate, Assurance – RiskAssurance(Aug 2018- Feb 2019)

Senior Associate, PwC Advisory - Consulting (Sep 2017- Aug 2018)

Associate, PwC Advisory - Consulting (Mar 2016- Sep 2017)

* Specialized in data reporting and visualization. Architected and constructed dynamic dashboards to perform in-house revenue forecast of PwC in 17 countries.
* Experienced in business analysis from the financial services sector. Participated in projects regarding credit risk modeling and marketing campaign analytics for industry-leading banks and credit card companies.
* Interviewed business users and stakeholders, consolidated user requirements and tailored feasible proposals to support clients’ needs.
* Updated working team members in the daily scrum meeting following the Agile procedure.
* Constructed analysis models and automation platforms/dashboard tools for clients based on the business rules provided. E.g. Classified data priority and hence built a probability-of-default-model (PD-model) and credit scorecard based on HKMA’s requirement on BASEL regulations for a local bank.
* Composed presentation materials to promote understandings towards FinTech among the business sector and the public. Conducted marketing researches on topics including Bitcoins, Initial Coin Offering (ICO), Digital wallet, and P2P Lending.
* Performed data policy auditing based on GDPR regulatory requirements for investment banks and MPF trusts.
* Liaised with vendors to provide FinTech business solutions for banking and insurance companies. Solutions include Digital Communication Platform and Recording, Robo-Advisor, Biometrics Authentication.

**Swinburne University of Technology** | Melbourne, Australia

PhD Candidate (Mar 2010 – Mar 2017)

Laboratory Organizer (Aug 2013– Dec 2014)

* Researched and developed (R&D) cutting edge technologies in Laser Science and Nano Material.
* Carried out statistical analysis and modelled over 500k experimental recorded and simulated images of random plasmonic samples (about 100 Gb) in all the projects involved.
* Explained data trends and revealed hidden associations of properties of the research targets.

**Computer Software Practiced in Pervious Projects**

Data manipulation: LavaStorm DataVerse, SQL, SAS, VBA

Data analysis: Python, Mathematica, R, MatLab,

Data Visualization: Tableau, Power BI

**Education and Qualifications**

[**Swinburne University of Technology**](http://www.linkedin.com/edu/school?id=10236&trk=prof-edu-school-name) | Melbourne, Australia

Doctor of Philosophy, [Applied Science](http://www.linkedin.com/vsearch/p?keywords=Applied+Science&trk=prof-edu-field_of_study) (Mar 2010 – Mar 2017)

Award: Presenting author of the Award Winning Poster accolades at the *International Conference on Nanoscience and Nanotechnology*2014 *(ICONN2014)*. Six awarded posters from different teams were selected among 310 poster presentations during the conference.

[**RMIT University**](http://www.linkedin.com/edu/school?id=10234&trk=prof-edu-school-name) | Melbourne, Australia

Bachelor of Science, Physics [Honours][1st Class Honours] (Jul 2005 – Oct 2009)

**Language**

Oral: Professional English and Mandarin. Native Cantonese.

Literacy: Full Professional English, Simplified Chinese and Traditional Chinese.

**Expected salary and Availability**

Current salary: HKD 29,000 (13 months)

Expected salary: HKD 38,000

Availability: Available Immediately

**Appendix: List of Projects Involved**

**Data Manipulation, Management, and Analysis Experience**

|  |  |  |
| --- | --- | --- |
| **Nature of Client** | **Project Title and Description** | **Role in the Project and Description** |
| MPF Approved Trustees | Data Integrity Review  Perform data integrity review on client’s data regarding GDPR Framework | * Study and review client’s data policy, data import and extraction process, and database structure * Interview the stakeholder of related parties from the client side, and verify issues/practices which are not written |
| Japanese Investment Bank | Data Governance Review  Perform data governance review on client’s transaction records on derivative such as stocks, futures and options, and bonds. | * Act as a data specialist throughout the project, responsible for providing opinions to * Study and review client’s data policy, data import and extraction process, and database structure * Interview the stakeholder of related parties from the client side, and verify issues/practices which are not written * Visualized client data summary via Tableau |
| Japanese Credit Service  Company | Customer Data Analysis  Perform analysis among customer information and credit card translations to investigate new business opportunity | * Design and architect analysis algorithms for transaction data * Construct Data Analysis Report and Marketing solutions * In charge of model construction with Dataverse and Tableau |
| Local Bank in HK | Basel II Implementation Project  To re-develop the corporate PD model to coincide with the specific HKMA’s Basel requirements for adopting the FIRB approach for non-retail exposures | * Construct Data Preparation Report and Credit * Corp PD Model Prototype User Manual * Automate data binning process by original Mathematica coding * Take part in corporate PD model construction with SAS programming |
| In-house Consulting Administration | APA Global Impact Centres  Construct IT Strategy and Architecture for Global PwC | * Design and architect dashboard for firm revenue forecast in global scale * - Assist architecture of financial modelling and IT strategic planning |
| Global-Level Beverage Company | Distribution Visibility Solution Design  Provide product tracking and data analysis solutions | * Design and architect analysis system for transaction data * Research and secure source for tracking labels and taggants (e.g. QR, NFC … etc.) |
| West Kowloon Cultural District Authority | Development Plan of West Kowloon Cultural District  Provide customer relationship management solutions | * Assist the team on building a mock database for salesforce (IT) application * Support the fund-raising solution team by conducting presentation design |
| Hong Kong Airport Authority | Development solution for Skycity  Provide marketing and branding solutions on Skycity development beside Hong Kong International Airport | * Research for demographics on residences and tourist figures in HK and Macau * Visualize the research data and prepare a presentation for preach section |
| PwC USA | Strategic People Planner  Build up commercial workforce forecasting simulator for workforce resources planning | * Design algorithms and decision logic of a commercialize SWP system * Design dashboard and prototype of the system * Construct preach deck for dashboard introduction |

**Consultation Experience**

|  |  |  |
| --- | --- | --- |
| **Nature of Client** | **Project Title and Description** | **Role in the Project and Description** |
| Banks/ Bank Associations in HK | FinTech Demo and Peach Sections  Conduct preach sections to clients on current FinTech status (e.g. latest technology, market size, investment volume, regulation updates… etc.). Mainly focus on topics about FinTech Start-ups, Robo-Advisors, InsureTech, and RegTech. | - Construct presentation deck for preach section  - Organize event details  - Co-ordinated schedules among PwC event drivers, event presenters, and clients |
| Retail banks/ Private banks | FinTech Workshops  Conduct customer value studies and deliver FinTech introduction which targets the firm’s pain point | - Brought out research of latest FinTech application for banking services  - Report applications, potential benefits, and forecasted trends of various FinTech streams |
| Global-Level technology company in China | 2020 Strategy Planning  Provide hypothesis and strategic solutions to the company for their five years future planning | - Research and report business model and operation model of the following centres and platforms: Cisco Shared Service Centre, HP Shared Service Centre, and Google Platform  - Assist to construct strategic Workstream |
| Global-Level Insurance Company | bloom  Develop new systems to establish an auto- computerized smart insurance selling system, which includes new business model and digital applications, to satisfy most needs of consumers | - Build up algorithms for Biometric Authentication System (BAS) for the bloom mobile app  - Research and design robo-advisor for education-saving purposes  - Construct Biometric section of presentation deck for preach section |