



# Chris Schulz

TEAM LEAD | PRODUCT MANAGER | AI ENGINEER | SCIENTIST | DATA ANALYST

Berlin GERMANY

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*A highly organised and result-driven and passionate data professional, who combines best experience from global financial organisations, consulting firms and FinTech, with a proven track record of successful development, implementation and delivery of data-driven initiatives.*

## Experience

### Dr Klein Ratenkredit GmbH

Lübeck, Germany

HEAD OF DATA & AI

05/2023 - present

- Spearheaded the development and implementation of a data and AI strategy aligned with the company's business goals, driving significant improvements in decision-making
- Architected and implemented a holistic and scalable data management system (datalakehouse), streamlining the entire data pipeline from data ingestion to consumption, enabling data-driven decision-making and enhancing operational efficiency
- Established a robust data quality framework and implemented data validation principles, enabling continuous monitoring and improvement of data quality, fostering data soundness
- Implemented a standardized anomaly detection mechanism during data ingestion to proactively identify and flag potential system malfunctions, ensuring data integrity and system reliability
- Pioneered a data-driven customer segmentation approach, utilizing advanced clustering techniques to identify distinct customer personas, enhancing customer engagement
- Introduced a holistic data analysis framework, standardizing and streamlining the process of transforming raw data into actionable insights
- Developed and implemented a Large Language Model (LLM) solution to automate information extraction from customer communication, reducing customer service agent after contact work duration time by 25%
- Designed and delivered a comprehensive training program in machine learning, data analytics, AWS, and Python/R programming, empowering 6 team members to independently work with data using 80% more efficient workflows

### Allgeier IT GmbH

Berlin, Germany

DATA SCIENTIST CONSULTANT

12/2022 - 05/2023

- Developed a data vision, as well as strategy tailored to the client's customer service department business goals and needs
- Drafted a standardized cloud-based end-to-end data management framework from data sourcing over data clearing and transformation to data democratization
- Identified and acquired new datasets to consistently enhance the data universe

### Deutsche Kreditbank AG (DKB)

Berlin, Germany

LEAD DATA SCIENTIST

07/2022 - 11/2022

- Lead, manage, and develop a team of data scientists towards the application of best practices, standardization, and customer-focus
- Developed the company's data science vision, mission as well as strategy and roadmap tailored to the company's business goals and needs
- Established relationships with key stakeholders and executives by extending the data science target customer segments and leveraging synergy effects across the company
- Collaborated closely with various product teams to understand business problems, requirements, and restrictions to implement end-to-end algorithm-based solutions to leverage business value

### Europace AG

Berlin, Germany

DATA SCIENTIST | TEAM LEAD CENTRAL DATA TEAM

01/2021 - 07/2022

- Lead Europace towards data-drivenness by reshaping the data strategy
- Build and extend a central data lake including service landscape to leverage synergies for business purposes across all Europace stakeholders
- Develop a data preprocessing framework on scale to enhance data quality significantly
- Enhance data quality significantly by the implementation of an ML-based anomaly detection mechanism that automates data validation
- Embed time series forecasting in data consumption tools to enable a forward-looking attitude across decision-makers

### Europace AG

Berlin, Germany

DATA SCIENTIST | PRODUCT OWNER CENTRAL DATA TEAM

06/2020 - 01/2021

- Developed a standardized cloud-based end-to-end data framework from data sourcing over data clearing and transformation to data democratization for both loans and mortgage business
- Created and continuously extended KPI Dashboards across various teams and departments to set the base for data-informed decision making

### Europace AG

Berlin, Germany

DATA ANALYST LOANS BUSINESS

08/2016 - 06/2020

- Consult financial institutions and brokerage firms with regards to the implementation of technology innovation and data needs
- Lead Europace loans platform data drivenness campaign
- Communicate key insights via self-developed interactive shiny apps for executives, sales force, business decision makers and operational purpose

## Cerulli Associates

London, UK

### QUANTITATIVE ANALYST

10/2015 - 08/2016

- Provisioned data insights by sourcing, validating and analyzing data
- Executed model calibration, market sizing and forecasting of various European markets and asset classes
- Conducted research and captured distribution trends in institutional asset management along the institutional investment chain to calibrate client's market penetration strategies

## Lloyds Banking Group

Berlin, Germany

### BUSINESS ANALYST

03/2014 - 10/2015

- Designed asset allocation framework for investment project for mass affluent clientele
- Provided essential market research to identify potential market for innovative, web based investment tool aimed at providing ongoing investment advice, reacting to the market
- Developed a portfolio of investment vehicles covering the whole customer spectrum
- Created a selection algorithm utilising customer preferences, assessing qualitative and quantitative ETF characteristics to provide advice

## Alstom Power

Zurich, Switzerland

### PROJECT MANAGEMENT TRAINEE

12/2013 - 03/2014

- Supported control and budgeting of full project lifecycle for construction to commissioning of EMEA power plants, ensuring budget compliance across 4 projects
- Created and presented financial forecasts, construction reviews, financial reviews, cost calculation execution, information database updates ensuring clarity of information

## Education

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### Leipzig University

Leipzig, GER / London, UK

#### MSC. MANAGEMENT SCIENCE

10/2011 - 10/2013

- Key areas: finance, accounting and taxation
- Dissertation: Portfolio Management and Overlay Strategies in Practice
- Semester abroad within Erasmus exchange program (University of East London)

### Leipzig University

Leipzig, GER

#### BSc. ECONOMICS & MANAGEMENT SCIENCE

10/2008 - 10/2011

- Key areas: accounting, finance, macroeconomics
- Dissertation: Information Content of Lagged Equity and Bond Yields

## Selected Skills

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**Cloud Computing:** AWS Certificate • Amazon S3 • AWS Glue • AWS Code Pipelines • AWS SageMaker • Amazon Redshift • Amazon Athena • Amazon EC2 • AWS Lambda • Amazon Bedrock • Amazon EventBridge • Amazon DynamoDB • Amazon Timestream

**Communication:** presentations • work shops • blogging • teaching and education • dashboard design (Streamlit, Shiny, AWS Quicksight) • data analysis reports (Markdown, Jupyter, Quarto) • data visualization (highcharts, plotly, ggplot2, leaflet, matplotlib, seaborn)

**Mashine Learning:** data preprocessing • feature selection and engineering • performance evaluation • Regression (Linear Regression, Logistic Regression) • Regularization (Ridge, LASSO, Elastic Net) • Bayes (Naive Bayes, GNB) • Ensemble (Random Forrest, GBM, XGBoost, Catboost) • Dimensionality Reduction (PCA, UMAP, t-SNE) • Clustering (k-means, Hierarchical Clustering, Density-based Clustering) • Neural Networks (Pytorch, Tenorflow) • Large Language Models (HuggingFace, Langchain)

**Other Technology:** Docker • GitHub • Gitlab • REST-API • ElasticSearch • MongoDB • Bloomberg • Morningstar • Lipper • Datastream Certificate

**Project Management:** Jira • Confluence • Github Projects • Stackfield • Kanban • Scrum

**Statistical Software:** Python • R • SQL • Apache Spark • Presto

**Time Series:** Process Mining • Time Series Forecasting (using statistics, machine learning, neural networks, foundation models) • Time Series Clustering • Monte Carlo Simulation