

Master of Business Economics, extensive **Data analytics, SAP Application Support & Business Intelligence** experience in **Financial Services, Retail** and **Banking** industries focusing on **Accounting, Forecasting, Risk, CRM** and **Marketing**. Apart from possessing very strong technical skills, Zita is a great team player to work with.

QUALIFICATION

- **Banking & Corp. Financial Analysis**
 - ◊ Hierarchical Master Data Management
 - ◊ Financial modeling on budget, forecasting
 - ◊ Revenue & Gross Margin, what-if analysis
 - ◊ Reconciliation and variance analysis
- **CRM, Marketing & Campaign**
 - ◊ Customer Transaction Analyses
 - ◊ Customer RFM Model
 - ◊ Campaign before and after analyses
 - ◊ Market Share & Strategic Selection
- **Data Centric**
 - ◊ End-to-end data analysis with insights
 - ◊ Data modeling, cleansing, transformation
 - ◊ Data visualization, Dashboard
 - ◊ Data Quality, MDM, Data flow chart
- **Technical Skills**
 - ◊ Application Implementation: SAP, Process Flow
 - ◊ Data: Advanced SQL, SQL Server, Access, Python
 - ◊ Dashboard: Excel, **Tableau**, Power BI, Google Analytics
 - ◊ Others: Jira, ServiceNow, Draw.io

EDUCATION

- Master of Arts in Business Economics | GPA: A+ | Wilfrid Laurier University | Sep 2020 - Jun 2022
- Honors Bachelor of Arts in Economics | Wilfrid Laurier University | Sep 2016 - May 2020
- Certificate | Google Analytics 2022 | SQL for Data Analysis – Udacity 2022

WORK EXPERIENCE - INTERN

Wealth Management Analyst | Jining MengShang Rural Bank Mar 2022 – Aug 2022

- Banking Customer Transaction Analyses - Conducted retail banking CRM analysis by utilizing RFM model, transaction and category analysis to provide key insights for redefining campaign implementation strategy
- Delivered risk analysis to identify suspicious & problematic transactions base on business rules through data modeling, integration and reporting with combining and linking data from various sources
- Developed solid understanding in bank lending products, credit risk measurements & credit adjudication process
- Effectively adjudicated a daily pipeline of 50 loans to maintain service level agreements with internal stakeholders
- Credit Risk Analysis using Logistic Regression in R to reduce the Bad Loan Error Rate for loan application
- Performed reconciliation in operational data & reports to wrap up and ensure the accuracy of branch reporting
- Collated and analyzed the data of insurance, funds and closed-end wealth management products, producing 66 daily sales reports and 12 weekly reports of wealth management products by using Excel

Analyst Consultant | Inossem Canada Inc. May 2021 – Jan 2022

- Participated in SAP implementation for Segway Inc. and Powersports Canada as a Finance & Cost consultant;
- Gathered requirements; summarized pain points, and provided solutions with best-practices
- Cooperated with consultants from other modules such as SAP SD and MM on system integration testing
- Identifying potential issues in business processes and discovering opportunities of system improvements
- Conducted Master Data Cleansing and standardization; configured enterprise level Product Hierarchy
- Managed multi-parties' communication and organized weekly meetings with customers to review CRs, incidents, and ad hoc requests based on business logic & operational workflow

Business Analyst | ZheShang Fund Management Co., Ltd May 2019 – Sep 2019

- Maintained customer profile database to ensure client information accuracy and status up to date
- Analyzed campaign performance by region, product, and time through trending, variance analysis
- Prepared monthly investor performance report by products and investment categories
- Categorized customer groups on identifying potential targets; assessed churn risks through what-if analysis

Data Analyst | Oppein Home Group May 2017 – Sep 2017

- Coordinated with department of marketing, operations and finance to improve process efficiency
- Created and maintained 3-year sales forecasts and financial outlook reports
- Prepared sales and marketing KPI reports (average revenue per customer, sales funnel performance, impression, leads, and conversion rate)