

Mo Zhao

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SUMMARY BA | DA | DS

- ✓ **Financial Service**, Digital Finance,
- ✓ Insurance, Retail
- ✓ **Data Science**,
- ✓ Real time **Auto-Trading** System
- ✓ Business Intelligence, **Automation**

- ✓ **Python, SQL, R**,
- ✓ Power BI, Tableau, Certified SAS
- ✓ Data Warehouse
- ✓ **Data Engineering**
- ✓ **Cloud Computing** and Storage

WORK EXPERIENCE Marketing | Competitor | Strategy Planning | Internet finance | Risk Analysis | Insurance

Strategy Consulting Intern, *Ernst & Young Global Limited*

Mar 2021 – Jul 2021

- **Investment Risk Evaluation for Internet Finance:** Performed an in-depth and historical data based predictive analysis on Key Performance Indicators (net income, asset-liability ratio and P/E ratios etc.) for internet financing company - Ant Group;
- **Market & Competitor Research:** Directly involved in research of Market Share and Strategy Reports for NZ milk brand, focusing on data and fact driven Competitor comparison and strength/weakness analysis with what-if based financial modeling.

Investment Intern, *Minmetals International Trust Co., Ltd*

Jun - Jul 2019 / Apr - Jun 2021

- **Quantitative Finance:** Worked with Risk Control Department to plan and design AI based Robot trading system for Asset and Portfolio Management, covered feasibility report, algorithm, Portfolio planning, auto-trading model and risk control.
- **Robot Trading Prototype:** Scripted & setup a real-time auto-trading proof of concept in python and running in production that outperformed than manual trading, which exceeded executive's expectation.
- **Risk Evaluation:** Evaluated Liquidity risk on investment to Evergrande Group with a parameter-driven approach.

Insurance Analyst Intern, *Manulife (International) Limited*

Jun - Aug 2018

- **Recommendation System for Insurance product promotion:** Worked closely with front Client and Data science team on data ETL & Pipeline design and provided actual result back to recommendation system for enhancement

PROJECT EXPERIENCE BI | A/B Testing | Classification | Clustering | Validation via Site Map on Google

Sitewise Analytics Capstone Project (*Works*) *Subway, Smoothie*

May 2023 – Jul 2023

The Restaurant Segmentation is a Sitewise Analytics project for Subway and Smoothie which uses BI & AI methods to determine factors that drive traffic to a particular location and identify clusters of similar store locations for competitor analysis.

- **Subway Case:** Evaluated features and models. Cross-validated, engineered 2000 features through EDA, correlation check, L1 & L2 regularization and reduce effective features to 80, which tremendously resolved feature complexity
- **Smoothie Case:** Innovative & effective Validation approach through Visualized Site Map on Google, adopted by Sitewise.

IBM Data Analytics Project, Asian Business & Management Program, *York University*

May 2021 – Jun 2021

This project aims to use data analytics to identify the change of habits and work norms and redesign future operating models through Data Extraction, QA testing and Dashboard validation.

- Validated IBM Cognos Analytics Dashboard to categorize data and make clear and concise visual representations of data.
- Created test case and write test script for FUT and SIT of pipelines in Agile way

EDUCATION A+ | Master | Data Science | Data Engineering | Computing | Finance

Master of Data Science | *University of British Columbia, Vancouver, BC*

Sep 2022 – Nov 2023

- **Relevant Courses:** Programming for Data Science (ALL A+), Computing Platforms (A+), Data Visualization I (A+), Statistical Inference and Computation (A+), Supervised Learning (A+), Feature and Model Selection (A+), Databases and Data Retrieval (A+), Regression (A+), Collaborative Software Development (A+), Web and Cloud Computing (A+), Unsupervised Learning (A+), Spatial and Temporal Models (A+), Communication and Argumentation (A+), Experimentation and Causal Inference (A+), Advanced Machine Learning(A+).

Honours Bachelor of Art, Major in Economics | *University of Toronto, Toronto, ON*

Sep 2017 – Jun 2021

- **Relevant Courses:** Methods of Applied Statistics (A+), Methods of Data Analysis II (A), Survey Sampling and Observational Data (A+), Markets, Competition, Strategy (A+), International Trade (A), Statistical Theory (A+), Calculus Science (A+).
- **Honours:** Dean's List Scholar (2018, 2019, 2020)