# Negotiate offer

May I know what is the budget you have for this role?

I’m currently getting 5.4k for my role. And based on the market research that I did, I’m targeting a number closer to 7k. This is also what the other company that I’m interviewing with is offering.

Is there anything we can do to talk about how we can get closer to that spot?

# Introduce yourself

I'm Haseena, I've been a risk data analyst for almost 3 years in Etiqa (an insurance company in Malaysia), I work on data analysis and machine learning project within my team and cross functional departments. One of the thing I really love about this job path, is it allows me to bring together all sorts of different people to work together on one singular goal. The current role that that I have really helped me hone my skills of stakeholder management, executive communication and collaboration.

# Why leave current company

Since I’m working in risk management dept, much of my work focused around fraud risk analytics. And I have been given opportunity to do a cross-functional data analytics project, basically collaborate with other depts to identify operational gaps and also identifying fraud risk that leads to cost saving opportunities in their project, and presenting my recommended initiative to management and stakeholders based on my insights.

~~I’ve enjoyed the challenges and impact of it, I’m looking for wider exposure to other domains within analytics—such as marketing, product, or customer insights—to diversify my experience.~~

I’m looking for opportunity to tackle new projects, new challenges and that I'm always looking to grow my skill set.

Another reason is that, I have been the only data analyst in my risk team, so I improved my skills by doing a lot of self-learning and also reaching out to data analyst from other departments. I’m the only person working on risk digitalization, so I have to wear multiple hats, doing data engineer work to build the pipeline, being the analyst and the AI developer for risk dept, depending on the project that we work on.

So I want to find a place where I can work in a team with more experienced data professionals that I can learn and get guidance from and grow my skills.

# Where do you see yourself in 5 years

- Its hard to predict where I'll be in 5 yrs from now, with how fast the world is changing. But I know I want to be in a place where I can still learn new skills and continue to grow.

- I want to be part of a team that challenges me that exposes me to different things, that celebrate the little things and the big wins.

- I see myself managing a team and also be involved with projects that is highly value adding to the company/department

* A data analyst with good “data sense” can look at a chart or table and sense that something is off—say, a conversion rate that’s too low, or a booking number that seems wrong, or total cost is too low compared to last year. Untangling data issues like this can come from experience.

# Question to HR – FIRST IV

1. If I were to start in this position today, who would I be reporting to?
2. I saw on the company website/ linkedin post about women empowerment initiatives (specifically women in tech), can you tell me how that’s implemented? [what are the programs)
3. Tq for your time, when can I expect to hear back about next steps?
4. Is the hq near to any train station?

* Our 1st avenue bandar utama
* Technical assessment – live session SQL, Python (2,3 question)
* Onsite interview: case study
* Culture fit assessment

Trust  
- financial service, fraud [ same assessment method]

, safety  
- passenger safety

* Assessment, which team is finalized
* Looking into analysis on user behavior, funnel analysis, risk engine on each step
* New product launch, discuss with test my hypothesis, how to derive sample dataset, A/B testing, metric: experiment adhoc
* Sql, python, AI products, initiative to automate
* reporting

# Strength

I’ve had previous managers tell me that I’m really dependable, they can count on me to get the job done right and meet deadline. And I’m good at Understanding Stakeholder Needs, their concerns and expectation.

Another one would be tenacity, if I have a goal, I would do whatever it takes to get there, and I always believe that there’s always a solution.

# Weakness

I struggle with lack of confidence when I’m doing something new, but once I get my footing and find a groove, I exceed many expectations. I noticed that happens when I too much on what other people would think of me, so I saw a video about try to pep-talk to yourself, that nobody cares, and failure is always learning and level up. That’s what I’m practising on myself.

# What statistical analysis tools and database software have you previously used? What are your favorites and why?

* Using Dataiku: cloud platform for collaboration to do analysis, data preparation, building pipeline for machine learning projects, there are a lot of functionalities in it, python sql coding, a lot of data preparation recipe you can build without needing to code.
* Use oracle analytics server, a BI tool that we use in the company, works like Tableau and Power BI (I prefer tableau, there are more tutorial and resources to improve on Tableau, nicer default colors, a lot more advance functionaliies like pivot table, its faster)
* Statistical analysis tool: python, its faster and I’m better at python than excel (pivot, if function, basic min,max, avg)

# Past Projects

1. FRAS – building data pipeline using sql (joins, group by) and python to get customers identification numbers, policy ids, car plate numbers  
   - Monthly code run, basically an operation to extract data, documents and police reports of potentially fraudulent individual from various sources (Merimen which is a eClaims" platform that manages the entire insurance claims process , retrieve data from database using SQL) into our FRAS database that is integrated in our company’s system.

* This database is used by insurance benefit payout team that will check customer’s name for due diligence, to make sure the customer is not fraudulent.
* Challenge: The code is executed in segments for each extraction process. After exporting SQL tables, all file paths in the code must be manually updated to enable Python to read them. Sometimes, since we are taking turn running this, if we have different module library versions for different PCs, it causes compatibility issues.
* We used python and sql to streamline the data extraction, and centralize the setup [Coordinate with IT to utilize Python IDE within the virtual desktop environment]. so that it can done by a single click, instead of running the codes part by part.

1. Cost Analysis
2. Towing provider partner classification
3. E-kyc  
   - I developed a few key function within the e-KYC solution to identify genuine NRIC cards by checking for specific landmarks as detailed by the Anti Money Laundering team. The model was able to identify the landmarks with an average accuracy of 85%. The goal is to ensure that the model meets the regulators requirement and obtain solution approval from AML team
4. Agreed Value fraud

* Situation: We have been receiving reports that customers are buying motor insurance in our Agreed Value (AV is a certain percentage higher than MV, but they would have to pay higher premium) and then claim for total loss, especially during the Covid times. And they discussing about it in facebook.
* Task: The CEO ask us to analyze what is causing the Agreed Value fraud, how big is the fraud risk now?
* Action: we met with a few teams, pricing, pricing refer us to UW, Uw mentioned that the prices are pre-determined, and they have blocked certain car make/model based on loss ratios (very high claim amount compared to the premium paid). We met with claims team to get the data for confirmed fraud cases to analyze the trend.
* Result: we found out that agreed value fraud have been reduced significantly after 2019. And we gave a few recommendations based on the operational gaps that we found during the analysis to UW and claims team.

# Tell me about a time when you used data to solve a problem.

* **Situation –** Last year, insurance companies offered roadside assistance to their customers, and the management is concerned about the increasing cost from this feature. The team ask us to help analyze their data,to find out what is causing the rising cost and present the findings and recommendation to the management.
* **Task -** My goal is to to find out the root cause to the increasing cost and suggest ways to reduce it.
* **Action –** I analyze the data. I also build a cost monitoring dashboard because the team have been manually compiling the numbers in Excel for reporting in management meeting.
* **Result –** One thing we observed is that the cost is strongly correlated with number of requests, and number of policyholders have been increasing over the years. So its inevitable. So we decided to tackle from fraud risk angle. We found out that we have been offering free 200km for each towing request, and some customers having mis-using it as their long distance transport. And also, there’s a few repeated request from the same vehicle number that runs a car rental company, so they are not supposed to get this assistance. And we identified that there are some agents who give misleading advice to the customers to mis-use the service.  
   We produced a list of that group of customers and agents and send it to the respective teams to take actions. And I suggested to cap the towing distance to cumulative 200km per policy year to save cost. And this has resulted in 10% cost reduction.

# [Stress] What were some of the challenges/ cope with stress you faced at workplace? Situation: A colleague, who is my superior resigned.

Task: She handover multiple projects that require cross-functional collaboration. my company have been adopting agile working culture, where there’s daily and weekly standup to share the progress of every project. And the deliverables have very short deadline.

I’ve been very stressed out because I just learned about the project, incomplete handover notes and explanation, short deadline. I was really shy to reach out to people, because I’m used to do work within my own team.

Action: I do detailed planning using gantt chart, with milestone and target, I learn to rank my task based on priority, and show it to my manager and for her opinion and advice, and also for her to aware of what I’m doing. She taught me that, when collaborating with project team, I need to learn to say ‘no’ if the deadline is impossible for me, and give realistic timeline to the project manager, and clarify any questions that I have regarding the project and the data, and ask people for help if I need to.

Result: It gets better once I’m able to adapt, and I was able to follow my plan and meet the deadline for both project. And I learn to reach out and collaborate with other data analyst involved in the project.

One big thing that I learned is, once you admit to yourself that you don’t know anything, you will be willing to put aside all the shyness and start to reach out to people.

# [Difficult Data Engineer] Challenge in Data Project

Situation: For the cost analysis project, I’m working with a data modeler/engineer who is supposed to provide me the dataset. Because she’s is building a data mart for this project.

Task: So if the columns I need or there’s a metric requested by the stakeholder that haven’t been ingested in the dataset, then I’ll request her to do it so that I can analyze. For this project, we have weekly meeting with the stakeholders to share the requested insights and track progress of the initiatives recommended. The data engineer promised a deadline, but repeated failed to deliver the requested columns on time.

Action: I would get anxious due to the weekly meeting coming up and not having anything to show/share. She will only complete the table during the day of the meeting itself, meaning I would get anxious to finish the analysis and build the deck before the meeting and my work would not be in the best quality. This happens a few times that I feel very stressed out.

I decided to meet her to better understand her issue. She said she needed to work on a lot of urgent backlog on other projects. I asked her to explain to the product manager for some time, and asked if I can help ingest the column myself if she can teach me how she do it.

Result: So we asked the product manager to postpone the meeting for 2 weeks, and I work with her to do some aggregation to calculate the metric and join the policy columns, and ask her to verify if my method is correct. I managed to share the chart during the next meeting.

# [Stakeholder] Challenge on data work

Situation: This is one of the hand-overed project, which is a machine learning project to classify good vs bad towing providers. She left after she ran the model and produced the list of towing providers.

Task: In my mind, the project almost ending, I just need to show the list to the stakeholders. Every week, we have meeting with stakeholders to discuss on the progress and to clarify questions. When the stakeholders see the list, they didn’t agree with both list. They said the list is biased, the good providers are mainly all the big companies in city centre, and the bad ones are small companies in the rural areas. On top of that, they said the features we used are not good enough to indicate any suspicious behavior. They suggested other features, we comply with that, change the features, next meeting, still the same feedback.

Action: I know that the features used in the model are build based on what the stakeholders suggested, what they told us is suspicious, for example: if the towing provider have very high midnight towing (which would cost a lot more to us), then it would be suspicious. Because they are the one handling the towing cases, the subject matter expert.

But I realized that we didn’t cross-check the suggested features, if there really are unusual behaviors and anomalies. After doing EDA, only 3 out 8 features are showing unsual patterns. So I had to re-start, set another meeting with them to show them my analysis, the features that I saw anomalies on, highlighted the unusual pattern and ask their opinion.

Result: I ran the model again with new features, and they are satisfied with the list, and most of the providers in the bad list are in their radar.

# Found something wrong in data

Situation: There’s discrepancy between total cost in dataset vs the billing file manually consolidated by call centre towing team. This is due to provider name is stated as general ‘DSP’ instead of the specific provider name. Need to find out ways to link back to the provider name. The total cost is fine, but monthly towing cost by provider name is not correct. And this is one of my feature to rank the suspicious providers.

Action: The correct provider is only listed in activity log, in free text, so I need to use NLP to extract. The towing team have been manually consolidating every end of month.

Result: Save time to do the manual consolidation. I also suggested to the project team who build the system, to create an additional field for the call centre staffs to specifiy who the towing providers are if they can’t find the provider name in the drop-down list, instead of typing it in the activity log. They forgot to log the name also for 20% of the ticket ids.

# Disagreed with a manager

There was a time when I was working on a project to analyze the agreed value fraud risk to the company, and my manager wanted to use a specific metric to gauge the fraud risk, which is using amount of claims over amount of sum insured per year. (Situation) I felt that the metric she suggested didn’t fully capture the exposure, especially because it didn’t take amount of premium paid by customers, which I thought were important factors.

I explained my concerns to my manager, and I proposed amount of premium paid, to give a more complete picture of how bad the fraud have been in the past years [claims paid/premiums earned]. (Task) I made sure to back up my suggestion with data from similar past projects and industry benchmarks, so it wasn’t just an opinion, but a well-reasoned approach.

After discussing it, my manager agreed to use a broader set of metrics. (Action) The final report provided a more comprehensive view of the risk. And the stakeholders are satisfied with the insights.

# What do you know about us and why do you want to work here?

I know that Access have acquire Paytronix. Paytronix mission is to help businesses create great experiences for their guests and customers that built loyalty and giving profit.

For the 2 years in my current company, what have been instilled in our working culture is to add-value to the company, and really into data-driven decision making and cross functional collaboration, we collaborate with other depts. to identify operational gaps, find ways to improve customer experience, reduce the frictions in our app for customers and agents, make it hyper-personalized.

I find the mission in Paytronix is pretty much what I’m currently doing, and I like doing it, I’m contributing something to the company’s value and profit based on the data that I churned and analyse. That is rewarding to me.

# Case Study:

The case study is to analyze a restaurant’s birthday reward. And the data look like this, where for 1 account number, there’s the date the reward is earned and the data when its redeemed.

I will briefly share how I process the data and I’ll walk you through the insights after that.

For the data processing, I used Python to pivot the data so the account numbers column is unique and its easier to see the transaction of earned vs redeemed rewards each day. And I also create dataframe to count numbers of earned and redeemed rewards per day.

Alright, this is my findings. So, overall, **the redemption rate** is low and **we need to create awareness among customers regarding the rewards and more effective engagement strategy.**

1. Theres only 20% [1087 out of 5465] of account numbers that redeemed their birthday reward.
2. I see the patterns that rewards are currently bulk sent only on Saturdays of the month.
3. On average, it took around 12 days for customers to redeem their rewards, with 37% of the them came to redeem within the first week of earning it.
4. Rewards would expire within 32 days.
5. Highest number of accounts came to redeem on Sunday.

Although we distribute the birthday rewards to 5k customers, only 20% redeemed them. So we need create more awareness….

# Background of Paytronix

Paytronix joined Access on Nov, so you’ll be hearing more about Paytronix more than Access.Missy still getting used to be part of the Access group. Paytronix main product is essentially a platform that allows restaurants and convenience stores to run rewards program. We’re handling the software that run whatever platform there is. We’re the ones issuing rewards, communication on the rewards, keeping track of all the guest activities.

There strategic and analytics part in Paytronix, this is an additional service that customers can pay to have access to when they join Paytronix. So when they sign up to Strategy and Analytics, they get access to strategy team and analyst team (our team). So the strategy team is the client facing team, kind of like marketing team. They form relationship with the client, they advice on how client should structure their program, also show, this is how your campaign, program is doing overall. The customer facing dept.

Our team, the analyst group will support all the data need from the strategist. We also directly works with the client sometimes too. So some of our responsibilities are:   
- run adhoc data request, maybe a really niche questions, like we want to know how many how many pizza sold in Aug (really granular questions that they can’t get from dashboard)  
- bigger questions (have the campaign been doing well, what sort of products they’re buying)  
- we do queries to help strategist answer those questions  
- we’re also responsible for maintaining the dashboards, so we use Looker, very similar to Tableau. If clients want new data added to the dashboard or they’re confused, so we maintain it.  
- we also have more data sciency work, I see that you build app before, so we built scoring as well, also do customer segmentation like RFM clustering.   
- we mainly talk back and forth with the strategies while the analysis is being done.

So, anything that pick your interest?

A full end-to-end process of the analysis that you’ve done. What are the questions, data, what analysis, what do you recommend.

# Questions to ask

Are you the head of strategic and analytics dept?

 **How do you evaluate the performance of a Data Analyst here?**

1.  **Are there any key performance indicators (KPIs) that you focus on for this role?**How do you measure the performance for my role, what does success looks like in this role, and how is it measured
2. Can you tell me more about the team I’d be working with and, how do they collaborate with each other
3. I can’t find you in Linkedin, so I’m interested to know what position do you start working as? How long have you worked in Paytronix? What has kept you in this company?
4. What are the biggest challenges this dept/team is currently facing? How can I add values
5. How is the collaboration between different depts here? Do they do a lot of collaboration works?
6. Do we have annual salary adjustment/increment so that salary is aligned to the job market?

This is private information and I’m not comfortable sharing them. I’ve got a competing offer from another company (I can’t disclose much about the offer other than it is 20% more pay, so 7.5k and I’ll be working in normal hours)

And I’m also not really clear on the work timing. But now its clearer, after talking to Maulika.

* I need to serve 1 month notice, because I have quite a few projects to hand-over to my colleagues, and he’s quite new in the team.
* May I know the term and condition for the buy-out? Am I bonded?
* How long is the probation period, am I restricted from taking leaves during that period?
* I’m going to Japan for 10 days starting from mid-April
* What are the benefit?