

Harry Liu

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(682) 240-5098

Professional Summary

1. Enthusiastic data analyst with 5+ years of experience in data analysis, presenting, reporting, and visualization.
2. Demonstrated ability to transform and validate large and complex datasets from diverse sources into understandable reports leading to a significant increase in effective decision-making.
3. Good at SQL, Excel, and SAS, empowering to deliver results in a timely manner with great accuracy and confidence. Proficient in Power BI, Power Point, Tableau, Python, Model Builder, and SPSS.
4. No sponsorship requirement, diligent, and optimistic. Flexible and effective team player with strong attention to details. Able to promptly adapt and learn in new environments.

Authorized to work in the US for any employer

Work Experience

Senior Business Intelligence Analyst

Republic Financial-Baton Rouge, LA

December 2019 to Present

1. Collaborated with financial and legal departments to gather and clarify requirements, cross-checked various data sources to verify data accuracy, and developed annual report for numerous states to comply with company policy and industry regulations.
2. Initiated and led a payment processing project to resolve long-standing discrepancies in recovery amounts, established a bridge between financial and operations departments by identifying the root causes of discrepancy.
3. Explored historical charge off and recovery rates by delinquent buckets, forecasted charge off and recovery amount by month, providing the end of month target for stakeholders.
4. Synthesized and validated large, complex datasets from diverse sources to assess texting and outbound call effectiveness, optimizing schedules to enhance contact efficiency.
5. Analyzed the impact of welcome calls and returned mail on the delinquency of new loans and proposed the solutions and tested better phone vendors to reduce delinquent rates.
6. Designed and optimized over 40+ reports to help the customers in providing up-to-date easy and accessible metrics using Power BI.
7. Implemented 20+ projects such as payment plan project, dialer penetration report, stabilizer project, attempted texting report, 3rd party recovery analysis and so on. These initiatives saved the operational cost tremendously by optimizing the treatment channels, enhancing RPC, and maximum payment rates.

Senior Strategy Analyst

Ally Financial-Lewisville, TX

June 2016 to December 2019

1. Deep dived analysis on the current repossession assignment policy and proposed a delayed assignment timing strategy, reduced repossession losses by 2% and brought \$8 M dollars of benefit per year to the company.
2. Analyzed the impact of various cure tools such as rewrite and extension on loss mitigation, proposed a strategy to increase reinstate rate by 3% and resulted in saving \$3 M annually.

3. Built a 200+ attributes dataset to re-segment 1 and 2 payment past due customer by using decision tree, improved ROC by 1500 and 2900 base points respectively. Over \$3 M annualized operational cost saving by re-engineering and optimizing the treatment channels with improved right party contact and payment rates.
4. Successfully increased right party contacts and reduced manual skip tracing cost by testing and selecting the top phone and address vendors.
5. Collaborated with risk management and operational stakeholders to create MoM and YoY reports that highlight the impact made by their strategic changes on money collections.
6. Created and enhanced numerous dashboards for various departments to monitor operational and expense/spend metrics with minimal guidance, which tremendously improved departments' work efficiency.

Data Analyst Consulting

BNSF. Kelly Mitchell-Dallas, TX

August 2015 to June 2016

1. Utilized Tableau and SQL to build a new reporting solution for the Conditions Based Maintenance team, saved BNSF over \$330k in external consulting costs.
2. Visualized buffer-car load ratio (% of Max capacity) in Tableau and published dashboard to serve and provide real-time information for improving business performance.
3. Developed a control chart to identify malfunctioning detectors by comparing recent and historical records, enabling maintenance and replacement without additional human or financial resources.
4. Extracted, combined and manipulated data located in relational data sources, such as DB2, Mainstream, and Teradata Warehouse, to support statistical analysis.

Education

Master of Science (M.S.) in Mathematical Ecology

University of Texas at Arlington - TX. USA

Bachelor of Science (B.S.) in Mathematical Ecology

Lanzhou University - P.R. China

Skills

- Model Builder
- credit risk assessment/segmentation
- and optimistic
- Tableau
- Tableau SQL
- Excel/ Pivotable
- Python
- and SPSS. # Solid background in testing products
- Flexible and effective team player with strong attention to details
- SAS Enterprise Miner
- VLOOKUP
- Proficient in Power BI
- diligent
- Able to promptly adapt and learn in new environments. Skills Used: SAS Enterprise Guide

- Analytics
- Business Analysis
- Microsoft SQL Server
- Business Intelligence