## **王宇**

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**教育背景**

**新泽西州立罗格斯大学，美国新泽西州**

专业：金融统计与风险管理 理学硕士 GPA: 3.95/4.0  2016

* 相关课程：回归分析，统计推断，多变量分析，时间序列，模拟方法，投资组合和风险管理，数据挖掘

**中央财经大学，中国北京**

*专业：数理经济与数理金融 经济学学士学位* GPA: 3.56/4.0 2014

**工作经验**

**汇丰银行(中国)有限公司， 中国广东省广州市**

数据分析师，全球监管合规组/数据分析组  2019.09 – 现在

*财富管理，产品销售和运营审计项目(香港，恒生，中国)*

* 负责审计项目中数据分析部分：提取单位信托基金/保险中可能存在高风险的交易(使用Python和SAS)；
* 做相关的情景分析：churning，风险取向问卷分析，员工激励奖金和销售的关系，投诉数据分析。

*Integrated Regulatory Information System(IRIS) 报表*

* 审查第二道防线合规风险部门(RCRA)的系统数据并进行相关测试；
* 创建可持续调整的可视化报表(使用Qlik Sense)并定期更新和维护；
* 协助内审组更快找到相应领域的二道防线项目；检测RCRA部门的项目进度。

中国审计报表

整理中国审计项目包含

使用Visio来可视化业务流程图，跨部门数据自动化流程图和组织图表

*其他支持审计项目的分析*

**Strategic Research Insights, 美国新泽西州普林斯顿**

数据分析经理，数据分析组2016.07 – 2019.05

市场分割项目

* 项目目的：根据数据用主成分分析和聚类分析把医生分类成leader, progressive, traditionalist，客户根据分类结果更有针对性地派销售代表和医生交流，项目基于150个医生的一手数据和二手数据进行分析；
* 医生进行分组后，我们同时提供一套算法，算法根据市场2万个医生的数据和特点把他们分到已有的组里进行定位。在这一步中我用VBA 把算法制作成可以直接点选出结果的工具。

每月追踪项目

* 对于同样一个市场，项目不断跟进医生现在开每种药的份额和他们将来要给的市场份额，提供随时间变化的历史数据和对未来的预测。项目初期是每月进行一次调研，目前份额稳定进展到按季度提供报告；
* 技能包括合并数据，清洗数据和加权重；做回归分析来探讨市场份额和药的特性的关系。

其他负责内容

* 更新每周数据报告来追踪关键指数如提交保险份，申请通过率，拒绝实例原因总结(使用SAS)；
* 对于同一逻辑的相似分析通过写Excel VBA 或Macro来提高效率；
* 给数据组和调研组新成员提供Excel 和SPSS培训

**研究项目**

**数据挖掘分类方法在德国个人信用数据上的研究（使用R）** 2015

* 使用线性和非线性数据分类方法来区分贷款申请是否应该被通过；分类方法包括logistic regression, ridge and lasso regression, decision tree, random forest, support vector machine

**金融领域上市公司CEO的薪资与股票表现的关系（使用R）** 2014

* 模型考虑和包含了外生变量如通货膨胀率，公司市值和薪资滞后效应
* 应用多变量线性回归模型来模拟金融领域上市公司CEO的薪资与股票表现的关系

**编程技能和认证**

**技能：**Java, R,Excel(VBA),Visio, SQL, SPSS, Python, SAS, Wincross, Qlik Sense, Tableau, Latent GOLD

**证书：**通过 CFA 3级，通过 FRM 1级，通过证券市场基础知识，证券交易，证券投资基金

通过SAS基础和高级程序员认证

**Yu (Jessica) Wang**

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**EDUCATION**

**Rutgers University, New Brunswick, NJ, U.S.A**

*Major: Financial Statistics and Risk Management Master of Science GPA: 3.95/4.0 2016*

* Relevant courses: Regression Analysis, Methods of Statistical Inference, Multivariate Analysis, Time Series, Simulation Methods, Data Mining, Portfolio and Risk Management, JAVA Programming

**Central University of Finance and Economics (CUFE), Beijing, China**

*Major: Mathematical Economics and Mathematical Finance Bachelor of Economics GPA: 3.56/4.0 2014*

**PROFESSIONAL EXPERIENCE**

**HSBC Bank (China) Company Limited, Guangzhou, Guangdong, China**

Ast Analytics Audit Manager – Internal Audit, Global Regulatory Compliance/Data Analytics Team *Sep 2019-Present*

*Wealth management, product sales and operations audit (HK, HASE, CN)*

* Support auditors in test scenarios and data analysis covering: unit trust, structured products and insurance transactions, frequent trading, Risk Profiling Questionnaire(RPQ), Incentives, relationship managers’ (RMs’) KPI, customer complaint data, potential vulnerable customer(PVC) sales (using Python or SAS);
* Incentives analysis helps raise an issue of deficiencies in application of Global incentive framework(GIF);
* Customer knowledge and experience(K&E) analysis ends up with an issue of not enough necessary product education prior to sales.

*Branch Audit Analytics Tool*

* Schedule monthly job for analyses including most frequent testing of exceptions and sampling. This covers line of business in credit card, account, wealth management and payment;
* Provide analysis summary in audit scoping and planning phase;
* Visualize business process flowcharts, data automation cross-function flowcharts and org charts (using Visio).

*Integrated Regulatory Information System(IRIS) dashboard*

* Review key phases and tests in Regulatory Compliance Risk Assurance(RCRA) which is a second line of defense function and undertakes risk based on testing of the RC risk and control activities;
* Develop continuous monitoring dashboard (using Qlik Sense) which help identify the audit focus areas and monitor RCRA department review status.

*Other supported scenarios in audit projects*

* Review training hours and certifications/licenses of specific staffs in global banking;
* In fieldwork, check timing of final management action plan (MAP) within SLA of report pending MAP, evidence of approval MAP and quality of MAP (adequately mitigate issues and root cause);
* Track open audit issues to be validated and due date; Provide summary in MI and reminder to team;
* Check compliance assurance team’s monitoring of controls for mitigating risks with very high and high Inherent Risk Rating(IRR), locally significant risks (LSRs);
* Provide trainings and troubleshooting guide to auditors of techniques for excel, python and Qlik Sense.

**Strategic Research Insights, NJ, U.S.A.**

Full time, Analysis Manager - Data Analytics Team *Jul 2016-May 2019*

*Segmentation study*

* The objective of the study is to use PCA and clustering method to divide physicians into different groups such as leader, progressive, traditionalist. This helps our client send sales representatives to targeted physicians.
* After the segmentation, we provided an algorithm to classify physicians into labeled classes that are created in the first phase. This method can be applied into physicians in the whole market. To put the algorithm into practice, I built user friendly Excel tool by using VBA and Form Controls.

*Monthly tracker study*

* For a specific market, we tracked physicians' prescribing behavior, current usage and future usage. Over the years, we gave pretty good predictions through the primary research. With the stability of the new drug's market share. The monthly tracker study becomes quarterly reports.
* Techniques I used include merging different waves data, cleaning data and weighting. I built regression analysis to explore the relationship between market shares and performance of medicines' attributes.

**RESEARCH PROJECTS**

***Study of Data Mining Classification Methods in German Personal Credit Dat*a *(Using R)***  *2015*

* Used both linear and nonlinear data mining classification methods to classify whether a loan application should be approved or not. Methods include logistic regression, ridge and lasso regression, decision tree, random forest, support vector machine; Compared with different models using weighted test error rate

**TECHNICAL AND OTHER SKILLS**

**PROGRAMMING:** Java, R, Excel (VBA), Visio, SQL, SPSS, Python, SAS, Wincross, Qlik Sense, Tableau, Latent GOLD

**CERTIFICATIONS:** Passed CFA Level 3, Passed FRM Level 1, SAS Certified Base and Advanced Programmer for SAS 9